

The healthcard OFWs need

By THERESE J. CAMET

Many Filipinos opt to go abroad for better pay so they can send remittances to their families for their comfort and a brighter future. Unfortunately, a number of recipients of Overseas Filipino Workers' (OFWs) pay ends up mismanaging their hard-earned money, and instead spending it on non-essentials.



**DR. DENNIS
YOUNGBLOOD**
and wife Susan.

For instance, Susan Youngblood, a US-based registered nurse, is puzzled how the money she sends to her family in Ilocos Sur, is being spent.

"After over 20 years of sending remittances to my family in the Philippines, I felt frustrated by the inability to really know how the money is being spent," said Susan, who is also a managing partner of North Texas Dental Consultants, Inc.

"It's not mistrust, because more often than not, I am aware that money is being spent on necessary things. Still, I want them to save for health emergencies," she explained.

Susan's husband, Dr. Dennis Youngblood, who owns several dental offices in the US, thought of developing a "discounted health care plan" for Filipinos.

"We've been wanting to move back "home." As healthcare professionals, we want to do something for Filipinos; something that would spell a difference in their lives," shared Dr. Youngblood.

Driven by this goal, Dr. Youngblood together with his partners John Laurel and Miguel de Asis founded the Philippine Family Health & Dental Plan, Inc. (PFHDP), a marketing and service company specializing in reduced fees in medical services.

In a bid to minimize a patients' out-of-pocket expenses for healthcare products and services, PFHDP created the reloadable HealthCashCard to enable Filipinos enjoy quality and affordable healthcare services.

"HealthCashCard offers significant savings on healthcare needs such as dental procedures, vision care, chiropractic, alternative medicine services, hearing services, fitness, spas, and more," said Dr. Youngblood.

This reloadable HealthCashCard is affordable and easy to acquire. Just visit the website: www.healthcashcard.com or www.pfhdp.com, fill out the form and choose the desired amount for the card.

Local residents can load as low as P1,000 while OFWs or those residing abroad have to load at least \$20 per



PAMPER yourself at the spa with the HealthCashCard.



GET IN SHAPE... HealthCashCard is accepted at select health and fitness centers nationwide.

transaction.

Click "submit" upon completion of the application form. The discount card (in the name of the recipient) will then be issued and delivered to the designated address, with the requested cash value assigned to the card.

HealthCashCard allows a cardholder to visit over 3,000 PFHDP providers located all over the country and enjoy healthcare services at discounted rates (10 to 30 percent off).

Among the PFHDP providers include the Philippine General Hospital, Ospital ng Maynila, Manila Doctors Manila, St. Lukes Medical Center, DSLU Medical Center, Sto. Tomas University Hospital, Capitol Medical Center, Lung Center of the Philippines, Medical Towers, Asian Hospital, Makati Medical Center, Dr. Jose Fabella Memorial Hospital, United Doctors Medical Center and Children's Medical Center.

"This reloadable healthcard is definitely a welcome news to OFWs and their families back home," said Dr. Youngblood.

Unlike health maintenance organizations, HealthCashCard can be used for cosmetics, gyms, spas and other services which are not usually covered by a health card.

"HealthCashCard has lot of benefits. Most people don't have health cards and if they do, the quality of care and provider options is usually limited, but significant wait time. With HealthCashCard, providers will prioritize the members because they don't have to wait for months to be paid by the HMO," explained Dr. Youngblood.

"With the HealthCashCard, OFWs are guaranteed that the money they send to their family goes specifically for their healthcare," stressed Dr. Youngblood.

For details visit www.pfhdp.com or www.healthcashcard.com