FEHB

Supplemental Information Booklet 2019





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Federal Employees and Annuitants

We would like to welcome you to Open Season for the 2019 benefit year. We look forward to providing information to you about our health plan during this Open Season and to service you as a member of our plan.

The Office of Personnel Management (OPM) officially announced the dates for the FEHB Open Season for the 2019 benefit year, which will run from **Monday, November 12, 2018 through Monday, December 10, 2018.** Open Season provides you with an opportunity to join the FEHB program for 2019 if you are not yet already enrolled, to change enrollment if you are already enrolled, and to choose Calvo's SelectCare as your health insurance carrier. If it is your first time to enroll in a health plan or if you are currently enrolled with another FEHB carrier, or if you want to make a change to your current Calvo's SelectCare enrollment, you will need to complete an enrollment form (SF 2809). If you do not wish to make any changes to your Calvo's SelectCare enrollment, then you do not need to do anything. Your enrollment with Calvo's SelectCare will automatically renew on the effective date in 2019.

During the Open Season period we will be conducting agency on-site information sessions as well as our Saturday office hours in order to reach as many potential enrollees as possible. Please check with your HR Officers for information regarding on-site session schedules and refer to newspapers ads for Saturday office hours. You may also contact our Customer Service Department at (671) 477-9808 for more information about FEHB benefits.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage.

Please see the brochure for more details.

1

Member's Rights and Responsibilities

As member of the Calvo's SelectCare HMO or PPO Plans you have the following rights:

Information

- · Know the names and qualifications of health care professionals involved in your medical treatment.
- Get updated information about the services covered and any limitations or exclusions
- Know how your plan decides what services are covered.
- Get information about copayments and fees that you must pay.
- Get updated information about providers that participate in the plan.
- Get information on how to file a complaint or appeal with the plan.
- · Know how the plan pays for serviced to in-network and out-of-network health care professionals
- Receive information from health care professionals about your medications, how to take them, and possible side effects.
- Receive information from health care professionals about any proposed treatment or procedure, as you may need in order to consent to or refuse a course of treatment. Except during an emergency, this information should include a description of the proposed procedure or treatment, the potential risks and benefits involved, any alternate course of treatment (even if not covered) or non-treatment and the risks involved in each, and the name of the health care professional who will carry out the procedure or treatment.
- Be informed by participating health care professionals about continuing health care requirements after you are discharged from inpatient or outpatient facilities.
- Be informed if a health care professional plans to use an experimental treatment or procedure in your care. You have the right to refuse to participate in research projects.
- Receive an explanation about non-covered services.
- Receive a prompt reply when you ask the plan questions or request information.
- Receive a copy of the plan's Member Rights and Responsibilities Statement.

Access to care

- · Obtain primary and preventive care from the primary care physician you chose from the plan's network.
- Change your primary care physician to another available primary care physician who participates in the plan.
- Get necessary care from participating network specialists, hospitals and other health care professionals.
- Get referrals to participating network specialists who are experienced in treating your chronic illness.
- Be advised by your health care professionals on how to schedule appointments and get health care during and after office hours. This includes continuity of care.
- Be told how to get in touch with your primary care physician or a back-up physician 24 hours a day, every day.
- Call 911 (or any available emergency response service) or go to the nearest emergency facility when you have a medical condition with acute symptoms that are severe enough that a prudent layperson, who has average knowledge of health and medicine, could reasonably expect the lack of immediate medical attention to result in serious danger to the person's health.
- · Receive urgently needed medically necessary care.

The freedom to make decisions

- Use these rights regardless of your race, physical or mental disability, ethnicity, gender, sexual orientation, creed, age, religion, national origin, cultural or educational background, economic or health status, English proficiency, reading skills, genetic information, or source of payment for your care.
- Have any person who has legal responsibility to make medical care decisions for you make use of these rights on your behalf.
- Refuse treatment or leave a medical facility, even against the advice of doctors (providing you accept responsibility and the consequences of the decision).
- · Complete an Advance Directive, Living Will or other directive and give it to your health care professionals.
- Know that you or your health care professional cannot be punished for filing a complaint or appeal.

