

2025
**BENEFITS
SUMMARY**



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KNOW YOUR BENEFITS!

Our group health plan has a comprehensive coverage that includes medical, dental, vision, vision, pharmacy, labs, x-rays, hospital, employee assistance program (EAP), MCS Alivia, educational programs and other tools to keep you healthy.

Effective **January 1st, 2025**, we will renew our medical plan policies with MCS under the coverage and cost options detailed in this communication.

Remember that you also have Medilínea MD (telemedicine) with only **\$10** co-payment. For more information, you can call MCS Dedicated Line for Fulcro People customers.



MCS Fulcro Clients Dedicated Line
1.888.758.1617

BENEFITS SUMMARY

BASIC COVERAGE	CO-payments, Co-insurance & Deductibles
Generalist / Specialist / Sub-Specialist	\$9 / \$15 / \$15
Emergency Room (Accident / Sickness)	\$0 / \$40
Laboratory	25%
X-Rays / Diagnostic Tests	25%
Physical Therapy / Respiratory Therapy	\$7 / \$0
Chiropractic Manipulations	\$7
MCS Alivia	\$15
Medilinea MD	\$10
Hospital	\$60
Urgent Care	\$25
Refraction & Accommodation Exam	\$15
Lenses	\$125
US Services	20% ER & Services not available in PR; preauthorized
PHARMACY COVERAGE	
Over the Counter (OTC- with prescription)	\$1
Bioequivalent Preferred / Non Preferred	\$5
Brand Preferred / Non Preferred	20% min. \$10; max. \$40
Specialty Drugs	20%
Chemotherapy / Radiotherapy	\$0
90 Supply Days: mail order, special network	
Bioequivalent Preferred / Non Preferred	\$10
Brand Preferred / Non- Preferred	20% min. \$20; max. \$80
DENTAL COVERAGE	Annual Limit \$1,000
Preventive Care / Diagnostic	0%
Space Maintainers	30%
Restorative	30%
Crowns	50%
Oral Surgery	30%
Orthodontics	\$1,000 Lifetime maximum benefit per member

**INSCRIPTIONS &
CHANGES
EFFECTIVE AS OF
JANUARY 1ST, 2025**



ADDED VALUES



Mobile App MiMCS

Download the app



Natural Medicine MCS Alivia



Telemedicine Medilinea MD \$10 deductible

This document is a summary of benefits, it does not constitute a contract. In the event of any discrepancy between the contract and this document, the contract will prevail. Request the Certificate of Coverage for more details.

ADDED VALUES



Annual Preventive Exam
Care Clubs
\$0 deductible



Steps to Wellness
Online Wellness Program



MCS Solutions
Employee Assistance Program



Medical Consultations
Medilinea
1-866-727-6271

INSURANCE LIFE	Benefit
MCS Basic Life	\$10,000
MCS Accidental Death & Dismemberment	\$10,000
NEW YORK LIFE- WELFARE BENEFITS	Benefit
Basic Life Insurance	1x your salary up to \$1,000,000
Voluntary Life Insurance	From 1x to 10x up to \$2,000,000
Dependent (Spouse) Insurance	In increments of \$5,000 maximum benefit \$250,00 cannot exceed 100% employee benefit amount.
Dependent (Children)	Increments of \$10,000 maximum benefit amount \$20,000.
Basic Accidental Death & Dismemberment (AD&D)	1x your salary up to a \$1,000,000
Voluntary Life Insurance	From 1x to 10x up to \$2,000,000
Dependent (Spouse) Insurance	80% of employee amount or 100% if no dependent children. Maximum benefit amount of \$250,000.
Dependent (Children)	10% of employee amount or 15% if no spouse. Maximum benefit amount of \$20,000.
DISABILITY INSURANCE	
Short Term Disability (STD)	70% offset with SINOT (PR Statutory Benefit)
Voluntary Long Term Disability (STD)	60% of monthly earnings maximum of \$5,000



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