MCS Global PYMES



PYMES 2026

COPAGOS, COASEGUROS Y TARIFAS

NUESTROS PRODUCTOS

MCS Global Essential

Ideal para negocios pequeños o *start-ups* que deseen tener una buena cubierta de salud que se ajuste a su presupuesto.

MCS Global Premium

Ideal para patronos que deseen proveer a sus empleados un excelente balance entre beneficios y precio.

MCS Global Elite

Provee la cubierta más robusta en beneficio, combinado con costos compartidos más atractivos. Redes de farmacia y laboratorios más amplias.

Nuestra propuesta de valor para los productos MCS Global Essential, MCS Global Premium y MCS Global Elite para 2026 incluye:

- Sobre 35 combinaciones de planes que se ajustan a sus necesidades y presupuesto.
- 12 centros de servicios convenientemente localizados a través de toda la isla.
- Amplio acceso a profesionales de la salud a través de nuestra red de sobre 17,700 proveedores de libre selección
- Atractivos copagos de $0 para generalistas, psicólogos, psiquiatras, médicos de familia, pediatras y nutricionistas, sin límite de visita.
- Red de 25 centros de cuidado de urgencia

Todos nuestros planes incluyen:

- Beneficio de cannabis medicinal.
- Servicios de referencias para el viajero
- Servicios de asistencia en el hogar
- Cubierta para estudiantes en los Estados Unidos
- Tarjeta MCS Life Te Paga
- Seguro de vida de término y Seguro de muerte accidental y desmembramiento: $10,000 por muerte natural, y muerte accidental y desmembramiento. Las lesiones que aplican: Vida, ambas manos, ambos pies o visión de ambos ojos, una mano y un pie, una mano o pie y la visión de un ojo, el monto de beneficio es del 100%. Una mano o un pie, visión de un ojo el monto de beneficio es del 50%. La cantidad del seguro por muerte no varía según el tiempo que la póliza esté en vigor. El seguro de vida está disponible solo para el asegurado principal entre las edades de 18 a 64 años.

¡Mejorado para 2026!

- Reembolso por gastos incurridos
  - gimnasio
  - entrenador personal
  - yoga ¡Nuevo!
  - eventos de ejercicios ¡Nuevo!
  - equipo para ejercicios ¡Nuevo!
  - clases de bailes ¡Nuevo!

Beneficios dentales con prima adicional:

- Restaurativo
- Endodoncia
- Periodoncia
- Prostodoncia
- Ortodoncia

¡Nuevo para el 2026! Protección ante los siguientes eventos, para personas menores de 75 años:

- Reembolso gastos funerales
- Reembolso por gastos por accidente
- Reembolso por gastos incurridos por hospitalización por accidente
- Pago único por primer diagnóstico de cáncer



MCS GLOBAL ESSENTIAL

COPAGOS, COASEGUROS Y TARIFAS

MCS Global Essential		Bronze[1] 61	Silver[1] 71	Gold[1] 81
DEDUCIBLE Y GASTO MÁXIMO DE BOLSILLO (MOOP)				
Deducible anual para beneficios médicos				
Individual		$0	$0	$0
Familiar		$0	$0	$0
Deducible anual para medicamentos recetados (Farmacia)				
Individual		$0	$0	$50 por asegurado
Familiar		$0	$0	$50 por asegurado
Deducible anual para beneficios de hospital				
Individual		$25 por asegurado	$0	$0
Familiar		$25 por asegurado	$0	$0
Gasto máximo de bolsillo (MOOP) para beneficios médicos y medicamentos recetados				
Individual		$6,350	$6,350	$6,350
Familiar		$12,700	$12,700	$12,700
BENEFICIOS ESENCIALES DE SALUD[2]				
Servicios de emergencia				
Accidente		$50	$40	$20
Enfermedad		$125	$100	$80
Servicios de urgencia				
Centros de urgencia		$20	$20	$15
Hospitalización				
Hospitalización parcial		$150	$100	$75
Hospitalización (incluyendo salud mental)	Nivel 1	$400	$200	$150
	Nivel 2	$900	$700	$600
Facilidad de enfermería especializada (skilled nursing facility)		60%	30%	$350
Asistencia quirúrgica en hospital		75%	50%	50%
Servicios ambulatorios				
Generalista, médico de familia, pediatra, nutricionista, psicólogo y psiquiatra	VIP	$0	$0	$0
	PPO	$0	$0	$0
Especialista	VIP	$18	$12	$15
	PPO	$18	$15	$20
Subespecialista	VIP	$25	$22	$20
	PPO	$25	$25	$22
Facilidad ambulatoria		70%	$200	$150
Procedimientos diagnósticos y quirúrgicos	en oficina médica	70%	35%	20%
	en facilidad ambulatoria	70%	50%	40%
Procedimientos endoscópicos		70%	50%	40%
Quimioterapia, radioterapia y medicamentos para preparación de quimioterapia		40%	25%	20%
Diálisis y hemodiálisis		20%	10%	10%
Otros medicamentos inyectables, requeridos por ley		90%	90%	90%

