

# Don't miss this chance!

## Benefits Summary 2017



ACCREDITED  
STATE CHAMBER

Effective **July 1st, 2017**, you can be part of the health plan that provides a wide range of comprehensive care. This product applies for members of the Puerto Rico Chamber of Commerce only.

### Requirements:

1. Be member of the Puerto Rico Chamber of Commerce.
2. Minimum of participation of 10-50 employees.
3. Mandatory documents:
  - i. evidence of Form 941 / 941-PR,
  - ii. unemployment insurance statement or
  - iii. form 499 R-18 with the list of employees.

Hospital Services

Ambulatory and Surgical Services

Diagnostic Tests

Maternity

Pharmacy Coverage

Dental Coverage



Contact:

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# Rates

Coverage	Empresarial A (Medical, Pharmacy & Dental)	Empresarial B (Medical, Pharmacy & Dental)
Employee	\$363.80	\$195.17
Couple	\$726.11	\$393.25
Family	\$895.11	\$488.73

BENEFITS	Empresarial A	Empresarial B
<b>MEDICAL</b>	<b>Co-Pays / Deductibles</b>	
Generalist / Specialist / Sub-specialist	\$5 / \$12 / \$18	\$5 / \$15 / \$20
Emergency Room	\$75 / \$0 (accident)	\$100 / \$0 (accident)
Laboratory	25% (Special Network*) / 40% (Out of Network)	30% (Special Network)
X-Rays / Diagnostic Tests	25%	30%
Physical/ Respiratory Therapy	\$7	\$10
Chiropractor Manipulations	\$15	\$15
MCS Alivia	\$15	\$15
Immunization (preventive)	\$0	\$0
Medical Component Drugs	0%	30%
Hospital	\$150	Level 1- \$150 / Level 2 - \$250 / Level 3- \$375
Organ Transplant	Covered	Covered
Office Surgical procedures	25%	30%
<b>PHARMACY</b>	<b>Bioequivalent First Option</b>	
Maximum Benefit (per member)	<b>\$5,000</b> (after \$5,000.01 pay 75% of co-pay)	<b>\$1,000</b> Special Network* (after \$1,000.01 pay 60% of co-pay)
OTC with prescription	\$1	\$1
Bioequivalent Preferred	\$7	\$10
Bioequivalent Non Preferred	\$10	\$20
Brand Preferred	25%	90%
Brand Non Preferred	50%	90%
Specialized	50%	90%
	<b>FarmaFlex-Medvantx</b> 90 Days Supply (mail order)	
Bioequivalent Preferred	\$14	\$20
Bioequivalent Non Preferred	\$20	\$40
Brand Preferred	20%	90%
Brand Non Preferred	40%	90%
<b>DENTAL</b>	<b>Maximum allowed benefit \$1,000</b> (per member per policy year)	
Preventive & Diagnostic	\$0	30%
Restorative	30% (crowns not covered)	30% (crowns not covered)
Oral Surgery	30%	30%
<b>LIFE INSURANCE AND AD&amp;D</b>		
Maximum Benefit	\$5,000	N/A

This document is a summary, not a contract. In case of any discrepancy between this document and the contract, the contract shall prevail. Please request a Coverage Certificate for details.

The special network includes Walgreens and several of the Community Pharmacies. The special network of laboratories includes Laboratorios Borinquen and others.

- Alternative medicine
  - Massages
  - Acupuncture
  - Naturopathic medicine
- 1-888-758-1616**

## MCS Alivia



- Employee assistance program
  - Mental health services
  - Substance abuse
  - Coaching
- 1-866-627-4327**

## MCS Solutions



- Prenatal coaching
  - Health education
  - Preventive care
- 1-888-758-1616**

## Madres y Bebés Saludables



- Medical emergency assistance for travelers.
- 1-888-647-5770**

## Travelers Assistance



## Know your added values!

### FarmaFlex-Medvantx

For your convenience you can order your medication through mail with a supply of 90 days.

#### Benefits:

- ◇ Receive your medications at home.
- ◇ 24 hours service (Internet or Phone)
- ◇ Lower costs and savings
- ◇ Coaching

#### Eligible drugs (among others):

- ◇ Hypertension
- ◇ Cholesterol
- ◇ Diabetes
- ◇ Thyroid
- ◇ Asthma



Information: 1-866-744-0621 / [www.medvantrx.com](http://www.medvantrx.com)

### MCS Rewards

Discount program for general services and products as:

- ◇ Air conditioners
- ◇ Heaters
- ◇ Camera and security systems
- ◇ Window treatments
- ◇ Mortgage loans
- ◇ Windows & doors
- ◇ Roof sealer treatment

To know more about this program, visit [www.mcs.com.pr](http://www.mcs.com.pr), call 1.855.684.5566 or send an email to [mcsrewards@medicalcardsystem.com](mailto:mcsrewards@medicalcardsystem.com).



### Medilínea

Free health consultation service, available 24 hours a day seven days a week.

In just one call you will receive guidance about:

- ◇ How to ease common symptoms, such as: fever, headaches, among others
- ◇ What to do in an emergency
- ◇ Medications your are taking and their side effects
- ◇ Labs results
- ◇ Nutrition
- ◇ MCS basic information

Call 1-866-727-6271