As member of the Calvo's SelectCare HMO or PPO Plans you have the following responsibilities:

Member responsibilities

- To provide complete and accurate information to the best of your ability about your health, medications (including over-the-counter products and dietary supplements), and any allergies and sensitivities.
- Agree to follow the treatment plan prescribed by your provider and to participate in your care.
- · Inform the provider about any living will, medical power of attorney, or other directive that could affect your care.
- Accept personal financial responsibility for any charges not covered by insurance, if applicable.
- Treat all health care providers, staff, and others respectfully.



Annual Physicals in the Philippines 100% covered

Periodic health check-ups are an essential component to monitoring your health status.

Executive Check-ups based on USPSTF Grades A and B listings for age and gender

Packages include:

- Complete Blood Count
- Fasting Blood Sugar
- Lipid Profile
- Liver Function Test
- Thyroid Disease Screening
- Uric Acid Screening
- Kidney Function Test
- Routine Urinalysis
- Pelvic Exam
- Pap Screening
- Prostate Cancer Screening
- HIV Screening

- Chest X-ray
- Cardiac Examination
- Digital Mammography
- Colonoscopy Screening
- Osteoporosis Screening
- Physician Consultation

No referral needed. Contact our offices to make an appointment. Allow at least two full weeks prior to departure to confirm appointments.







\$500 Travel Benefit

To be applied toward the cost of round trip airfare between Guam and Manila, Philippines or ground transportation between the airport and the hospital or lodging in Manila. The following requirements apply:

- For pre-authorized, elective, in-patient or out-patient procedures at participating providers in the Philippines.
- Excludes emergencies, Preventive Services, home health, hospice or maternity related services.
- Cannot be used in conjunction with the Airfare Benefit.
- Members are responsible for making their travel arrangements. Members are also responsible for any transportation and lodging expenses in excess of \$500 and any penalties/fees incurred due to member changes.
- Calvo's SelectCare will reimburse members up to the \$500 allowance under this travel benefit.

4



Calvo's SelectCare on the Web

Visit calvos.net today!

- View Claims Information
- Find a Provider
- Look through your Benefits
- Review your Member Handbook
- View the Summary of Benefits Coverage

Calvo's SelectCare on your mobile device!

Now you can display your Member ID Card on your mobile device!

You can also view your coverage and benefits along with your claims history and a comprehensive FAQ section!

Download it today! App Store







The OptumRx Mobile App is designed for wellness on-the-go

- Stay on top of medication refills
- Show your doctor exactly what medications you are taking
- Pull up your medication history anytime
- · Learn about medication side effects & interactions and much more
- Compare drug prices
- On-the-go access to your personalized health information







Download the app to take advantage of the benefits your pharmacy plan offers

Low Cost Mail-Order **Prescription**

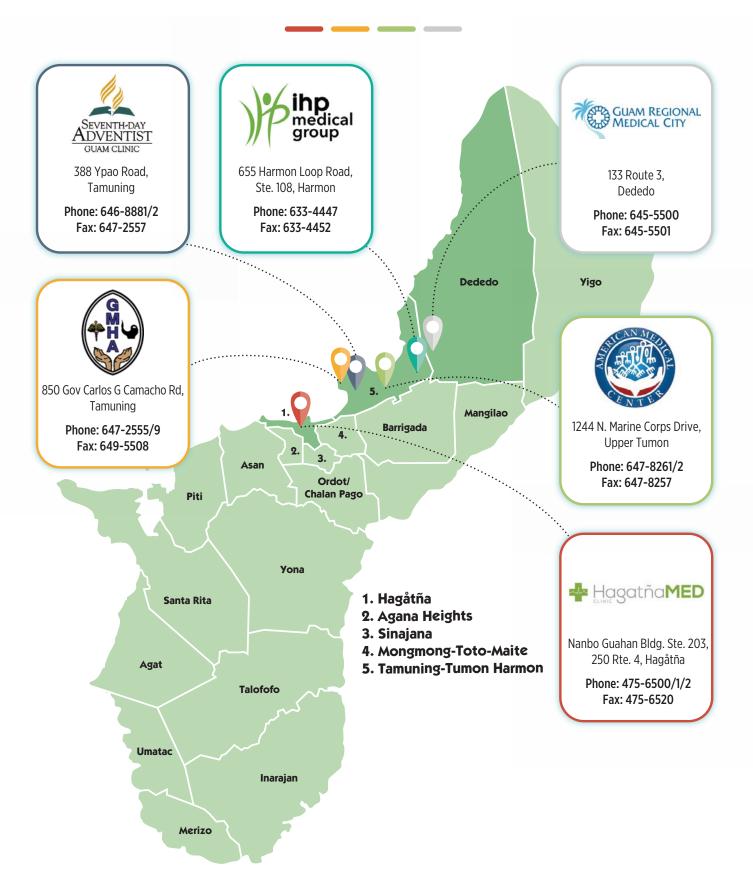
Prescriptions Drug costs add up. Our mail service pharmacy can help you save money.