MCS Global Essential			Bronze[1] 61	Silver[1] 71	Gold[1] 81
Servicios de rehabilitación, habilitación y equipo médico duradero					
Terapia física (incluye terapia respiratoria ambulatoria y manipulaciones de quiropráctico			60%	$10	$10
Cuidado de salud en el hogar (home health care)			60%	50%	40%
Equipo médico duradero (DME, por sus siglas en inglés)			75%	50%	40%
Salud mental					
Terapia de grupo			$0	$0	$0
Visitas colaterales			$0	$0	$0
Medicamentos recetados (Farmacia)					
Primer nivel de cubierta			Hasta $700	Hasta $900	Hasta $1,500
Segundo nivel de cubierta (luego de agotado el primer nivel de farmacia)			90%	80%	80%
PRIMER NIVEL	Genérico	Preferido	$10	$5	$5
		No preferido	89%	$15	$15
	Marca	Preferido	89%	20% min. $25	20% min. $20
		No preferido	89%	89%	20% min. $40
	Medicamentos especializados	Preferido	89%	89%	89%
		No preferido	89%	89%	89%
	Medicamentos fuera del recetario (OTC)[3]		$1	$1	$1
Programa de Medicamentos por Correo					
PRIMER NIVEL	Genérico	Preferido	80%	$13	$13
		No-preferido	89%	$38	$38
	Marca	Preferido	89%	89%	89%
		No-preferido	89%	89%	89%
	Retail 90				
	Genérico	Preferido	$25	$13	$13
		No-preferido	89%	$38	$38
	Marca	Preferido	89%	89%	89%
		No-preferido	89%	89%	89%
Servicios de laboratorios y rayos X					
Laboratorio			40%	35%	25%
Rayos X (incluye medicina nuclear, cateterismo cardíaco, prueba diagnóstica cardíaca (stress test, echo cardio, y otras)			60%	35%	30%
Pruebas especializadas (CT Scan, PET Scan, PET CT, MRI, SPECT)			75%	50%	40%
Pruebas moleculares o genéticas			75%	75%	75%

MCS Global Essential		Bronze[1] 61	Silver[1] 71	Gold[1] 81
Servicios preventivos, bienestar y manejo de enfermedades crónicas				
Servicios preventivos (incluyendo los de mujer y autismo)		0%	0%	0%
Inmunizaciones preventivas (Vacunas)		0%	0%	0%
Inmunizaciones para virus respiratorio sincitial (vacunas)		0%	0%	0%
Servicios dentales y de visión pediátrica				
Dental pediátrico		0%	0%	0%
Visión pediátrica lentes de corrección visual o marcos (frames) para lentes de corrección visual		0%	0%	0%
Otros servicios cubiertos				
Examen de refracción (adultos y niños)		$10	$5	$5
Ambulancia aérea en Puerto Rico		75%	50%	50%
Servicios de emergencia en E.E.U.U.		75%	50%	50%
Servicios y tratamientos preautorizados no disponibles en Puerto Rico (sí en EE. UU.)		75%	50%	40%
Estudiantes en E.E.U.U.		20%	20%	20%
Gastos médicos mayores		40%	40%	40%
Tratamientos para las condiciones de autismo y síndrome Down				
Exámenes neurológicos		60%	35%	30%
Pruebas especializadas (CT Scan, PET Scan, PET CT, MRI, SPECT)		75%	50%	40%
Pruebas genéticas		75%	75%	75%
Terapia ocupacional/ terapia del habla y lenguaje (ambulatorios solo para autismo)		60%	$10	$10
Visitas al psiquiatra y psicólogo (solo para autismo)	VIP	$0	$0	$0
	PPO	$0	$0	$0
Nutricionista	VIP	$0	$0	$0
	PPO	$0	$0	$0
Trabajador social (solo para autismo)	VIP	$18	$12	$18
	PPO	$18	$15	$20
Beneficio de cirugía bariátrica para el tratamiento de obesidad mórbida				
Procedimiento de cirugía bariátrica		75%	50%	50%
Programas incluidos como parte de sus beneficios				
MCS Alivia		$10	$10	$10
MCS medilíneaMD		$0	$0	$0
Cubierta dental (servicios dentales adicionales a dental pediátrico)				
Diagnóstico y preventivo		0%	0%	0%
Cubierta de visión (servicios de visión adicionales a visión pediátrica)				
Cubierta de $100 por año póliza por asegurado para servicios de visión		0%	0%	0%

1. En estos productos, usted puede ampliar la cubierta dental con el Plan Dental 300 por un costo adicional en prima. 2. Este documento no sustituye la póliza o certificado de beneficios. Algunos de estos beneficios pueden requerir preautorización. Favor referirse a la póliza o al certificado de beneficios para más detalles. 3. Los medicamentos fuera del recetario estarán cubiertos a $1 sólo con receta médica y solo para medicamentos contenidos en el Formulario de Medicamentos OTC de MCS Life.

