

OFFICIAL COMMUNICATION

MCS LIFE INSURANCE COMPANY

April 8, 2020

Dear Clients and Friends of MCS:

IMPORTANT INFORMATION UPDATE

The health of your employees and ours is a priority for MCS. Given the national emergency situation of COVID-19, (better known as the Coronavirus), we continue developing a series of measures to ensure access to the necessary healthcare services and the continuity of our operations. We have also implemented other safety measures to maintain a clean and sanitary environment at our facilities, ensuring everyone's health and well-being.

As a healthcare organization, our role right now is of utmost importance so that our clients have access to the health services they need.

Below, we present a list of frequently asked questions, in addition to those previously sent, which can help clarify if you have any questions about how we are serving the needs of our insureds and/or subscribers.

Social Media

We encourage you to follow us through our social networks for information on topics related to COVID-19, nutrition tips, Chef Campis recipes, motivation and entertainment. We encourage you to visit our digital platforms under @MCSPuertoRico at



Clear Communication is Key

Clinical and regulatory guidance and conditions change frequently, look forward to periodic updates from MCS on the COVID-19 pandemic. Updated information on this topic is available through MCS Conexión de Salud. Stay informed by visiting our web site

<https://www.mcs.com.pr/en/Pages/coronavirus.aspx>.

Q. Do I have access to Telemedicine service during this emergency?

A. Yes, every insured/subscriber will be able to access the services provided through telemedicine, including telephone consultation services and other similar means with all physicians in our network and in accordance with what is allowed by current regulations and legislation. In this version of April 8, we want to clarify two points: (1) Telemedicine services will be covered for any medical condition, even if it is not related to COVID-19; and (2) These services will be covered while the emergency declaration with zero (\$0) copay until June 30, 2020.

In addition, effective immediately we add the **Emotional Connect** service through **MCS Solutions** (1.866.627.4327): Due to the crisis we are facing in our country, we have the solution to access consultations with psychologists, free of cost. This program is available as part of the Employee Assistance Program (**PAE** known by its Spanish acronym) for employers who have the benefit; and it is considered under the maximum limit of **PAE** covered visits. With this service, employees can coordinate an appointment and get quick and easy access to a mental health professional via smartphone, laptop or tablet.

In addition, we remind you that MCS has other services available to insureds, such as:

- **Medical Visits by Telephone (“Telemedicine”)**: In accordance with regulatory adjustments announced in the past few days, MCS Life is covering medical consultations by telephone or electronic means directly with your physician, or any primary or specialist physician in our network. These services are available without copays or coinsurance for the insured or subscriber.
- **MCS Medilínea (1.866.727.6271)**: Is our telephone counseling and consulting service with nursing professionals 24 hours a day, 7 days a week. In this service, a clinical professional will be able to attend to concerns about the correct management of symptoms and medical conditions.
- **MCS Medilínea MD (1.888.818.8502)**: Is a 24-hour dedicated line for virtual consultations with a primary physician, including pediatricians, who are certified for this program. Access to these virtual consultations includes video and can be through smartphones, computers or tablets. You can confirm on the policy/certificate of coverage to determine if your group has this benefit, or by contacting your MCS Account Executive.
- **MCS Solutions (1.866.627.4327)**: This line offers professional mental health counseling available 24 hours a day, 7 days a week. Includes the coordination of telephone consultations with social workers, psychologists and psychiatrists.

Q. Are pre-authorization protocols for medical services operating as they usually apply?

A. No. During this emergency, pre-authorization requirements and referrals, are suspended. This includes all health services that are part of the coverage.

Q. What copays apply to laboratories that are NOT for the COVID-19 test?

A. If your physician orders laboratories other than tests to diagnose COVID-19, those tests will have a copayment/coinsurance based on your coverage. We recommend reviewing your policy/certificate of coverage, where you can identify the copayment/coinsurance according to

your benefit.

Q. Do I have access to outside the MCS providers network?

A. Yes, for all the benefits included in your coverage, every insured can access health services through non-participating providers without penalties or restrictions.

