

PUERTO RICO'S CHAMBER OF COMMERCE



BUSINESS A

RATES

Employee	Couple	Family
\$296.42	\$592.84	\$710.31

BENEFITS

BUSINESS A

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 40%
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
Ambulatory surgery	\$150
Diagnostics and surgical procedures in medical office/ Endoscopy	25%



FULCRO



ACCREDITED
STATE CHAMBER



BENEFITS	BUSINESS A
PHARMACY	
Network and list of generics drugs as first option	Value Formulary y Special Network
Preferred bioequivalent	\$5
Non preferred bioequivalent	\$10
Preferred brand	25% (min. \$20)
Non-preferred brand	30% (min. \$30)
Specialized drugs	30%
Out of the counter drugs (OTC)	\$1
First level of coverage	Up to \$3,000
Second level of coverage	The assured Will pay 70% 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 30%.
DENTAL	
Diagnostics and preventives	0%
Restorative and oral surgery	30%
Fixed space maintainers	30%
Maximum annual benefits	\$1,000 per person per year of policy
MAJOR MEDICAL	
Emergencies in the U.S. and services not available in Puerto Rico	Applies to initial deductible and 20% for reimbursement
OTRAS CUBIERTAS	
Life Insurance	\$5,000
VALORES AÑADIDOS	
MCS Medilínea MD	Virtual primary care available 24 hours, 7 days a week.
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

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

or email Carlos Rivera crivera@fulcroinsurance.com



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

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; 1 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)	\$1
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
MAJOR MEDICAL	
Emergencies in the U.S. and services not available in Puerto Rico	Applies to initial deductible and 30% for reimbursement
OTRAS CUBIERTAS	
Life Insurance	\$5,000
VALORES AÑADIDOS	
MCS Medilínea MD	Virtual primary care available 24 hours, 7 days a week.
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

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

or email Carlos Rivera: crivera@fulcroinsurance.com



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