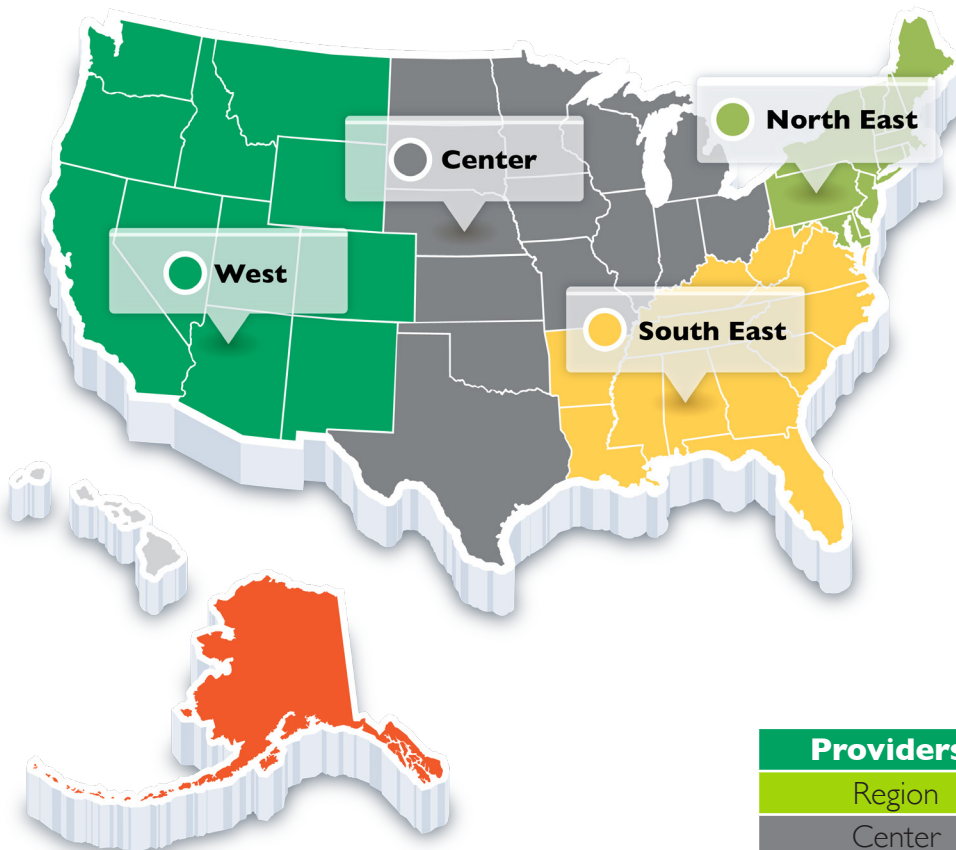


# Emergency Services Outside Puerto Rico



At MCS Life, we work every day to provide the best health care services to our insureds. Because of this, we have contracted UnitedHealthcare, one of the most internationally recognized insurers, to provide our insureds access to emergency and medical services not available in Puerto Rico. This new network of providers allows us to expand health care within the fifty states of the American nation, expanding the scope of quality of service that has distinguished us through the years.



One of the major advantages of UnitedHealthcare's network is the even geographic distribution of its health service providers across the nation's 50 states, as per population size.

Providers and Hospitals Distribution		
Region	Providers	Hospitals
Center	398,707	2,572
Northeast	349,931	1,281
Southeast	225,601	1,234
West	235,879	1,013
Network	1,210,118	6,100

\* An average of 5,000 new physicians and 50 hospitals are added annually.