The convenient and cost-effective way to get your prescriptions filled!



Emergency and Urgent Care Facilities

When urgent or emergency care is needed, you have access to the following providers



Our comprehensive provider network offers choices to quality providers for you!

Local, National, and International access to thousands of doctors, hospitals, dental and vision care providers



California

Doctor's Medical Center of Modesto Good Samaritan Hospital Long Beach Memorial Medical Center St. Vincent Medical Center **White Memorial Medical Center**

Advanced Urology Medical Group Anaheim Global Medical Center Cedars-Sinai Medical Center **Chapman Global Medical Center** Children's Hospital of Los Angeles **Keck Hospital of USC Orange County Global Medical Center**

- Sharp Chula Vista Medical Center
- Sharp Coronado Hospital and Medical Center
- Sharp Memorial Hospital
- Sharp Grossmont Hospital South Coast Global Medical Center

St. John's Health Center **USC Norris Cancer Center USC Verdugo Hills Hospital**

Philippines

Cardinal Santos Medical Center

♥ Makati Medical Center Manila Doctor's Hospital National Kidney and Transplant Institute St. Luke's Medical Center: Global City, Manila St. Luke's Medical Center: Quezon City, Manila The Medical City: Clark Freeport Zone, Pampanga The Medical City: Molo, Iloilo City The Medical City: Pasig City, Manila

Hawaii

Shriners Hospitals for Children Kapiolani Women & Children's Hospital Straub Clinic and Hosptial The Cancer Center of Hawaii **University Clinical Education Research Associates**

Korea

Samsung Medical Center

Hong Kong

Gleneagles Hong Kong Hospital Hong Kong Adventist Hospital - Stubbs Road

Japan

Kameda Medical Center

Rameda Kyobashi Clinic

Taiwan

China Medical University Hospital Shin Kong Wu Ho-Su Memorial Hospital **Taiwan Adventist Hospital**

■ Off-Island Provider: Center of Excellence ■ Off-Island Provider

O Hospital Addition





U.S. PPO

Off-Island dependents have access to over **800,000 providers** in the U.S.A through the PHCS/MultiPlan network www.multiplan.com

Care for Off-Island Services must be pre-approved by Calvo's SelectCare

Wellness and Fitness

Our wellness programs provide a very dynamic and rewarding opportunity for our members to improve their LifeStyle and become healthier.

Health Risk Assessment

You could be at risk for cancer or heart disease. Do you know how to reduce this risk? Health Risk Assessments are an easy way to discover your potential risks.

Take our simple, secure, online health assessment. All answers are confidential. See questions about your health habits and history.

- Get reports uncovering risks you may not know about
- Identify health concerns that need your attention
- Find out your next steps to getting and staying healthy
- Share your reports with your doctor







FREE to all Calvo's SelectCare Members!

Have fun and invigorate your body with one of our many fitness classes. With classes like Zumba, Hip Box, Barre Sweat, and Water Aerobics, you're guaranteed an exciting workout. Designed to suit all ages and abilities, all classes are delivered by high-quality, professionally certified instructors.

