



CEBU CFI COMMUNITY COOPERATIVE
 (Mutual Medical Assistance Fund)
COOP'S MEDICAL TARIFF
FEBRUARY 2025

A. Room Accommodation	2,500 / day max. 10 days
B. Medical Doctor's Fee (IN-PATIENT)	700 /day max. 10 days
<ul style="list-style-type: none"> This includes all attending physicians who handles the care of a patient in the hospital and all other referral physicians with specialization for a specific medical service. 	
C. Pre-Operative Doctor's Fee (Medical Clearance)	2,000 / Clearance
<ul style="list-style-type: none"> This refers to the Attending physician who assesses the patient's general medical condition prior to surgery. 	
D. Major Operation	40,000 Max.
Surgeon's Fee	30,000 Max.
Anesthesiologist	40% of Surgeon's Fee Max.
<ul style="list-style-type: none"> A surgical procedure that requires the services of an anesthesiologist. This will cover the operating room, supplies, medicines and recovery room. 	
E. Minor Operation	10,000
Surgeon's Fee	8,000 Max.
<ul style="list-style-type: none"> A surgical procedure that can be safely performed with the use of local anesthesia. This will cover the operating supplies, medicines and operating room. 	
F. In- Patient Laboratory Examinations	10,000 Max.
<ul style="list-style-type: none"> A procedure that involves testing of body fluids. 	
G. In- Patient Imaging Examinations	10,000 Max.
<ul style="list-style-type: none"> There are diagnostic imaging tools that includes x-rays, sound waves, radioactive particles, or magnetic fields through a patient's body. Examples of this please Refer to Annex "B". 	
H. In Patient - Medications	30,000 Max.
<ul style="list-style-type: none"> This covers prescribed medications during the course of admission only. Take home medications are not covered. 	
I. In Patient – Medical Supplies	10,000 Max.
<ul style="list-style-type: none"> Supplies that are consumable, expendable, disposable or non-durable and that are used for the treatment or diagnosis of a patient's condition during admission. Samples are Syringes, cannulas, and needles, Catheters, Medical tubing or hoses, IV sets, bags, arm boards, Clinical swabs, applicators, specimen collectors, sponges, pads, tongue depressors, wooden spoons, cotton balls, or cotton rolls, oxygen, band aid, thermometer. 	
J. Probing Procedure	10,000
Professional Fee – Probing Procedure	6,000 max.
<ul style="list-style-type: none"> nonsurgical procedure used to examine a person's digestive organ. Using an endoscope, a flexible tube with a light and camera attached to it, in where your doctor can view pictures of your digestive organ needs to be viewed. Samples are Endoscopy, Colonoscopy, Sigmoidoscopy. 	
K. Coronary Angiogram (Includes Doctor's fee & Procedure)	35,000
<ul style="list-style-type: none"> Procedure that uses a special dye (contrast material) to see how blood flows through the arteries in the heart. These can only be performed by Interventional Cardiologist. 	
L. Physical Therapy	800/ Session Max. 8,000



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M. Emergency Room Fee	5,000
<ul style="list-style-type: none"> These are the areas that are used for treating people who need immediate medical care. This includes the Hospital Emergency Fee, Supplies and the First Dose of Medicine. Please take note that all Vaccines and Immunization Injections are not covered within our Coverage. 	
N. Eye Surgery (Includes Doctor's fee & Procedure)	15,000
Eye Exam (Biometry, OCT, HVFT)	4,000
<ul style="list-style-type: none"> This includes the Cataract Surgery, Glaucoma Operations. Please take note that consultation with the Optometrist is not covered within our coverage. 	
O. Sleep Study Test	15,000
P. Hemodialysis	3,000 / Session
1st Year Coverage	100,000 max.
Succeeding Years	Diminishing 20% Every Year
Q. Medical Consultation Fee (OUT-PATIENT)	500/ Consult
<ul style="list-style-type: none"> This refers to the physician who attends to the member's medical concerns into their clinic. 	
R. Laboratory Examination (OUT-PATIENT)	Refer to Annex "A"
<ul style="list-style-type: none"> A procedure that involves testing of body fluids. Refer to Annex "A" 	
S. Imaging Examination (OUT-PATIENT)	Refer to Annex "B".
<ul style="list-style-type: none"> These are diagnostic imaging tools that includes x-rays, sound waves, radioactive particles, or magnetic fields through a patient's body. Refer to Annex "B". 	
V. Dental Procedures	
Oral Prophylaxis (1 cleaning per Set Up)	700
Tooth Extraction (Each Tooth) 2 Teeth per Set Up	800



