

# PUERTO RICO CHAMBER OF COMMERCE



BUSINESS B		
RATE		
Employee	Couple	Family
\$196.06	\$395.05	\$490.96

BENEFITS	BUSINESS B
Basic Coverage	Maximum Out-of-Pocket (MOOP) \$6,350 individual /\$12,700 family
General Practitioner	\$10
Specialist	\$15
Subspecialist	\$18
Emergency Room	\$100
Urgent Care Center	\$85
Laboratories	Special Lab Network 30% PPO Lab Network 55%
X-rays	30%
Specialized Diagnostic Tests: 1 test per anatomical region (per person per policy year)	50%
Hospital	Level 1: \$150 Level 2: \$250
Ambulatory Surgery	\$150
Diagnostic and Surgical Procedure in Medical Office / Endoscopy	30%
Medical Component Medications	40% up to a maximum of \$10,000
Radiotherapy	30%
Chemotherapy	30%

BENEFITS	BUSINESS B
Preferred Bioequivalent	\$10
Preferred Brand	Not covered
Non-Preferred Brand	Not covered
Specialty Medications	Not covered
Over-the-Counter (OTC) Medications	\$1
First Level of Coverage	Up to \$1,000
Second Level of Coverage	The insured will pay 60% of the cost of all covered medications after reaching the first level of coverage during the policy year. MCS will pay 40%.
DENTAL	
Diagnostic and Preventive	30%
Restorative and Oral Surgery	30%
Fixed Space Maintainers	30%
Maximum Annual Benefit	\$1,000 per person per policy year
SERVICES IN THE UNITED STATES	
Emergencies in the United States and services not available in Puerto Rico	20% applies
Coverage for students in the United States	20% applies
OTHER COVERAGES	
Life Insurance	\$5,000
ADDED VALUES	
MCS Medilínea MD	Virtual or phone consultation with general practitioners. \$10 copay applies.
MCS Medilínea	Guidance and consulting service with health professionals.
MCS Solutions	Employee Assistance Program (EAP) and mental health.
MCS Alivia	Natural and complementary medicine program.
MCS Travel Assistance	Referral and service coordination program while traveling.
MCS Care Clubs	Preventive Health Centers.

In case of any deviation between this Summary of Benefits and the Certificate of Benefits (policy), the Certificate of Benefits shall prevail, as approved by the corresponding regulatory entities.

We have group medical plans available starting from **\$196.06** per month for employers with 2 to 50 employees. For groups of 51 employees or more, it will be subject to review by the risk assessment department to determine if the presented rates are maintained.

For more information, contact Fulcro Insurance, Inc. at:

**787.725.5880**



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. This document is a summary of benefits, not a contract. In case of discrepancies between this summary and the contract, the contract will prevail. 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). Subscribed by MCS Life Insurance Company.

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