




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.**

**This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, please call to 1.888.758.1616 (toll free) or 787.281.2800. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms see the Glossary. You can view the Glossary at [www.mcs.com.pr](http://www.mcs.com.pr) or [www.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary), or call to 1-888-758-1616 or 787-281-2800 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	<b>\$ 0</b>	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	<b>Yes.</b> Major Medical Coverage: <b>\$100</b> - Individual deductible / <b>\$300</b> - Family deductible. There are no other specific deductibles.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without cost sharing and before you meet your deductible. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	You have to meet <a href="#">deductibles</a> for specific services before this plan begins to pay for these services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	Yes, there is a limit for the Major Medical Expenses coverage <b>\$2,000- individual</b> <b>\$4,000- family</b>	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	Premiums, Health care not covered by the Plan and expenses of the following coverages: Optional Coverage : N/A	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://www.mcs.com.pr">www.mcs.com.pr</a> or call 1-888-758-1616 (toll free) or 787-281-2800 (metro area) for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a provider in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	No.	You can see the <a href="#">specialist</a> you choose without a referral.

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	\$5 copay-visit to generalist	You pay 100% of the costs at the time of receiving the services. MCS will reimburse the contracted rate base with a participating provider less any copayment or co-insurance applicable for the service received.	---None---
	<a href="#">Specialist</a> visit	\$12 copay-visit to specialist		---None---
	Sub-Specialist visit	\$15 copay-visit to sub-specialist		---None---
	Chiropractor (first visit)	\$12 copay		---None---
	Chiropractor (manipulations)/	\$15 copay		---None---
	Physical Therapy	\$7 copay		---None---
	Respiratory Therapy	\$7 copay		---None---
	<a href="#">Preventive care/screening/immunization</a>	No charge		\$0/0% applies as long as these services were defined as preventive service coverage in the <a href="#">“(P.L. 111-148)”</a> and the <a href="#">(P.L. 111-152)</a> . Grandfathered groups: None
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	25% coinsurance		---None---
	Imaging (CT/PET scans, MRIs)	25% coinsurance		Requires preauthorization

\* For more information about limitations and exceptions, see the plan or policy document at <http://www.mcs.com.pr>.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b> More information about <a href="http://www.mcs.com/pr/prescription-drug-coverage">prescription drug coverage</a> is available at <a href="http://www.mcs.com/pr/">http://www.mcs.com/pr/</a></p>	Generic drugs	Point of Service: \$5 co-payment/ Retail 90 days supply: \$10 co-payment/ Mail Order: \$10 co-payment		<p>Rule C- Bioequivalent first option. Generic copay plus difference brand and generic. 0% co-insurance- Oral Chemotherapy-through Point of Service and Mail Order</p>
	Preferred brand drugs	Point of Service: \$15 co-payment/ Retail 90 days supply: \$30 co-payment/ Mail Order: \$30 co-payment		
	Non-preferred brand drugs	Point of Service: \$15 co-payment/ Retail 90 days supply: \$30 co-payment/ Mail Order: \$30 co-payment		
	Over-the-Counter Drugs (OTC)	\$1 co-payment		<p>According to the Food and Drug Administration (FDA), non-prescribed drugs are as safe and effective as prescribed drugs. At the same time, they offer more treatment options for various health conditions, often at a lower price than prescribed drugs are:</p> <ul style="list-style-type: none"> <li>• Non-sedative antihistamines (NSAs)</li> <li>• Proton Pump Inhibitors (PPIs)</li> <li>• Ophthalmic Solutions</li> <li>• Non-steroidal anti-inflammatory drugs (NSAIDs)</li> <li>• Antifungals</li> <li>• Laxatives</li> <li>• Analgesics</li> <li>• Cough combinations</li> <li>• Combinations for ulcer therapies</li> <li>• Nasal steroids</li> <li>• Artificial Tears and lubricants</li> </ul>

\* For more information about limitations and exceptions, see the plan or policy document at <http://www.mcs.com/pr.>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information	
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
	<a href="#">Specialty drugs</a>	30% Max. \$200		Covered through the Specialty Drug Program	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$50 copay- Outpatient facility	You pay 100% of the costs at the time of receiving the services. MCS will reimburse the contracted rate base with a participating provider less any copayment or co-insurance applicable for the service received.	0% for endoscopic procedures in outpatient facility	
	Physician/surgeon fees	No charge.		---None---	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$0 copay-accident \$20 copay-sickness		---None---	
	<a href="#">Emergency medical transportation</a>	Ground ambulance in PR: MCS will reimburse up to a maximum of \$75 per trip. Air ambulance in PR: 20% coinsurance out of the fares established by MCS with the contracted facilities for such services.		<b>Ground Ambulance in PR-</b> maximum of 4 trips per policy year by reimbursement. <b>Air Ambulance in PR-</b> maximum of one trip per policy year. Subject to evaluation by MCS.	
	<a href="#">Urgent care</a>	\$20 copay		---None---	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$50 copay– hospitalization		---None---	
	Physician/surgeon fees	No charge.		---None---	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$12 copay- psychology visit/ \$12 copay- psychiatrist visit			Covered directly through contracted providers or through MCS Solutions. Apply specialist copay. Psychologists - covered directly through contracted providers or through MCS Solutions. Social Worker - covered only through MCS Solutions. EAP 1-8 visits without co-payment by insured person through MCS Solutions. For additional visits, apply a specialist copay.
	Inpatient services	\$50 copay - hospitalization \$50 copay- partial hospitalization			----None---
	Office visits	\$12 copay for specialist			Includes dependent daughters.

