

## SUMMARY OF BENEFITS

MCS Leader in Products, Service, Quality and Innovation

### SME HEALTH CORPORATION

Welcome to the great MCS family, and thank you for choosing us as your healthcare services company!

This Summary of Benefits describes some of the characteristics of your MCS Ideal plan. For more detail on the services included in your plan, please refer to the main policy.

## BRROAD MEDICAL & HOSPITAL SERVICE COVERAGE<sup>1</sup>

With MCS you will enjoy a wide range of healthcare services listed below:

### MEDICAL AND HOSPITAL SERVICES

- Semi-Private Room
- Intensive and Coronary Unit
- Emergency Room
- Outpatient Surgery
- Clinical Laboratory and X-Rays
- Diagnostics and Surgical Procedures in Doctor's Office
- Invasive & Non-Invasive Cardiovascular Tests
- Specialist and Sub-Specialists Visits
- Psychiatrist and Psychologist
- Chiropractic Treatment
- Podiatric Services
- Preventive Care Services
- Air and Land Ambulance Services

### SPECIALIZED STUDIES AND OTHER SERVICES:

- MRI (One per policy year)
- CT Scan (One per policy year)
- Sonograms (One per policy year)
- Endoscopy Facilities
- Cardiac Tests
- Nuclear Medicine (One of each per policy year)
- Maternity Services

Note: Some specialized studies require pre-certification before receiving the service and some limitations apply.

## OPTIONAL COVERAGES

### MAYOR MEDICAL EXPENSES:

- Surgical Assistance
- Home Health Care
- Skilled Nursing Facility (SNF)
- Polysomnography
- Lithotripsy
- External and Internal Prosthesis
- Service in the United States
- Organ and Bone Marrow Transplant

Note: Require pre-certification before receiving the service and some limitations apply.

### PHARMACY COVERAGE

The coverage of benefits includes prescription medications which are approved by the Food and Drug Administration (FDA).

The medications benefit has the following limits for dispatch:

- Acute Medication Prescription - 15 days, 0 repetitions
- Prescription for maintenance medication, dispatched by a participating pharmacy - 30 days, 5 refills
- Prescription for maintenance medication, dispatched by mail - 90 day maximum, 3 refills

Bioequivalent drugs are mandatory. When the bioequivalent drugs are available but the member prefers the dispatch of a brand drug, the member will pay for the difference between the price of the brand and bioequivalent drug, and the brand medication copayment. Some exceptions may apply.

### DENTAL COVERAGE

Our dental coverage is designed to adjust to our members' needs. The dental coverage can include the following services:

- Restorative
- Oral Surgery
- Endodontic
- Prosthodontics
- Periodontics
- Diagnosis and Preventive

### LIFE INSURANCE (STAND ALONE)

Available for groups of 10 employees and more.

## WELLNESS AND ADDED VALUE PROGRAMS AND INITIATIVES<sup>1</sup>

MCS offers you innovative programs in addition to your coverage such as:

### MCS | farmaflex

MCS offers services and functionality to the members through our web page. Members can conveniently access specific plan information and also general information about medication and health conditions.

We also provide diverse programs that provide:

- Specialized Medication
- Supply for maintenance health through mail services
- Over-the-Counter (OTC) Medication

### MCS | medilínea

Is a guidance service about health care available 24 hours a day, seven days a week that provides support from health specialists for medical conditions. Call 1.866.727.6271.

### MCS | alivia

MCS Alivia is a unique program that offers a combination of traditional and conventional medicine with therapeutic methods of comprehensive medicine to promote good health and prevent illnesses. The member can call our Client Service Center at 1.888.758.1616 to have the location of the centers.

### MCS | solutions

Mental Health and substance abuse comprehensive program available 24 hours a day, seven days a week. 1-866-627-4327

### MCS | salud paso a paso

An innovative initiative for employees and their dependents that promotes and supports a healthy lifestyle, by using nutritional counseling and physical conditioning. These interventions are developed by health

professionals like nutritionists and certified personal trainers.

For your convenience, the program is also available on Facebook.

### MCS | rewards

Exclusive Discount Program for MCS Life members in which, through alliances with different suppliers, we bring you special discounts on products and services that can be enjoy at different times of the year. By simply presenting your MCS card with a valid identifications (with photo), you can obtain exclusive offers and discounts in participating establishments around the island.

## TRAVELER ASISTANCE INTERNATIONAL SERVICES

Toll free coordination of emergency services for travelers worldwide.

## YOUR COVERAGE'S COPAYMENTS AND COINSURANCE STRUCTURE<sup>1</sup>

COVERED SERVICES	COPAYMENTS AND COINSURANCES
<b>HOSPITAL SERVICES</b>	
Until day 5	\$200
From the 6th day on	\$50
Maximum copayment for hospitalization by member: \$2,000 per occurrence (includes initial copayment). After the maximum, hospitalization covered at 100%	
<b>EMERGENCY ROOM</b>	
Illness	\$75
Accident	\$50
Laboratories and X-Rays	30%
<b>VISITS TO THE DOCTOR</b>	
Generalist	\$10
Specialist	\$15
Sub-Specialist	\$15
Physical Therapy	\$7
Respiratory Therapy	\$7
Chiropractor (First Visit)	\$15
Chiropractor (Manipulations)	\$15
Podiatrist	\$15
<b>DIAGNOSTIC AND SURGICAL PROCEDURES</b>	
Outpatient Surgery	\$200
Diagnostic and Surgical Procedures at Doctor's Office	30%
Endoscopy Procedure	30%
<b>COVERAGE OF MAYOR MEDICAL EXPENSES</b>	
Maximum Annual Benefit	\$2,000,000.00
<b>Deductibles:</b>	
Individual	\$100
Family	\$300

PHARMACY COVERAGE	
Generic Drugs	\$5.00
OTC Medication	\$1.00
<b>COVERAGE FOR MEDICATION BY MAIL</b>	
Generic	\$10.00
Covered by discount only: Preferred Brand, Non-Preferred Brand, Specialized, Generic Mail Order, Preferred Brand Mail Order, and Non-Preferred Brand Mail Order.	
<b>DENTAL COVERAGE (MAXIMUM ANNUAL BENEFIT OF \$1,000)<sup>2</sup></b>	
Diagnostic and Prebentive	0%
Restaurative and Oral Surgery	20%
Periodontics (Generalist Dentists)	20%
Periodontics (Specialists Dentists)	50%
Root Canal (Generalist Dentists)	20%
Root Canal (Specialists Dentists)	50%
Prosthodontics	50%

### SOME GENERAL EXCLUSIONS:

- Services not medically necessary
- Charges that the person is not liable to pay for
- Injuries due to the committing or intent of committing an illegal act
- Services that are provided and/or covered by state or federal legislation, such as services provided by the Administration of Automobile Accident Compensation (ACAA, for its Spanish acronym) and the State Insurance Fund (CFSE, for its Spanish acronym)
- Expenses or services for new medical procedures considered experimental or for investigation purposes until MCS determines its inclusion.
- Expenses created due to payments that a person covered under this policy makes to a participating provider without being forced to do so by this contract
- Drugs or medication obtained without a doctor's prescription or not approved by the Food and Drug Administration.



787.758.2500  
mcs.com.pr

#### Rev. 5/2015

This document is for information purposes and does not have all the conditions, benefits and exclusions as defined in your policy. For more details of the described coverage refer to the main policy.

1. Law regulations apply in accordance with the Patient Protection and Affordable Care Act (PPACA). 2. Maximum does not apply to people under the age of 19.

# MCS IDEAL

## SME HEALTH CORPORATION