MCS Global Essential DENTAL 100

	Bronze 61		Silver 71		Gold 81	
Edad	No fumador	Fumador	No fumador	Fumador	No fumador	Fumador
0-20	$65.41	$71.95	$74.23	$81.65	$79.65	$87.61
21	$103.01	$113.31	$116.90	$128.58	$125.43	$137.97
22	$103.01	$113.31	$116.90	$128.58	$125.43	$137.97
23	$103.01	$113.31	$116.90	$128.58	$125.43	$137.97
24	$103.01	$113.31	$116.90	$128.58	$125.43	$137.97
25	$103.42	$113.76	$117.36	$129.10	$125.93	$138.52
26	$105.48	$116.03	$119.70	$131.67	$128.44	$141.28
27	$107.95	$118.75	$122.51	$134.76	$131.45	$144.59
28	$111.97	$123.16	$127.07	$139.77	$136.34	$149.97
29	$115.26	$126.79	$130.81	$143.89	$140.35	$154.39
30	$116.91	$128.60	$132.68	$145.94	$142.36	$156.60
31	$119.38	$131.32	$135.48	$149.03	$145.37	$159.91
32	$121.86	$134.04	$138.29	$152.12	$148.38	$163.22
33	$123.40	$135.74	$140.04	$154.04	$150.26	$165.29
34	$125.05	$137.55	$141.91	$156.10	$152.27	$167.50
35	$125.87	$138.46	$142.85	$157.13	$153.27	$168.60
36	$126.70	$139.37	$143.78	$158.16	$154.28	$169.70
37	$127.52	$140.27	$144.72	$159.19	$155.28	$170.81
38	$128.35	$141.18	$145.65	$160.22	$156.28	$171.91
39	$129.99	$142.99	$147.52	$162.27	$158.29	$174.12
40	$131.64	$144.81	$149.39	$164.33	$160.30	$176.33
41	$134.11	$147.53	$152.20	$167.42	$163.31	$179.64
42	$136.48	$150.13	$154.89	$170.37	$166.19	$182.81
43	$139.78	$153.76	$158.63	$174.49	$170.20	$187.23
44	$143.90	$158.29	$163.30	$179.63	$175.22	$192.74
45	$148.74	$163.61	$168.80	$185.68	$181.12	$199.23
46	$154.51	$169.96	$175.34	$192.88	$188.14	$206.96
47	$161.00	$177.10	$182.71	$200.98	$196.04	$215.65
48	$168.41	$185.26	$191.12	$210.24	$205.07	$225.58
49	$175.73	$193.30	$199.42	$219.37	$213.98	$235.38
50	$183.97	$202.37	$208.77	$229.65	$224.01	$246.41
51	$192.11	$211.32	$218.01	$239.81	$233.92	$257.31
52	$201.07	$221.17	$228.18	$251.00	$244.83	$269.32
53	$210.13	$231.15	$238.47	$262.31	$255.87	$281.46
54	$219.92	$241.91	$249.57	$274.53	$267.79	$294.57
55	$229.70	$252.67	$260.68	$286.74	$279.70	$307.67
56	$240.31	$264.34	$272.72	$299.99	$292.62	$321.88
57	$251.03	$276.13	$284.87	$313.36	$305.67	$336.23
58	$262.46	$288.70	$297.85	$327.63	$319.59	$351.55
59	$268.12	$294.94	$304.28	$334.71	$326.49	$359.14
60	$279.56	$307.51	$317.25	$348.98	$340.41	$374.45
61	$289.45	$318.39	$328.48	$361.32	$352.45	$387.70
62	$295.94	$325.53	$335.84	$369.42	$360.35	$396.39
63	$304.07	$334.48	$345.07	$379.58	$370.26	$407.29
64	$309.03	$339.93	$350.70	$385.74	$376.29	$413.91
65 o más	$309.03	$339.93	$350.70	$385.74	$376.29	$413.91

MCS Global Essential DENTAL 300

	Bronze 61		Silver 71		Gold 81	
Edad	No fumador	Fumador	No fumador	Fumador	No fumador	Fumador
0-20	$73.45	$79.99	$82.27	$89.69	$87.69	$95.65
21	$111.05	$121.35	$124.94	$136.62	$133.47	$146.01
22	$111.05	$121.35	$124.94	$136.62	$133.47	$146.01
23	$111.05	$121.35	$124.94	$136.62	$133.47	$146.01
24	$111.05	$121.35	$124.94	$136.62	$133.47	$146.01
25	$111.46	$121.80	$125.40	$137.14	$133.97	$146.56
26	$113.52	$124.07	$127.74	$139.71	$136.48	$149.32
27	$115.99	$126.79	$130.55	$142.80	$139.49	$152.63
28	$120.01	$131.20	$135.11	$147.81	$144.38	$158.01
29	$123.30	$134.83	$138.85	$151.93	$148.39	$162.43
30	$124.95	$136.64	$140.72	$153.98	$150.40	$164.64
31	$127.42	$139.36	$143.52	$157.07	$153.41	$167.95
32	$129.90	$142.08	$146.33	$160.16	$156.42	$171.26
33	$131.44	$143.78	$148.08	$162.08	$158.30	$173.33
34	$133.09	$145.59	$149.95	$164.14	$160.31	$175.54
35	$133.91	$146.50	$150.89	$165.17	$161.31	$176.64
36	$134.74	$147.41	$151.82	$166.20	$162.32	$177.74
37	$135.56	$148.31	$152.76	$167.23	$163.32	$178.85
38	$136.39	$149.22	$153.69	$168.26	$164.32	$179.95
39	$138.03	$151.03	$155.56	$170.31	$166.33	$182.16
40	$139.68	$152.85	$157.43	$172.37	$168.34	$184.37
41	$142.15	$155.57	$160.24	$175.46	$171.35	$187.68
42	$144.52	$158.17	$162.93	$178.41	$174.23	$190.85
43	$147.82	$161.80	$166.67	$182.53	$178.24	$195.27
44	$151.94	$166.33	$171.34	$187.67	$183.26	$200.78
45	$156.78	$171.65	$176.84	$193.72	$189.16	$207.27
46	$162.55	$178.00	$183.38	$200.92	$196.18	$215.00
47	$169.04	$185.14	$190.75	$209.02	$204.08	$223.69
48	$176.45	$193.30	$199.16	$218.28	$213.11	$233.62
49	$183.77	$201.34	$207.46	$227.41	$222.02	$243.42
50	$192.01	$210.41	$216.81	$237.69	$232.05	$254.45
51	$200.15	$219.36	$226.05	$247.85	$241.96	$265.35
52	$209.11	$229.21	$236.22	$259.04	$252.87	$277.36
53	$218.17	$239.19	$246.51	$270.35	$263.91	$289.50
54	$227.96	$249.95	$257.61	$282.57	$275.83	$302.61
55	$237.74	$260.71	$268.72	$294.78	$287.74	$315.71
56	$248.35	$272.38	$280.76	$308.03	$300.66	$329.92
57	$259.07	$284.17	$292.91	$321.40	$313.71	$344.27
58	$270.50	$296.74	$305.89	$335.67	$327.63	$359.59
59	$276.16	$302.98	$312.32	$342.75	$334.53	$367.18
60	$287.60	$315.55	$325.29	$357.02	$348.45	$382.49
61	$297.49	$326.43	$336.52	$369.36	$360.49	$395.74
62	$303.98	$333.57	$343.88	$377.46	$368.39	$404.43
63	$312.11	$342.52	$353.11	$387.62	$378.30	$415.33
64	$317.07	$347.97	$358.74	$393.78	$384.33	$421.95
65 o más	$317.07	$347.97	$358.74	$393.78	$384.33	$421.95