Q. How will prescription procedures between the pharmacy and doctor be handled?

A. In accordance with recent local legislation and regulation, for the duration of the emergency, and in addition to e-prescribing, all doctors can send prescriptions in the following ways:

- Orally (phone call from the doctor to the pharmacy)
- Fax
- Photos transmitted only by text message, email or WhatsApp. It is important to emphasize that for the latter; the pharmacist will call the doctor to validate or confirm the veracity of the prescription.

For controlled drugs, prescription and dispensing requirements established by federal or state laws must be followed.

These exceptions will be subject to the insured's eligibility, and whether the benefit is part of the insured's coverage. In addition, the services provided must comply with the clinical criteria of the medical need.

Other frequently asked questions previously published as for March 17, 2020

Coverage and Service Access:

1. Which services related to the COVID-19 diagnosis are covered during the emergency for commercial clients?

COVID-19 tests approved by the Food and Drug Administration (FDA) are covered, and free of copayment for MCS Life insureds and clients. All tests currently need medical order.

2. Is the test to diagnose COVID-19 covered by MCS Life for commercial insureds?

Yes. COVID-19 tests approved by the Food and Drug Administration (FDA) are covered and do not carry a copayment for MCS Life insureds and clients. All tests currently need medical order.

3. Does any coinsurance or copayments apply to the COVID-19 test? No. There will be no coinsurance or copayments for MCS Life insureds for the COVID-19 test. The insured only must show a medical order to perform the test.

4. Will there be any limits on the tests performed?

MCS Life insureds will be covered for the necessary tests, as ordered by a certified physician.

5. If one needs to be tested and go to a laboratory, if the laboratory is not part of the MCS network, will MCS refund the amount paid?

MCS Life insureds do not have to pay either a copayment or coinsurance for the test. The laboratory must bill MCS directly. No lab is supposed to collect copayments or coinsurance from the insured. If the staff at the laboratory where the insured goes charges for any copayments or coinsurance, the insured pays for the test and MCS Life will refund the amount paid. All tests currently need medical order.

6. Which laboratories are conducting the COVID-19 test? Are they in the MCS provider network?

MCS will cover the test by any laboratory that has the tests available. Enclosed you will find a list of laboratories currently performing COVID-19 tests.

7. If the insured requires hospitalization for COVID-19, will the health plan cover the hospitalization?

Yes. As with emergencies and hospitalizations for other health conditions, MCS Life will cover all COVID-19 hospitalizations.

8. Will the health plan assume the cost of an isolation room?

Yes. MCS Life will pay for an isolation room.

9. What is the operational protocol MCS is following to ensure continuity of services during the emergency?

MCS is taking steps to continue providing services while protecting employees and the entire community. We have a multidisciplinary team that is following the incidents and development of the situation to ensure the safety of our insureds, clients and all our constituents.

10. Are meetings with clients, producers or other business partners still on schedule during the state of emergency days?

- For previously scheduled meetings, whose participants remains available for meetings, a conference call number will be provided for all participants. This applies to internal and external meetings.

11. For your safety and that of your employees, please remember:

- Wash your hands frequently, at least for twenty (20) seconds.
- If soap and water are not available, use an alcohol-based disinfectant containing at least 60% alcohol.
- Avoid touching your face, nose or mouth.
- Stay away from those with respiratory infection symptoms.
- If you have symptoms, call your physician before going to his or her office.

If you have questions about the information contained here, call 787.281.2800 (Metro Area) or 1.888.758.1616 (Toll Free), available Monday thru Friday from 8:00 am to 5:00 pm and Saturday from 8:00 am to 4:30 pm. or call your Account Executive.

As a Company dedicated to healthcare, have faith in MCS that we are handling this situation responsibly. For us, your health and well-being are our highest priority. Stay tuned to local and federal officials for regulatory changes, as well as monitoring communications from MCS for any changes or updates to previous official communications.

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Chief Medical Officer



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