

# PUERTO RICO'S CHAMBER OF COMMERCE



## BUSINESS A

### RATES

Employee	Couple	Family
\$296.42	\$592.84	\$710.31

### BENEFITS

### BUSINESS A

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<b>Basic Cover</b>	<b>Out-of-pocket maximum (MOOP) \$6,350 individual /\$12,700 family</b>
Primary Physician	\$8
Specialist	\$12
Subspecialist	\$15
Emergency Room	\$75
Emergency Center	\$60
Laboratory	Laboratories Special Network 25% PPO Laboratory Network 40%
X-rays	25%
Specialized diagnostics tests; 1 test for anatomic region (per person per year of coverage)	35%
Hospital	Level 1: \$100 Level 2: \$275
Ambulatory surgery	\$150
Diagnostics and surgical procedures in medical office/ Endoscopy	25%



BENEFITS	BUSINESS A
<b>PHARMACY</b>	
Network and list of generics drugs as first option	<i>Value Formulary y Special Network</i>
Preferred bioequivalent	\$5
Non preferred bioequivalent	\$10
Preferred brand	25% (min. \$20)
Non-preferred brand	30% (min. \$30)
Specialized drugs	30%
Out of the counter drugs (OTC)	\$1
First level of coverage	Up to \$3,000
Second level of coverage	The assured Will pay 70% of the cost of all the covered drugs After reaching the first level of the coverage during the first year of the policy. MCS will pay 30%.
<b>DENTAL</b>	
Diagnostics and preventives	0%
Restorative and oral surgery	30%
Fixed space maintainers	30%
Maximum annual benefits	\$1,000 per person per year of policy
<b>MAJOR MEDICAL</b>	
Emergencies in the U.S. and services not available in Puerto Rico	Applies to initial deductible and 20% for reimbursement
<b>OTRAS CUBIERTAS</b>	
Life Insurance	\$5,000
<b>VALORES AÑADIDOS</b>	
MCS Medilínea MD	Virtual primary care available 24 hours, 7 days a week.
MCS Medilínea	Medical consult line available 24 hours, 7 days a week.
MCS Solutions	Employee Assistance Program (PAE) and mental health.
MCS Alivia	Natural and complementary medicine program.
MCS Asistencia al Viajero	Coordination of health services program while on a trip.
MCS Care Clubs	Preventive Health Centers

We have group medical plans available from **\$170.14** a month for employers with 2 to 50 employees. For groups of 51 employees or more, it Will be subject to revision by the department of risk to determine if the presented rates will change.

For more information call Fulcro Insurance, Inc. at:

**787.725.5880**

or email Carlos Rivera [crivera@fulcroinsurance.com](mailto:crivera@fulcroinsurance.com)



This document is a summary of benefits, it is not a contract. In case of discrepancies between the summary and the contract, the contract will prevail. MCS Life Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1.888.758.1616 (TTY: 1.866.627.8182). ATTENTION: If you speak Spanish, you have at your disposition free linguistic services. Call al 1.888.758.1616 (TTY: 1.866.627.8182). Subscribed by MCS Life Insurance Company