MCS GLOBAL PREMIUM

COPAGOS, COASEGUROS Y TARIFAS

MCS Global Premium

		Silver[1] 71	Gold[1] 81	Gold[1] 82	Gold[1] 83	Gold[1] 84
DEDUCIBLE Y GASTO MÁXIMO DE BOLSILLO (MOOP)						
Deducible anual para beneficios médicos						
Individual		$0	$0	$0	$0	$75 por asegurado
Familiar		$0	$0	$0	$0	$75 por asegurado
Deducible anual para medicamentos recetados (Farmacia)						
Individual		$0	$25 por asegurado	$0	$0	$0
Familiar		$0	$25 por asegurado	$0	$0	$0
Gasto máximo de bolsillo (MOOP) para beneficios médicos y medicamentos recetados						
Individual		$6,350	$6,350	$6,350	$6,350	$6,350
Familiar		$12,700	$12,700	$12,700	$12,700	$12,700
BENEFICIOS ESENCIALES DE SALUD[4]						
Servicios de emergencia						
Accidente		$25	$0	$0	$0	$0
Enfermedad		$100	$75	$100	$50	$40
Centros de urgencia		$25	$25	$20	$10	$10
Hospitalización						
Hospitalización parcial		$100	$75	$50	$75	$75
Hospitalización (incluyendo salud mental)	Nivel 1	$150	$100	$75	$100	$100
	Nivel 2	$275	$350	$350	$350	$350
Facilidad de enfermería especializada (skilled nursing facility)		$275	$125	$100	50%	30%
Asistencia quirúrgica en hospital		50%	30%	50%	30%	30%
Servicios ambulatorios						
Generalista, médico de familia, pediatra, nutricionista, psicólogo y psiquiatra	VIP	$0	$0	$0	$0	$0
	PPO	$0	$0	$0	$0	$0
Especialista incluye: podiatras, quiroprácticos (primera visita), audiólogos, optómetras	VIP	$18	$15	$12	$15	$12
	PPO	$20	$18	$15	$18	$15
Subespecialista	VIP	$20	$18	$15	$15	$15
	PPO	$20	$18	$15	$18	$15
Facilidad ambulatoria		50%	$100	$150	$75	$50
Procedimientos diagnósticos y quirúrgicos	en oficina médica	50%	20%	40%	25%	25%
	en facilidad ambulatoria	50%	30%	40%	$50	$40
Procedimientos endoscópicos		50%	30%	40%	25%	25%
Quimioterapia, radioterapia y medicamentos para preparación de quimioterapia		20%	20%	20%	20%	20%
Diálisis y hemodiálisis		20%	20%	20%	20%	20%
Otros medicamentos inyectables, requeridos por ley		90%	90%	90%	90%	90%

