

PUERTO RICO CHAMBER OF COMMERCE

Benefits & Cost Overview



Benefits	BUSINESS A	BUSINESS B
Basic Coverage	Maximum Out-of-Pocket Expense (MOOP) \$6,350 Individual /\$12,700 Family	Maximum Out-of-Pocket Expense (MOOP) \$6,350 Individual /\$12,700 Family
General Practitioner	\$8	\$10
Specialist	\$12	\$15
Sub-specialist	\$15	\$18
Emergency Room	Accident: \$0 Illness: \$75	Accident: \$0 Illness: \$100
Laboratory	Special Laboratory Network: 25% PPO Laboratory Network: 40%	Special Laboratory Network: 30% PPO Laboratory Network: 55%
X-rays	25%	30%
Specialized Diagnostic Tests one test per anatomic region	35%	50%
Hospital	Level 1: \$100 Level 2: \$275	Level 1: \$150 Level 2: \$250
Outpatient Surgery	\$150	\$150



Benefits	BUSINESS A	BUSINESS B
Diagnostics & Procedures at a Doctor's Office/ Endoscopy	25%	30%
PHARMACY		
Network and List of Generic Drugs as the First Option	PPO Pharmacy Network Value Formulary and Special Network	Value Formulary and Special Network
Preferred Bioequivalent	\$5	\$5
Non-preferred Bioequivalent	\$10	\$10
Preferred Brand	25% (min. \$20)	Not covered
Non-preferred Brand	30% (min. \$30)	Not covered
Specialized Drugs	30%	Not covered
First Level of Coverage	Up to \$3,000	Up to \$1,000
Second Level of Coverage	The insured will pay 70% of the cost of all covered drugs after reaching the first level of coverage during the policy year. MCS will pay 30%.	The insured will pay 60% of the cost of all covered drugs after reaching the first level of coverage during the policy year. MCS will pay 40%.
DENTAL		
Diagnostics & Preventive	0%	30%
Restoration and Oral Surgery	30%	30%
Fixed Space Maintainers	30%	30%
Maximum Annual Benefit	N/A	\$1,000 per person per policy year
MAJOR MEDICAL / TRANSPLANT		
Emergencies in the U.S. and services not available in Puerto Rico	Applicable initial deduction and 20% per reimbursement	Applicable initial deduction and 30% per reimbursement
Transplants	Covered	Covered
OTHER COVERAGE		
Life Insurance	\$5,000	\$5,000
WELLNESS AND VALUE-ADDED PROGRAMS		
MCS Solutions	Employee assistance and mental health programs (EAP)	
MCS Alivia	Natural and complementary medicine program	
MCS Medilínea	Medical Consultations, available 24 hours, 7 days a week	
MCS Travel Assistance	Coordination of health services while traveling	
MCS Steps to Wellness	Wellness program that promotes and supports a healthy lifestyle	
MCS Rewards	Exclusive program that provides discounts on products and services.	

We have group medical plans available from \$ 179.09 monthly
for employers of 2 to 50 employees.

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

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