

MCS 2015 Products Offer PYMES & Individuals



Camalis Flore Polanco
Commercial Sales Vice President

Agenda

- 2014 Market Overview
- Product Changes for 2015
 - Individuals
 - PYMES
- Adapt to Market Challenges

2014 Market Overview

- **Regulatory Provisions:**

- Applicability of ACA regulation
- PR Health Insurance Code implementation
- Return premium:
 - In excess of 80% for individual and small group segment
 - 85% for large group segment
 - (In 2014 MCS Life returned \$1M from 2013 PYMES experience)
- New ACA comprehensive benefit = 2014 higher premiums
2014

Individual Market increasing MLR
PYMES Market is not growing

INDIVIDUAL SEGMENT

Individual Segment Market Offer Review

simpler offer - better copays and co-insurance - attractive rates - we will maintain selling throughout the year – new HMO product playing in this market

2014

1 product (MCS Personal)

8 basic plans

54 variations

2015

2 products (MCS Personal & MCS Personal Health)

5 basic plans & 1 basic plan

20 variations & 4 variations

2015 Market Individual Offer

MCS Personal

Bronze

6110 (4)

Silver

7110 (4)

Gold

8110 (4)

8210 (4)

Platinum

9100 (4)

20 PPO alternatives

4 HMO alternatives

MCS Personal Health

Gold

8010 (4)

Benefit Changes:

Organ Transplants	No coverage, only EHB requirement (bone, cornea & skin)
Dental	Dental 100 in basic coverage (diagnostics, preventive and space maintainers)
Vision	Vision Option in basic coverage (\$100 for frames, lenses, etc.)
MOOP	Integration (medical & Rx)

New Optional Benefits for 2015:

- Dental 300 (only for individual segment)
- Life Insurance (\$25,000)

PYMES SEGMENT

PYMES Offer Review

This market continues to be a real challenge in relation to the growth of our small business portfolio due to the OCS 2nd extension of the *Transition Period*

2014

2 product (MCS Premium & MCS Global Elite)

8 basic plans & 9 basic plans

174 variations & 184 variations

2015

3 products (MCS Premium, MCS Global Elite & MCS Global Health)

5 basic plans, 5 basic plans & 1 basic plan

40 variations, 30 variations & 8 variations

2015 PYMES Market Offer

40 PPO alternatives

MCS Global Premium

Silver

7110 (8)

Gold

8110 (8)

8210 (8)

8310 (8)

Platinum

9100 (8)

30 PPO alternatives

MCS Global Elite

Gold

8120 (6)

8220 (6)

Platinum

9120 (6)

9220 (6)

9320 (6)

MCS Global Health

8 HMO alternatives

Gold

8010 (8)

Adapting to Changes

Individual & PYMES

- Implement all New ACA Regulations / Fully Compliance
- New Distribution Channels
 - MCS E-Store
 - Producers Exchange Markets
 - Producers Web Tool
- Agents Trainings During the Year
- Multiple Options = One Policy (PYMES)
- Advertising Campaign
- Promote New Access Models Products

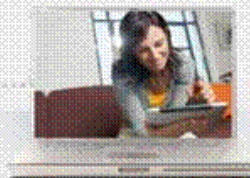


Mi MCS

Versátil y de fácil navegación.

MCS te provee acceso directo a toda la información que necesitas saber sobre tu plan de salud. Será tu nuevo punto de acceso para conectarte con nosotros.

Presiona aquí para registrarte [➔](#)



MCS Personal

Te ofrece planes individuales para que cuides tu salud y la de los tuyos.

Conoce más sobre nuestros planes flexibles [➔](#)

Noticias y Eventos

Está de lo último para llevar una vida saludable:

[MCS, arquitectos de la salud](#) | Tue 14:10

[MCS destina \\$50mil dólares a tres](#) | Fri 10:10

[MCS SE UNE A LA PELEA MAS](#) | Mon 14:09

Old News

Cambios en la Reforma de Salud Federal

Aprende más del impacto que tiene esta ley sobre el cuidado de la salud.

Presiona aquí para registrarte [➔](#)



2015 MCS Offer Information

QUESTIONS?