MCS Global Premium			Silver[1] 71	Gold[1] 81	Gold[1] 82	Gold[1] 83	Gold[1] 84
Servicios de rehabilitación, habilitación y equipo médico duradero							
Terapia física (incluye terapia respiratoria ambulatoria y manipulaciones de quiropráctico)			$15	$7	$7	$7	$7
Cuidado de salud en el hogar (*home health care*)			50%	40%	50%	20%	40%
Equipo médico duradero (DME, por sus siglas en inglés)			50%	40%	50%	50%	40%
Salud mental							
Terapia de grupo			$0	$0	$0	$0	$0
Visitas colaterales			$0	$0	$0	$0	$0
Medicamentos recetados (farmacia)							
Primer nivel de cubierta			N/A	N/A	Hasta $2,000	Hasta $1,500	N/A
Segundo nivel de cubierta (luego de agotado el primer nivel de farmacia)			N/A	N/A	70%	70%	N/A
PRIMER NIVEL	Genérico	Preferido	$10	$7	$5	$5	$7
		No preferido	$10	15% mín $15	$10	$15	$15
	Marca	Preferido	89%	$25	$20	25% mín $15	20% mín $15
		No preferido	89%	15% mín $35	$40	25% mín $30	20% mín $30
	Medicamentos especializados	Preferido	89%	30%	30%	40%	30%
		No preferido	89%	50%	50%	50%	50%
	Medicamentos fuera del recetario (OTC)[3]		$1	$1	$1	$1	$1
Programa de Medicamentos por Correo y Programa Retail 90							
PRIMER NIVEL	Genérico	Preferido	$25	$18	$13	$25	$18
		No preferido	$25	15% mín $38	$25	$25	$38
	Marca	Preferido	89%	15% mín $50	$50	25% mín $50	20% mín $38
		No preferido	89%	15% mín $87	$100	25% mín $100	20% mín $75
Servicios de laboratorios y rayos X							
Laboratorio			30%	25%	30%	25%	25%
Rayos X (Incluye medicina nuclear, cateterismo cardíaco, prueba diagnóstica cardíaca(Stress test, Echo Cardio, y otras)			50%	30%	30%	25%	25%
Pruebas especializadas (CT Scan, PET Scan, PET CT, MRI, SPECT)			50%	40%	50%	35%	35%
Prueba molecular o genética			50%	50%	50%	50%	50%
Servicios preventivos, bienestar y manejo de enfermedades crónicas							
Servicios preventivos (incluyendo los de mujer y autismo)			0%	0%	0%	0%	0%
Inmunizaciones preventivas (vacunas)			0%	0%	0%	0%	0%
Inmunizaciones para virus respiratorio sincitial (vacunas)			0%	0%	0%	0%	0%

MCS Global Premium		Silver[1] 71	Gold[1] 81	Gold[1] 82	Gold[1] 83	Gold[1] 84
Servicios dentales y de visión pediátrica						
Dental pediátrico		0%	0%	0%	0%	0%
Visión pediátrica lentes de corrección visual o marcos (*frames*) para lentes de corrección visual		0%	0%	0%	0%	0%
Otros servicios cubiertos						
Examen de refracción (adultos y niños)		$5	$5	$5	$5	$5
Ambulancia aérea en Puerto Rico		50%	40%	50%	40%	40%
Servicios de emergencia en EE. UU.		50%	40%	50%	40%	40%
Servicios y tratamientos preautorizados no disponibles en Puerto Rico (sí en EE. UU.)		50%	40%	50%	40%	40%
Estudiantes en EE. UU.		20%	20%	20%	20%	20%
Gastos médicos mayores		35%	35%	35%	35%	35%
Tratamientos para las condiciones de autismo y síndrome Down						
Exámenes neurológicos		50%	30%	30%	25%	25%
Pruebas especializadas (CT Scan, PET Scan, PET CT, MRI, SPECT)		50%	40%	50%	35%	35%
Pruebas genéticas		50%	50%	50%	50%	50%
Terapia ocupacional y del habla (ambulatorios solo para autismo)		$15	$7	$7	$7	$7
Visitas al psiquiatra y psicólogo (solo para autismo)	VIP	$0	$0	$0	$0	$0
	PPO	$0	$0	$0	$0	$0
Nutricionista	VIP	$0	$0	$0	$0	$0
	PPO	$0	$0	$0	$0	$0
Trabajador social (solo para autismo)	VIP	$18	$15	$12	$15	$12
	PPO	$20	$18	$15	$18	$15
Beneficio de cirugía bariátrica para el tratamiento de obesidad mórbida						
Procedimiento de cirugía bariátrica		50%	40%	50%	40%	40%
Programas incluidos como parte de sus beneficios						
MCS Alivia		$15	$10	$15	$15	$10
MCS medilíneaMD		$0	$0	$0	$0	$0
Cubierta dental (servicios dentales adicionales a dental pediátrico)						
Diagnóstico y preventivo		0%	0%	0%	0%	0%
Cubierta de visión (servicios de visión adicionales a visión pediátrica)						
Cubierta de $100 por año póliza por asegurado para servicios de visión		0%	0%	0%	0%	0%

1. En estos productos, usted puede ampliar la cubierta dental con el Plan Dental 300 y Plan Dental 400 por un costo adicional en prima. 2. Este documento no sustituye la póliza o certificado de beneficios. Algunos de estos beneficios pueden requerir preautorización. Favor referirse a la póliza o al certificado de beneficios para más detalles. 3. Los medicamentos fuera del recetario estarán cubiertos a $1 solo con receta médica y sólo para medicamentos contenidos en el Formulario de Medicamentos OTC de MCS Life.