- Classes are on a First-Come, First-Served Basis
- Must present Calvo's SelectCare identification card at reception area

Classes held at Synergy East Hagåtña and Maite locations
For more information, please contact Customer Service
Phone: (671) 477-9808 Email: wellness@calvos.com

Healthy Coaching: Wellness Classes

Some programs require fees and/or co-pays and pre-approval by plan



Free Programs:

Wellness Consultation
Diabetes Wellness Program
Stop Smoking
Childbirth Preparation Class
Free classes on a first come, first serve basisl

Programs at 50% Discount

Newstart, Seven-day Detox Intense Raw Juice Detox



Free Programs

Diabetes Clinic
Cholesterol and Hypertension Clinic
Weight Loss Clinic
Smoking Cessation
Stress Management
Free classes on a first come, first serve basis!



Fitness Partners







100% Coverage for FEHB Members!



Paradise Fitness Center

Hagåtña

Tel: 475-2100/1

Dededo

Tel: 635-2100/1



Custom Fitness

Anigua

Tel: 989-0436



Unified Fitness

Tamuning

Tel: 969-8641



Synergy Studio

Hagåtña

Tel: 472-9642

East Hagåtña

Tel: 472-7674

Discounted Rate for FEHB Members



\$40 a month No Enrollment Fee

Tamuning Tel: 922-8888

Life-Saving Benefits



NON-FEHB BENEFIT

Air Ambulance Services

50% off
Air Ambulance
Services!

Air Ambulance Carrier and Plan approval required.
Certain qualifying conditions apply.

Airfare Benefit

When certain critical conditions occur, you may qualify for round trip airfare to include:

- The member needing care
- An escort to provide assistance
- A medical escort, is medically necessary

This benefit applies to our Center of Excellence Network only. Pre-certification and Pre-approval is required.



FEHB Provider List

For a complete listing of providers and the Drug Formulary, please visit our website at calvos.net

Providers may change from time to time, we encourage you to call our customer service department.





Inaba, Yoichi' Kim. Byungsoo* Prieto, Alejandro* Quiros, Juan - VISITING* Wiedermann, Joseph* Yousufi, Umair*

E.N.T. (Otorhinolaryngology)

Častro, Jerry*

Endocrinology

Alford, Erika Arakawa, Timothy Innerfield, Ronald Rubio, Joel

Family Practice

Adolphson, Arania Akimoto, Vincent* Anderson, Mark* Biewenga, Melissa Bryson, Julie* Campus, Hieu* Cook-Hyunh, Mariana Cruz, Luis* Flores, Lisa* Frickel, Wendy Galgo, Geoffrey Gerling, William* Loder, Bryce Lom, Jitka Lujan, Davina* Lyons, Clifford Mariano, Maria* Miyagi, Shishin* Namm, Julie* Nguyen, Hoa Van* Nguyen, Luan Nozaki, James K.* Richardson, Ian Robinson, Michael* Samaniego, Maria Santos, Patrick Schroeder Jr., Edmund*

Geriatrics

Chen, Jennifer Liu. Pei-Chang* Ouĥadi, Faraz* Schroeder Jr., Edmund*

Hematology

Friedman, Samuel Sanchez-Varela, Ana*

Infectious Disease Medicine

Magcalas, Edgardo* Ursales, Anna Leigh* Yamamoto, Michelle

Internal Medicine

Agustin, Michael Alford, Erika* Ally, Insaf* Arcilla, Leopoldo* Chang, Young Chen, Jennifer Chenet, Alix Cruz, Jeffrey* Cruz, Olivia Duenas, Vincent A.* Easow, Georgey Gilbert, Russell* Granada, Wilfredo* Guzman, Pablo Inaba, Yoichi* Kallingal, Matilda Kang, Jiyeong* Lim, Doris* Lim Jr., Johnny* Lizama, Florencio Larry T.* Magcalas, Edgardo* Nerves, Robert C.* Ouhadi, Faraz* Preston, Donald* Rubio, Joel* Safa, Saied* Samonte, Romeo* Sistoza, Lilybeth Taitano, John Ray*

