

PUERTO RICO'S CHAMBER OF COMMERCE



BUSINESS C

RATES

Employee	Couple	Family
\$326	\$652	\$781

BENEFITS

BUSINESS C

Basic Cover	Out-of-pocket maximum (MOOP) \$6,350 individual / \$12,700 family
Primary Physician	\$8
Specialist	\$12
Subspecialist	\$15
Emergency Room	\$75
Emergency Center	\$60
Laboratory	Laboratories Special Network 25% PPO Laboratory Network 45%
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
Diagnostics and surgical procedures in medical office/ Endoscopy	25%



BENEFITS	BUSINESS C
FARMACIA Level 1: \$0.01 - \$ 3,000 / Level 2: \$3,000.01 - \$5,000	
Preferred bioequivalent	Level 1: \$10 / Level 2: 10% min. \$15
Non preferred bioequivalent	Level 1: \$10 / Level 2: 10% min. \$15
Preferred brand	Level 1: 25% min. \$25 / Level 2: 50% min. \$50
Non-preferred brand	Level 1: 25% min. \$25 / Level 2: 50% min. \$50
Specialized drugs	35%
Retail 90 Days Supply / Mail Order - Level 1: \$0.01 - \$ 5,000	
Preferred bioequivalent	Level 1: 10% min. \$20
Non preferred bioequivalent	Level 1: 10% min. \$20
Preferred brand	Level 1: 10% min. \$20
Non-preferred brand	Level 1: 10% min. \$20
DENTAL	
Diagnostics and preventives	30%
Restorative and oral surgery	30%
Fixed space maintainers	30%
Maximum annual benefits	\$1,000 per person per year of policy
SERVICES IN UNITED STATES	
U.S. emergencies and services not available in Puerto Rico	Applies 20%
Coverage for students in the United States	Applies 20%
OTHER COVERAGES	
Life Insurance	\$5,000
ADDED VALUE	
MCS Medilínea MD	\$10 copayment
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

Any deviation between this Summary of Benefits and the Certificate of Benefits (policy), the Certificate of Benefits will prevail, as approved by the corresponding regulatory entities.

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



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 at 1.888.758.1616 (TTY: 1.866.627.8182). Subscribed by MCS Life Insurance Company