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ANNEX "A" – LABORATORY TEST

LABORATORY TESTS (W/ AMOUNT COVERAGE)

BUA – 200
BUN – 200
CALCIUM – 400
*CBC – 270
CREATININE – 200
ESR – 200
FASTING BLOOD SUGAR – 180

FT3 – 900
FT4 – 900
HBA1C – 900
LIPID PANEL – 1,200
PAPSMEAR – 600
POTASSIUM – 400
PSA – 1,300

SGOT – 400
SGPT/ALT – 200
SODIUM – 400
STOOL EXAM – 100
TSH (ECLIA) – 900
*URINALYSIS – 100

(NEW MEMBERS CAN ONLY AVAIL LABORATORIES MARKED WITH *)

OTHER TESTS – 2,500 MAXIMUM

2 HR POSTPRANDIAL GLUCOSE
24 HR CREATININE CLEARANCE
24 HR URINE CALCIUM
24 HR URINE CREATININE
24 HR URINE POTASSIUM
24 HR URINE PROTEIN
24 HR URINE SODIUM
24 HR URINE URIC ACID
AFB STAIN (SPUTUM)
AFP – ALPHA FETO PROTEIN (ECLIA)
AGP STAT (ECLIA)
ALBUMIN
ALKALINE PHOSPHATASE (ALP)
AMYLASE
ANA TEST (LATEX PA)
ANA TEST W/ TITER (LATEX PA)
ANTI CCP
ANTI HAV IgG (CMIA)
ANTI HAV IgM (CMIA)
ANTI HBc IgM (CMIA)
ANTI HBc TOTAL (CMIA)
ANTI HBe (CMIA)
ANTI HBs (CMIA)
ANTI HCV (CMIA)
ANTI THYROGLOBULIN (ECLIA)
ASO TITER
BETA HCG (ECLIA) *FOR NON-PREGNANCY RELATED CASES
BILIRUBIN
BLEEDING TIME
BLOOD TYPING
C3
C4
CA 125 (OVARIAN CANCER)
CA 15-3 (BREAST CANCER)
CA 19-9 (PANCREATIC CANCER)
CAPILLARY BLOOD SUGAR (CBS)
CEA (ECLIA)

CELLBLOCK
CELLBLOCK PROCESSING
CERVCO-VAG DIS (AUTOMATED)
CERVICAL VAGINAL STAINING
CHLORIDE (CI)
CKMD ISOENZYMES
CKMM
CK-TOTAL
CLOTTING TIME
CORTISOL
C-REACTIVE PROTEIN (CRP) QUANTI
CRP-HIGH SENSITIVE
CRP HGH SENSITIVITY
CRP QUANTI
CULTURE & SENSITIVITY (C/S) TESTS
CYTOLOGY (OTHER SPECIMAN)
CYTOLOGY PROCESSING
D-DIMER
DENGUE IgG/IgM
ESTRADIOL
FERRITIN
FNAB STAINING
FSH (ECLIA)
GAMMA-GLUTAMYL TRANSF. (GGTP)
GRAM STAIN
HBsAg QUALITATIVE
HBsAg W/ TITER
HEMOGLOBIN & HEMOTACRIT
HISTOPATH (LARGE)
HISTOPATH (MEDIUM)
INORGANIC PHOSPHOROUS
IRON (Fe)
KETONE (URINE)
KOH
LH (ECLIA)
LIPASE
LIPOPROTEIN

MAGNESIUM
MALARIAL SMEAR
MICRAL TEST
MICROALBUMINU/CREATININE RATIO
NS1 DENGUE TEST
NT proBNP
OCCULT BLOOD
PARTIAL THROMBOPLASTIN
PERICARDIAL FLUID BACT (AUTOMATED)
PERIPHERAL BLOOD SMEAR
PROCALCITONIN
PROTHROMBIN TIME
RANDOM URINE CALCIUM
RANDOM URINE POTASSIUM
RANDOM URINE PROTEIN
RANDOM URINE SODIUM
RANDOM URINE URIC ACID
RETICULOCYTE COUNT
RHEUMATOID FACTOR
RHEUMATOID FACTOR (W/ TITER)
SPIROMETRY
SPIROMETRY (PRE & POST)
SYNOVIAL FLUID BACT (AUTOMATED)
T3 (ECLIA)
T4 (ECLIA)
TESTOSTERONE
THYROGLOBULIN (ECLIA)
TISSUE PROCESSING IN CASSETTE
TOTAL IRON BINDING CAPACITY
TOTAL PROTEIN
TOTAL PROTEIN /ALB/GLOB
TOTAL VITAMIN D (25-HYDROXY)
TRANSFERRIN SATURATION
TROPONIN I (QUANTI)
URINE CYTOLOGY
URINE PROTEIN/CREATININE RATIO