MCS Global Premium DENTAL 100

	Silver 71		Gold 81		Gold 82	
Edad	No fumador	Fumador	No fumador	Fumador	No fumador	Fumador
0-20	$87.16	$95.88	$102.41	$112.65	$96.13	$105.75
21	$137.27	$150.99	$161.27	$177.40	$151.39	$166.53
22	$137.27	$150.99	$161.27	$177.40	$151.39	$166.53
23	$137.27	$150.99	$161.27	$177.40	$151.39	$166.53
24	$137.27	$150.99	$161.27	$177.40	$151.39	$166.53
25	$137.82	$151.60	$161.92	$178.11	$152.00	$167.19
26	$140.56	$154.62	$165.14	$181.66	$155.02	$170.53
27	$143.86	$158.24	$169.01	$185.91	$158.66	$174.52
28	$149.21	$164.13	$175.30	$192.83	$164.56	$181.02
29	$153.60	$168.96	$180.46	$198.51	$169.41	$186.35
30	$155.80	$171.38	$183.04	$201.35	$171.83	$189.01
31	$159.09	$175.00	$186.91	$205.61	$175.46	$193.01
32	$162.39	$178.63	$190.78	$209.86	$179.09	$197.00
33	$164.45	$180.89	$193.20	$212.52	$181.36	$199.50
34	$166.64	$183.31	$195.78	$215.36	$183.79	$202.17
35	$167.74	$184.51	$197.07	$216.78	$185.00	$203.50
36	$168.84	$185.72	$198.36	$218.20	$186.21	$204.83
37	$169.94	$186.93	$199.65	$219.62	$187.42	$206.16
38	$171.03	$188.14	$200.95	$221.04	$188.63	$207.49
39	$173.23	$190.55	$203.53	$223.88	$191.05	$210.16
40	$175.43	$192.97	$206.11	$226.72	$193.48	$212.82
41	$178.72	$196.59	$209.98	$230.97	$197.11	$216.82
42	$181.88	$200.07	$213.69	$235.05	$200.59	$220.65
43	$186.27	$204.90	$218.85	$240.73	$205.44	$225.98
44	$191.76	$210.94	$225.30	$247.83	$211.49	$232.64
45	$198.21	$218.03	$232.88	$256.16	$218.61	$240.47
46	$205.90	$226.49	$241.91	$266.10	$227.08	$249.79
47	$214.55	$236.00	$252.07	$277.28	$236.62	$260.28
48	$224.43	$246.87	$263.68	$290.05	$247.52	$272.27
49	$234.18	$257.60	$275.13	$302.64	$258.27	$284.10
50	$245.16	$269.67	$288.03	$316.84	$270.38	$297.42
51	$256.00	$281.60	$300.77	$330.85	$282.34	$310.58
52	$267.95	$294.74	$314.80	$346.28	$295.51	$325.06
53	$280.02	$308.03	$329.00	$361.89	$308.84	$339.72
54	$293.06	$322.37	$344.32	$378.75	$323.22	$355.54
55	$306.11	$336.72	$359.64	$395.60	$337.60	$371.36
56	$320.24	$352.27	$376.25	$413.87	$353.19	$388.51
57	$334.52	$367.97	$393.02	$432.32	$368.94	$405.83
58	$349.76	$384.73	$410.92	$452.01	$385.74	$424.32
59	$357.31	$393.04	$419.79	$461.77	$394.07	$433.47
60	$372.54	$409.80	$437.69	$481.46	$410.87	$451.96
61	$385.72	$424.29	$453.17	$498.49	$425.41	$467.95
62	$394.37	$433.80	$463.33	$509.67	$434.94	$478.44
63	$405.21	$445.73	$476.08	$523.68	$446.90	$491.59
64	$411.81	$452.97	$483.81	$532.20	$454.17	$499.59
65 o más	$411.81	$452.97	$483.81	$532.20	$454.17	$499.59

MCS Global Premium DENTAL 100

	Gold 83		Gold 84	
Edad	No fumador	Fumador	No fumador	Fumador
0-20	$98.92	$108.81	$100.81	$110.89
21	$155.77	$171.35	$158.75	$174.63
22	$155.77	$171.35	$158.75	$174.63
23	$155.77	$171.35	$158.75	$174.63
24	$155.77	$171.35	$158.75	$174.63
25	$156.40	$172.04	$159.39	$175.32
26	$159.51	$175.46	$162.56	$178.82
27	$163.25	$179.58	$166.37	$183.01
28	$169.33	$186.26	$172.56	$189.82
29	$174.31	$191.74	$177.64	$195.41
30	$176.80	$194.48	$180.18	$198.20
31	$180.54	$198.60	$183.99	$202.39
32	$184.28	$202.71	$187.80	$206.58
33	$186.62	$205.28	$190.18	$209.20
34	$189.11	$208.02	$192.72	$211.99
35	$190.36	$209.39	$193.99	$213.39
36	$191.60	$210.76	$195.26	$214.79
37	$192.85	$212.13	$196.53	$216.19
38	$194.09	$213.50	$197.80	$217.58
39	$196.59	$216.25	$200.34	$220.38
40	$199.08	$218.99	$202.88	$223.17
41	$202.82	$223.10	$206.69	$227.36
42	$206.40	$227.04	$210.34	$231.38
43	$211.39	$232.52	$215.42	$236.97
44	$217.62	$239.38	$221.77	$243.95
45	$224.94	$247.43	$229.24	$252.16
46	$233.66	$257.03	$238.13	$261.94
47	$243.47	$267.82	$248.13	$272.94
48	$254.69	$280.16	$259.56	$285.51
49	$265.75	$292.33	$270.83	$297.91
50	$278.21	$306.03	$283.53	$311.88
51	$290.52	$319.57	$296.07	$325.68
52	$304.07	$334.48	$309.88	$340.87
53	$317.78	$349.56	$323.85	$356.24
54	$332.58	$365.83	$338.93	$372.82
55	$347.38	$382.11	$354.01	$389.41
56	$363.42	$399.76	$370.36	$407.40
57	$379.62	$417.58	$386.87	$425.56
58	$396.91	$436.60	$404.50	$444.94
59	$405.48	$446.03	$413.23	$454.55
60	$422.77	$465.05	$430.85	$473.93
61	$437.72	$481.50	$446.09	$490.70
62	$447.54	$492.29	$456.09	$501.70
63	$459.84	$505.83	$468.63	$515.49
64	$467.31	$514.05	$476.25	$523.89
65 o más	$467.31	$514.05	$476.25	$523.89