\* For more information about limitations and exceptions, see the plan or policy document at <http://www.mcs.com.pr>.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Childbirth/delivery professional services	No charge.		Includes dependent daughters.
	Childbirth/delivery facility services	\$50 copay for hospitalization		Includes dependent daughters.
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	You pay 100% of the costs at the time of receiving the services. MCS will reimburse the contracted rate base with a participating provider less any copayment or co-insurance applicable for the service received.	Maximum of 60 days per policy year. Coordinated through Clinical Affairs.
	<a href="#">Rehabilitation services</a>	No charge		Covered under Home Health Care. Coordinated through Clinical Affairs.
	<a href="#">Habilitation services</a>	No charge		Covered under Home Health Care. Coordinated through Clinical Affairs.
	<a href="#">Skilled nursing care</a>	No charge		Coordinated through Clinical Affairs
	<a href="#">Durable medical equipment</a>	25% coinsurance		Requires preauthorization.
	<a href="#">Hospice services</a>	20% coinsurance		Covered through Major Medical. Coordinated through Clinical Affairs.
If your child needs dental or eye care	Children's eye exam	\$0 copay		One per policy year.
	Children's glasses	Not covered		Not covered
	Children's dental check-up	Not covered		Not covered

\* For more information about limitations and exceptions, see the plan or policy document at <http://www.mcs.com.pr>.

## Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Hearing aids</li> <li>• Lenses</li> <li>• Cosmetic surgery</li> <li>• Long-term care</li> <li>• Dental Coverage (on dental coverage)</li> <li>• Private-duty nursing</li> <li>• Weight loss programs</li> <li>• Non-emergency care when traveling outside the US</li> <li>• Infertility treatment.</li> </ul>	<p><b>Some General Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Services not medically necessary</li> <li>• Charges the person is not legally obligated to pay</li> <li>• Injuries arising as a result of intent to commit an illegal act</li> <li>• Services provided and/or covered under state or federal law, for which the insured is not legally obligated to pay, such as services rendered by the Automobile Accident Compensation Administrator (Spanish acronym ACAA) and the State Insurance Fund.</li> </ul>	<ul style="list-style-type: none"> <li>• Expenses or services for new medical procedures considered experimental or investigative, until MCS determines their inclusion.</li> <li>• Payments made by person covered under this policy to a participating provider without being obliged by this contract to do so.</li> <li>• Drugs or medicine obtained without a doctor's prescription or not approved by the Food and Drug Administration (FDA)</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Bariatric surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Routine visual care (ophthalmologist or optometrist)</li> <li>• Routine foot care (podiatrist)</li> <li>• Children's eye exam</li> <li>• Chiropractic</li> <li>• Value Programs               <ul style="list-style-type: none"> <li>- MCS Alivia</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- MCS Solutions</li> <li>- MCS Medilínea</li> <li>- MCS Medilínea MD</li> <li>- MCS Madres y Bebés Saludables</li> <li>- MCS Step to Wellness</li> <li>- MCS Asistencia al Viajero</li> <li>- MCS Rewards</li> <li>- MCS Care Clubs</li> </ul>

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: for the Puerto Rico's Office of Commissioner of Insurances, contact [www.ocs.gobierno.pr](http://www.ocs.gobierno.pr) or call to 787.304.8686; for the Department of Health & Human Services' Center for Consumer Information & Insurance Oversight (CCIIO) contact [www.cciio.cms.gov](http://www.cciio.cms.gov) or call to 1.877.267.2323 x. 61565; for the Department of Labor's Employee Benefits Security Administration (EBSA) contact [www.dol.gov/ebsa/contactEBSA/consumerassistance.html](http://www.dol.gov/ebsa/contactEBSA/consumerassistance.html) or call to 1.866.444.EBSA (3272). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: MCS Life Insurance Company at <http://www.mcs.com.pr> or calling to the number specified in the back of your health plan card, or 1.888.758.1616 toll free (TTY/TDD

users 1.866.627.8182); Puerto Rico's Office of Commissioner of Insurances, contact [www.ocs.gobierno.pr](http://www.ocs.gobierno.pr) or call to 787.304.8686; or to Department of Labor's Employee Benefits Security Administration (EBSA) contacting [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call to 1.866.444.EBSA (3272).

**Does this plan provide Minimum Essential Coverage? Yes**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet the Minimum Value Standards? Yes**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

Spanish (Español): Para obtener asistencia en español, llame al 1.888.758.1616 (TTY: 1.866.627.8182).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1.888.758.1616 (TTY: 1.866.627.8182).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1.888.758.1616 (TTY: 1.866.627.8182).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1.888.758.1616 (TTY: 1.866.627.8182).

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*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*

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About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**  
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) copayment \$12
- Hospital (facility) copayment \$50
- Diagnostic tests coinsurance 25%

**This EXAMPLE event includes services like:**

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,924</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$289
Coinsurance	\$262
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$551</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) copayment \$12
- Hospital (facility) copayment \$50
- Diagnostic tests coinsurance 25%

**This EXAMPLE event includes services like:**

Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$7,389</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$432
Coinsurance	\$465
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$897</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) copayment \$12
- Hospital (facility) copayment \$50
- Diagnostic tests coinsurance 25%

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,938</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$339
Coinsurance	\$17
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$356</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.