Ursales, Anna Leigh*

Yamamoto, Michelle

Villa, Eden

Nephrology

Dissadee, Mana* Nerves, Robert C.* Philips, Sherif* Safa, Saied*

Neurology

Carlos, Ramel* Hale, Justin* Slattery, Michael

OB/GYN

Bez, Ellen Bieling, Friedrich* Bordallo, Annie U. Hirata, Greigh - VISITING Jensen, Faye* Miller, Vanessa* Sidell, Jonathan* Shieh, Thomas Todd. Rose Underwood, Teresa

Oncology

Au, Kin-Sing* Beckworth, Dennis* Coty, Paul* Friedman, Samuel Guzman, Pablo Huang, Chen* Ko, Song-Chu Sanchez-Varela, Ana

Ophthalmology

Burton, Gregory P. DeBenedictis, Marjorie* Flowers, Charles Jack, Robert* Lombard, Peter* Margalit, Eyal Ng, Eugene - VISITING* Pang, Pierre - VISITING Parks, David - VISITING Smith, Anthony Wresh, Robert

Orthopedics

Arafiles, Ruben* Cunningham, Glenn* Galang, Carmelino* Kim, Andrew*

Pain Management

De Guzman, Fernan* Gaerlan, Maria Stella

Pediatrics

Blancaflor, Maria Carrera, Yolanda Concina, Vanessa Del Rosario, Amanda Domalanta, Dina Fojas, Milliecor Garcia, Antonio Garrido, John Linsangan, Gladys Manaloto, Cristina Numpang, Ben Oiso, Akio Santos, Edna Sarmiento, Dennis Um, Michael

Podiatry

Borja, Teresa* Prins, Dustin* Sangalang, Melinda* Silan, Noel* Tutnauer, Philip

Preventive Care

Horinouchi, Keith

Pulmonology/Critical Care

Agustin, Michael Aguon, Joleen* Gilbert, Russell* Gonzalez-Huertas, Jose* Hernandez, Elizabeth

Radiology

Berg, Nathaniel* Bocobo, George Khandelwal, Ashish* Lizama, Vincent Mallikarjunappa, M.K. Martinez, Roberto* Mudd, David Michael Nguyen, Tuan Packianathan, Xavier Piana, Peachy Pomeranz, Steve Schneider, Michael Shay, Jeffery*

Tan, Kenneth Taylor, Laura* Thorisson, Hjalti

Young, John

Rheumatology Pruhs, Zachary

Sleep Medicine

Barthlen, Gabriele* Lin, Shin Hao Slattery, Michael

Surgery- General

Cruz, Michael* Eusebio, Christian Eusebio, Ricardo B.* Go, Peter* Helm, Joseph Im, Sunggeun* Kobayashi, Ronald* Li. Doris Sophia* Rahmani, Kia* Sandy, Gisella* Saw, Eng *

Surgery- Hand & Microsurgery

Landstrom, Jerone*

Surgery - Neurological

Havashida. Steven Weingarten, David

Surgery- Oral Maxillofacial

Boice, Joseph*

Surgery- Plastic & Reconstructive

Fegurgur, John*

Surgery- Vascular

Eusebio, Ricardo* Kobayashi, Ronald*

Urology

Fenton, Ann* Petero, Virgilio* Pommerville, Peter

Wound Care

Acuna, Edna*

Dentists

Stephenson, Kenna

Thanapandian, Kamala

Terlaje, Ricardo*

General Dentistry

Brady, Timothy Family Dental Center Fernandez, Michael GentleCare Dental Associates Hafa Adai Family Dental, P.C Harmon Loop Dental Office

Isa Dental Clinic Island Dental Lee, Thomas K. Malabanan Jr., Ben Mangilao Dental Clinic Ordot Dental Clinic Paradise Smiles Dental Clinic

Premier Dentistry Reflection Center Dental Care Seventh Day Adventist Dental Veloria, Tom S. Yang, Robert J. Yasuhiro, Stanley

Endodontics

Kim, Jongsung (Premier Dentistry)

Pediatric Dentistry

Ko, Hee Soo Isa Dental Clinic Pediatric Dental Center **Periodontics**

Gatewood. Robert Rhim, Song (Premier Dentistry)

Providers marked with an asterisk (*) are Medicare Providers

FEHB Provider List: Participating Clinics, Hospitals, Pharmacies and Services

Providers may change from time to time, we encourage you to call our customer service department.