MCS Global Premium DENTAL 300

	Silver 71		Gold 81		Gold 82	
Edad	No fumador	Fumador	No fumador	Fumador	No fumador	Fumador
0-20	$95.20	$103.92	$110.45	$120.69	$104.17	$113.79
21	$145.31	$159.03	$169.31	$185.44	$159.43	$174.57
22	$145.31	$159.03	$169.31	$185.44	$159.43	$174.57
23	$145.31	$159.03	$169.31	$185.44	$159.43	$174.57
24	$145.31	$159.03	$169.31	$185.44	$159.43	$174.57
25	$145.86	$159.64	$169.96	$186.15	$160.04	$175.23
26	$148.60	$162.66	$173.18	$189.70	$163.06	$178.57
27	$151.90	$166.28	$177.05	$193.95	$166.70	$182.56
28	$157.25	$172.17	$183.34	$200.87	$172.60	$189.06
29	$161.64	$177.00	$188.50	$206.55	$177.45	$194.39
30	$163.84	$179.42	$191.08	$209.39	$179.87	$197.05
31	$167.13	$183.04	$194.95	$213.65	$183.50	$201.05
32	$170.43	$186.67	$198.82	$217.90	$187.13	$205.04
33	$172.49	$188.93	$201.24	$220.56	$189.40	$207.54
34	$174.68	$191.35	$203.82	$223.40	$191.83	$210.21
35	$175.78	$192.55	$205.11	$224.82	$193.04	$211.54
36	$176.88	$193.76	$206.40	$226.24	$194.25	$212.87
37	$177.98	$194.97	$207.69	$227.66	$195.46	$214.20
38	$179.07	$196.18	$208.99	$229.08	$196.67	$215.53
39	$181.27	$198.59	$211.57	$231.92	$199.09	$218.20
40	$183.47	$201.01	$214.15	$234.76	$201.52	$220.86
41	$186.76	$204.63	$218.02	$239.01	$205.15	$224.86
42	$189.92	$208.11	$221.73	$243.09	$208.63	$228.69
43	$194.31	$212.94	$226.89	$248.77	$213.48	$234.02
44	$199.80	$218.98	$233.34	$255.87	$219.53	$240.68
45	$206.25	$226.07	$240.92	$264.20	$226.65	$248.51
46	$213.94	$234.53	$249.95	$274.14	$235.12	$257.83
47	$222.59	$244.04	$260.11	$285.32	$244.66	$268.32
48	$232.47	$254.91	$271.72	$298.09	$255.56	$280.31
49	$242.22	$265.64	$283.17	$310.68	$266.31	$292.14
50	$253.20	$277.71	$296.07	$324.88	$278.42	$305.46
51	$264.04	$289.64	$308.81	$338.89	$290.38	$318.62
52	$275.99	$302.78	$322.84	$354.32	$303.55	$333.10
53	$288.06	$316.07	$337.04	$369.93	$316.88	$347.76
54	$301.10	$330.41	$352.36	$386.79	$331.26	$363.58
55	$314.15	$344.76	$367.68	$403.64	$345.64	$379.40
56	$328.28	$360.31	$384.29	$421.91	$361.23	$396.55
57	$342.56	$376.01	$401.06	$440.36	$376.98	$413.87
58	$357.80	$392.77	$418.96	$460.05	$393.78	$432.36
59	$365.35	$401.08	$427.83	$469.81	$402.11	$441.51
60	$380.58	$417.84	$445.73	$489.50	$418.91	$460.00
61	$393.76	$432.33	$461.21	$506.53	$433.45	$475.99
62	$402.41	$441.84	$471.37	$517.71	$442.98	$486.48
63	$413.25	$453.77	$484.12	$531.72	$454.94	$499.63
64	$419.85	$461.01	$491.85	$540.24	$462.21	$507.63
65 o más	$419.85	$461.01	$491.85	$540.24	$462.21	$507.63

