



Concesionario
Independiente de
BlueCross and
Blue Shield Association



BENEFIT HIGHLIGHTS — UNIVERSIDAD INTERAMERICANA

Health care benefits summary

IN-PATIENT SERVICES

- 365 days per year in a semi-private accommodation. The benefit includes the use of other facilities, equipment, and materials that a hospital usually provides.
- Regular and partial admissions for mental conditions are covered according to medical recommendation.

MEDICAL AND SURGICAL BENEFITS

- Physician visits including specialist's consultations
- Treatment and diagnostic services
- Surgical procedures and administration of anesthesia

OUTPATIENT SERVICES (Office Calls)

- Unlimited visits to generalists, specialists, and sub-specialists
- Psychiatric visits covered in accordance with medical recommendation.
- Surgical procedures in the doctor's office, except the acne surgery
- Physical therapies, up to 20 sessions per year
- Respiratory therapies, up to 20 sessions per year
- Emergency room for injury or trauma includes suture tray, medicines, and materials
- White cast in the physician office

DIAGNOSTIC TESTS

- X-rays, laboratories, and other specialized tests like: gastrointestinal endoscopies, invasive cardiovascular tests, non-invasive cardiovascular without limits. Computerized tomography and SPECT up to one per anatomic region, per policy year. Sonograms up to two per policy year. Magnetic Resonance (MRI) up to one per policy year. Nuclear medicine up to one test, per type, per policy year.

MATERNITY AND INFANT BENEFITS

- Routine pre and postnatal care
- Biophysical profile

OTHER BENEFITS

- Services for the treatment of Acquired Immune Deficiency Syndrome (AIDS). Covered only in Puerto Rico's facilities.
- Terrestrial Ambulance services covered by reimbursement up to \$80 per trip

PRESCRIPTION DRUGS BENEFITS

This coverage provides benefits for the medicine dispensing in pharmacies, prescribed by a doctor, up to a maximum of 15 days of supply for acute sickness in a 30 day period and 30 days for maintenance medication. It includes 5 refills for the maintenance medications. Includes Benzodiacepinas up to 30 days and prescribed by a psychiatrist.

- Generic as first option
- \$3.00 generic / \$6.00 brand name drugs

DEDUCTIBLES AND COPAYMENT

- Hospitalization \$25.00
- Psychiatric hospitalization \$25.00
- Physician visits \$3.00
- Specialists and sub-specialist visits \$6.00 / \$6.00
- Psychiatric visits specialist's deductible
- X-ray's, laboratories 25% coinsurance
- Invasive and non-invasive cardiovascular, and non invasive vascular tests 40% coinsurance
- Biophysical profile 50% coinsurance
- Physical and respiratory therapies \$7.00
- Emergency room (sickness / accident) \$25.00 / \$0 if recommended by Teleconsulta
- Vaccine \$5.00

MAJOR MEDICAL

Up to a maximum lifetime benefit of \$250,000 per insured member

- \$100.00 individual deductible
- 20% coinsurance up to a maximum of \$2,000 for individual contract
- Pre-certification is required for services rendered outside Puerto Rico

Other than expanding your basic benefits, the major medical coverage also provides the following services:

- Skin, bone, and cornea transplant. Expenses related to the obtaining and transporting of materials for these transplants are excluded.
- Dialysis and Hemodialysis is covered for first 90 days after diagnosis.
- Durable Medical Equipment
- Chiropractor services up to twenty (20) visits per policy year. X-rays are limited to the cervical column, thorax, and lumbo-sacral area. Triple-S will reimburse 100% of established fees without accumulating the cash co-payment or coinsurance.

DENTAL COVERAGE

The dental coverage is designed to provide the necessary services to maintain excellent oral health. It covers:

- Periodic exam – covered at 100%
- Restorative services – 25% coinsurance
- Endodontic services – 25% coinsurance
- Space retainers (fixed)

LIFE INSURANCE

- Benefit for natural death - \$2,500
- Benefit for accidental death and dismemberment - \$2,500

You will have access to the following health care programs that will help you reach optimum health:

TELECONSULTA, your 24-hour health connection

Triple-S has developed “Teleconsulta”, a demand management program that offers our insured members advice on routine care or medical emergencies through registered nurses. When you call, a registered nurse will assess your symptoms and help you obtain the most appropriate care. They will provide information to help treat your condition at home, or assist in directing you to treatment at a hospital emergency room or visit to your physician. If you have any health care related questions, Teleconsulta will answer them any time, any place.

TELECONSULTA 1-800-255-4375

TELEXPRESO

This interactive service is available 24 hours a day, 7 days a week, answering calls concerning eligibility, health care benefits, coverage, and pre-certifications.

Metropolitan Area (787) 774-6060, Other areas (free of charge) 1-877-357-9777

DISEASE MANAGEMENT PROGRAM

We have developed different disease management programs that can help you detect and prevent health-related complications before they become a serious problem.

Asthma – The focus of this program is the development of the plan member on the necessary skills to identify risks and self manage their condition. The members receive information, education and follow up by nurses with special training on respiratory conditions.

Pre-natal – Offers information about prenatal care and the risk factors that pregnant women face. The insured member receives written information on nutrition, breastfeeding, prenatal care and its importance. They may receive telephone advice by nurses with experience in obstetrics and gynecology.

Diabetes – The focus of this program is to educate adult plan members diagnosed with diabetes mellitus about management and control of the condition.

Hypertension & Chronic Heart Failure – The programs focused to manage members with hypertension and heart conditions, offer orientation and health education on how to manage and take care of their health condition. Our specialists in education teach members auto-control techniques and they provide printed material such as health bulletins.

The description provided in this pamphlet is a summary of the services covered and is subject to the terms, limitations, and exclusions of the policy. The purpose of this document is informative and does not substitute or modify the policy. The arrangements, limitations, and exclusions of the policy and group contract prevail in the presence of any discrepancies.