Participating Clinics



Guam Medical Care Guam Medical Health Care Center Guam Medical Imaging Center* **Guam Nursing Services*** Guam Orthopedic Clinic* Guam Radiology Consultants* **GRMC Specialty Care Center*** Guam SDA Clinic* Guam Sleep Center* Guam Specialist Group, PLLC* Guam Surgical Group* Guam Surgicenter, LLC* Guam Urology, LLC* Hagatna MED Clinic Harmon Pediatrics Health Partners. LLC* Health Services of the Pacific* IHP Medical Group*

Isla Pediatrics Island Cancer Center* Island Eve Center* Island Foot Specialists* Island Surgical Center* Kallingal's Medical Clinic Latte Stone Cancer Care* Leopoldo Arcilla, M.D.* Lombard Health* Marianas Footcare Clinic Marianas Physicians Group MDX Imaging* Micronesia Medical and Anesthesia Assoc., PLLC* MPG Pediatrics, PC Northern Region Community Health Center Olivia Cruz, M.D.

One Love Pediatrics Pacific Cardiology Consultants* Pacific Hand Surgery Center* Pacific Medical Group* Pacific Radiology, Inc. Pacific Retina Group, LLC* Pacific Retina Specialists Pacific Sleep Care Pacific Sleep Center Pediatric & Asthma Clinic, PC Renal Centers of Guam* Retina Centers of Guam Romeo Samonte, M.D.* Sagua Managu SDA Wellness Center Southern Region Community Health Center St. Anthony's Clinic

St. Lucy's Eye Clinic*
The Doctor's Clinic*
The Neurology Clinic*
The Pediatric and Adolescent Clinic
The Weingarten Institute
for Neuroscience
The Women's Clinic
Thomas Shieh, M.D.
Tumon Kidney Center*
Tumon Medical Office
Tumon Pediatric Clinic
U.S. Renal Care Finegayan Dialysis*
U.S. Renal Care Sinajana Dialysis*
United Family Medical Center
Young Chang, M.D.

Allied Services

Acupuncture

Baik, Jong Sun Chong, Richard Yu, Jong

Audiology

Koffend, Renee*

Chiropractic

Arthur, Steve Beckwith, Nicholas Dimalanta, Albert J. Gregory, Robert W. Larkin, Gary Larkin, Lani F. Larkin, Scott Martinez, Roger Miller, Gregory J.* Nicdao, Placido Onedera-Gregory, Barbara White, Roderick

Durable Medical Equipment

Guam Med* Health Services of the Pacific* Healthcare Specialties* Isla Home Infusion, Inc. Medguest Medical Supply

Home Health Care

Guam Nursing Services* Guam Visiting Nurses* Health Services of the Pacific* Isla Home Infusion Paradise Home Care

Laboratory

Diagnostic Laboratory Services & Bio Path*

- Dededo Polymedic Clinic*
- Express Care Health & Skin Care*
- GITC Bldg*
- PeMar Place*
- The Doctor's Clinic*
- American Medical Center*
- Guam Adult & Pediatric Clinic*
 Guam Medical Plaza*
- IHP Medical Group*

Mental Health

Aguon, Risha Aguino, JoBeth Babauta, Thomas Baleto, Jesse Baza, Lisa

Bellis, Kirk Bordallo, Sandra Calvo, Reyna Cristobal, Hope

Guilliot, Rose-marie Kallingal, George Kane, Stephen Leitheiser. Andrea

Lizama, Tricia Natividad, LisaLinda Pangelinan, Rusell

Perez, Lilli Rapadas, Juan Rosario-Sanchez, Katrina Santos, Jamela

Swaddell, Joan Tolentino, Doris

Mestcare Pacific Islands

Westcare Pacific Islands

Optical

Agahan Optical Garcia Optical Ideal Optical Ideal Vision Center New 20/20 Vision Center