***FOR ANNUAL EXAMS**

CBC – 270
URINALYSIS – 100
X-RAY (CHEST) - 270



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ANNEX "B" – IMAGING TEST

DESCRIPTION	RATE
24 HR HOLTER	4000
2D ECHO W/ DOPPLER	2,200
AMBULATORY BP MONITORING	1,200
BONE DENSITOMETRY	2,500
CT SCAN / MRI	8,000
ECG / EKG	500
EMG-NCV / EEG	4,000
FIBROSCAN	4,000
MAMMOGRAM	2,200
PET SCAN	25,000
STRESS ECHO	4,000
STRESS TEST	1,200
ULTRASOUND (OTHER BODY PARTS)	1,500
ULTRASOUND (WHOLE ABDOMEN)	2,200
UROFLOWMETRY	2,500
VASCULAR STUDIES (EACH PART)	3,000
*X-RAY (CHEST)	270
X-RAY (OTHER BODY PARTS)	600

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NON-COVERAGE OF PRE-EXISTING CONDITIONS

DEFINITIONS:

1. Pre-existing disease – An illness or condition considered pre-existing if during the effectivity of the agreement the member:

- a.) Has been previously diagnosed/ advised treatment for such conditions.
- b.) Condition or an illness which was not evident during examination and became symptomatic or evident only on the first year of coverage or upon effectivity of the agreement whose pathogenesis started prior the effectivity date.
- c.) Illness which started prior to the effectivity date whether or not member is aware of such condition. The following are some conditions which are considered pre-existing:

- Cancer/tumors in any organ system
- Hernias
- Hemorrhoids
- Diseased tonsils requiring surgery
- Hyperthyroidism/goiter and other endocrine disease
- Anal fissures – fistula, etc.
- Epilepsy and other neurologic diseases
- Asthma and other pulmonary problem
- Cirrhosis of the liver
- Tuberculosis
- Chronic systemic failure – like CHF (Congestive Heart Failure), HPN Hypertension), DM (Diabetes mellitus)
- Connective tissue diseases, SLE (Systematic Lupus Erythematosus), RA (Refractory Anemia, Rheumatoid Arthritis), etc.
- Gastric and duodenal ulcer
- All tumors of the skin, muscular hamstring, breast, bone, blood/bone marrow
- Cardiovascular diseases
- Cholecystitis/cholestasis
- Cataract/glaucoma and other related eye diseases
- Pathological abnormalities of the nasal septum, turbinate
- Endometriosis/adenomyosis/Myomas

*All conditions not mentioned are subject to evaluation by the Medical Director



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EXCLUSIONS

- Cosmetic Surgery
- Sexually Transmitted Disease
- Organ Transplant
- Pregnancy
- Suicidal Injuries
- Alcohol Intoxication
- Drug Addiction
- Injuries resulting from military combat, rebellion, extreme sports
- Injuries or illness incurred in the participation of a crime
- Drug Overdose
- Mass injuries, illness caused by natural catastrophes, epidemics.
- Confinement for Executive Check up
- Confinement on perceived illness (Malingering person)
- Fertility work-up
- BTL, Vasectomy
- Laser eye treatment for the purpose of corrective eye refraction.
- Take home medications.
- Animal Bites
- Congenital Diseases
- Psychological Illness
- Procurement of corrective appliances, artificial aids and durable equipment braces, wheelchairs, hearing aids, crutches, fiberglass, splints.
- Optometry services.
- Cancer treatment such as combinations chemotherapy, radiation therapy, Immunotherapy, Hormonal therapy

DREADED DISEASES

Maximum of 5 years coverage, diminishing at the rate of 20% for every succeeding year.

- Stroke with paralysis
- Meningitis, Encephalitis
- Liver Cirrhosis
- Invasive Cancer
- Burns
- Chronic Kidney Disease on hemodialysis
- Such other dreaded diseases to be determined by the medical director