PUERTO RICO'S CHAMBER OF COMMERCE



BUSINESS B		
	RATES	
Employee	Couple	Family
\$170.14	\$342.80	\$426.03

BENEFITS	BUSINESS B	
Basic Cover	Out-of-pocket maximum (MOOP) \$6,350 individual /\$12,700 family	
Primary Physician	\$10	
Specialist	\$15	
Subspecialist	\$18	
Emergency Room	\$100	
Emergency Center	\$85	
Laboratory	Laboratories Special Network 30% PPO Laboratory Network 55%	
X-rays	30%	
Specialized diagnostics tests; I test for anatomic region (per person per year of coverage)	50%	
Hospital	Level 1: \$150 Level 2: \$250	
Ambulatory surgery	\$150	
Diagnostics and surgical procedures in medical office/ Endoscopy	30%	







BENEFITS	BUSINESS B			
FARMACIA				
Network and list of generics drugs as first option	Value Formulary y Special Network			
Preferred bioequivalent	\$5			
Non preferred bioequivalent	\$10			
Preferred brand	Not covered			
Non-preferred brand	Not covered			
Specialized drugs	Not covered			
Out of the counter drugs (OTC)	\$I			
First level of coverage	Up to \$1,000			
Second level of coverage	The assured Will pay 60% 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 40%.			
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 U	NITED 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 Inssurance	\$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). ATENTION: 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