Seventh Day Adventist Eye Clinic* Vision Express

Physical Therapy

Active Life Chiropractic & Physical Therapy Custom Fitness Guam Regional Medical City Health Services of the Pacific NewGen Physical Therapy SDA Physical Therapy S.O.A.R. Physical Therapy United Family Medical Center

Radiology

Guam Radiology Consultants* MDX Imaging* Pacific Radiology, Inc.* The Doctor's Clinic*

Sleep Center

Guam Sleep Center Pacific Sleep Care Pacific Sleep Center

Speech Pathology

Day, Regina

In-Area Hospitals

Guam

Guam Memorial Hospital Authority Guam Regional Medical City

CNMI

Commonwealth Health Center

Participating Guam Pharmacies

Community Pharmacy

- American Medical Center (Tumon)
- Guam Adult & Pediatric Clinic

Express Med Pharmacy

- American Medical Center (Mangilao)
- Dededo

FHP Pharmacy

Guam Medical Pharmacy

Guam Rexall Drugs

Harmon Drugs

ITC Pharmacy

- ITC Building
- Photo Town Plaza

K-Mart Pharmacy

Mega Drugs

- Daily Plaza Bldg
- Oka Plaza Building

Minutes Rx Pharmacy

Oka Pharmacy

Pacific Healthcare Pharmacy

Perezville Pharmacy

Polymedic Pharmacy

Sagan Amot Pharmacy

Seventh Day Adventist Pharmacy

Super Drug

- Dededo Pavless
- Hagatna Payless
- IHP Medical Group
- Oka Payless

Benefits provided by:



Pharmacy Benefits Manager
BIN: 003650 Processor Control: 64

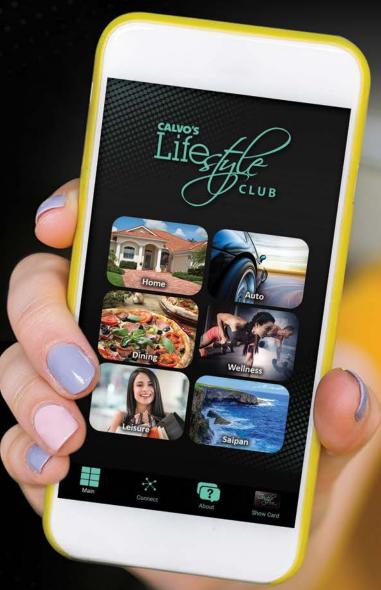
Providers marked with an asterisk (*) are Medicare Providers

NON-FEHB BENEFIT



Download the app on your mobile device to find out the latest discounts and offers from our Lifestyle Club partners!





It's more than a Club, it's a Lifestyle!





(671) 472-6816 calvos.com









Guam

115 Chalan Santo Papa

P.O. Box FJ

Hagåtña, Guam 96932 Phone: (671) 477-9808 Fax: (671) 477-4141

Saipan

Oleai Center Bldg., San Jose

P.O. Box 500035

Saipan, MP 96950-0035 Phone: (670) 234-5690/9 Fax: (670) 234-5696

Palau

JR Professional Bldg., Suite 2

P.O. Box 10248 Koror, Palau 96940

Phone: (680) 488-7222 Fax: (680) 488-7333

Philippines

5th Floor, First Life Center

174 Salcedo Street, Legaspi Village

Makati City, Philippines

Phone: (632) 759-2871/813-1989

Fax: (632) 759-3126

St. Luke's Medical Center Global City Rm. 1008 10th Floor Medical Arts Building

32nd St. Bonifacio Global City Taguig City, 1112 Philippines Phone: (632) 555-0443/0448

Fax: (632) 555-0438

St. Luke's Medical Center Quezon City Rm. 716 7th Floor, North Tower Cathedral Heights Building Complex St. Luke's Medical Center Compound #279 E. Rodriguez Sr. Avenue,

Quezon City, Philippines Phone: (632) 413-1312 Fax: (632) 413-5721

The Medical City
Pasig City

Business Center, 9th Floor The Medical City, Ortigas Center

Pasig City, Philippines Phone: (632) 650-0589

Web

calvos.net

Administered by



Underwritten by

TOKIO MARINE.
PACIFIC