MCS Global Premium DENTAL 300

	Gold 83		Gold 84	
Edad	No fumador	Fumador	No fumador	Fumador
0-20	$106.96	$116.85	$108.85	$118.93
21	$163.81	$179.39	$166.79	$182.67
22	$163.81	$179.39	$166.79	$182.67
23	$163.81	$179.39	$166.79	$182.67
24	$163.81	$179.39	$166.79	$182.67
25	$164.44	$180.08	$167.43	$183.36
26	$167.55	$183.50	$170.60	$186.86
27	$171.29	$187.62	$174.41	$191.05
28	$177.37	$194.30	$180.60	$197.86
29	$182.35	$199.78	$185.68	$203.45
30	$184.84	$202.52	$188.22	$206.24
31	$188.58	$206.64	$192.03	$210.43
32	$192.32	$210.75	$195.84	$214.62
33	$194.66	$213.32	$198.22	$217.24
34	$197.15	$216.06	$200.76	$220.03
35	$198.40	$217.43	$202.03	$221.43
36	$199.64	$218.80	$203.30	$222.83
37	$200.89	$220.17	$204.57	$224.23
38	$202.13	$221.54	$205.84	$225.62
39	$204.63	$224.29	$208.38	$228.42
40	$207.12	$227.03	$210.92	$231.21
41	$210.86	$231.14	$214.73	$235.40
42	$214.44	$235.08	$218.38	$239.42
43	$219.43	$240.56	$223.46	$245.01
44	$225.66	$247.42	$229.81	$251.99
45	$232.98	$255.47	$237.28	$260.20
46	$241.70	$265.07	$246.17	$269.98
47	$251.51	$275.86	$256.17	$280.98
48	$262.73	$288.20	$267.60	$293.55
49	$273.79	$300.37	$278.87	$305.95
50	$286.25	$314.07	$291.57	$319.92
51	$298.56	$327.61	$304.11	$333.72
52	$312.11	$342.52	$317.92	$348.91
53	$325.82	$357.60	$331.89	$364.28
54	$340.62	$373.87	$346.97	$380.86
55	$355.42	$390.15	$362.05	$397.45
56	$371.46	$407.80	$378.40	$415.44
57	$387.66	$425.62	$394.91	$433.60
58	$404.95	$444.64	$412.54	$452.98
59	$413.52	$454.07	$421.27	$462.59
60	$430.81	$473.09	$438.89	$481.97
61	$445.76	$489.54	$454.13	$498.74
62	$455.58	$500.33	$464.13	$509.74
63	$467.88	$513.87	$476.67	$523.53
64	$475.35	$522.09	$484.29	$531.93
65 o más	$475.35	$522.09	$484.29	$531.93

MCS Global Premium DENTAL 400

	Silver 71		Gold 81		Gold 82	
Edad	No fumador	Fumador	No fumador	Fumador	No fumador	Fumador
0-20	$98.63	$107.35	$113.88	$124.12	$107.60	$117.22
21	$148.74	$162.46	$172.74	$188.87	$162.86	$178.00
22	$148.74	$162.46	$172.74	$188.87	$162.86	$178.00
23	$148.74	$162.46	$172.74	$188.87	$162.86	$178.00
24	$148.74	$162.46	$172.74	$188.87	$162.86	$178.00
25	$149.29	$163.07	$173.39	$189.58	$163.47	$178.66
26	$152.03	$166.09	$176.61	$193.13	$166.49	$182.00
27	$155.33	$169.71	$180.48	$197.38	$170.13	$185.99
28	$160.68	$175.60	$186.77	$204.30	$176.03	$192.49
29	$165.07	$180.43	$191.93	$209.98	$180.88	$197.82
30	$167.27	$182.85	$194.51	$212.82	$183.30	$200.48
31	$170.56	$186.47	$198.38	$217.08	$186.93	$204.48
32	$173.86	$190.10	$202.25	$221.33	$190.56	$208.47
33	$175.92	$192.36	$204.67	$223.99	$192.83	$210.97
34	$178.11	$194.78	$207.25	$226.83	$195.26	$213.64
35	$179.21	$195.98	$208.54	$228.25	$196.47	$214.97
36	$180.31	$197.19	$209.83	$229.67	$197.68	$216.30
37	$181.41	$198.40	$211.12	$231.09	$198.89	$217.63
38	$182.50	$199.61	$212.42	$232.51	$200.10	$218.96
39	$184.70	$202.02	$215.00	$235.35	$202.52	$221.63
40	$186.90	$204.44	$217.58	$238.19	$204.95	$224.29
41	$190.19	$208.06	$221.45	$242.44	$208.58	$228.29
42	$193.35	$211.54	$225.16	$246.52	$212.06	$232.12
43	$197.74	$216.37	$230.32	$252.20	$216.91	$237.45
44	$203.23	$222.41	$236.77	$259.30	$222.96	$244.11
45	$209.68	$229.50	$244.35	$267.63	$230.08	$251.94
46	$217.37	$237.96	$253.38	$277.57	$238.55	$261.26
47	$226.02	$247.47	$263.54	$288.75	$248.09	$271.75
48	$235.90	$258.34	$275.15	$301.52	$258.99	$283.74
49	$245.65	$269.07	$286.60	$314.11	$269.74	$295.57
50	$256.63	$281.14	$299.50	$328.31	$281.85	$308.89
51	$267.47	$293.07	$312.24	$342.32	$293.81	$322.05
52	$279.42	$306.21	$326.27	$357.75	$306.98	$336.53
53	$291.49	$319.50	$340.47	$373.36	$320.31	$351.19
54	$304.53	$333.84	$355.79	$390.22	$334.69	$367.01
55	$317.58	$348.19	$371.11	$407.07	$349.07	$382.83
56	$331.71	$363.74	$387.72	$425.34	$364.66	$399.98
57	$345.99	$379.44	$404.49	$443.79	$380.41	$417.30
58	$361.23	$396.20	$422.39	$463.48	$397.21	$435.79
59	$368.78	$404.51	$431.26	$473.24	$405.54	$444.94
60	$384.01	$421.27	$449.16	$492.93	$422.34	$463.43
61	$397.19	$435.76	$464.64	$509.96	$436.88	$479.42
62	$405.84	$445.27	$474.80	$521.14	$446.41	$489.91
63	$416.68	$457.20	$487.55	$535.15	$458.37	$503.06
64	$423.28	$464.44	$495.28	$543.67	$465.64	$511.06
65 o más	$423.28	$464.44	$495.28	$543.67	$465.64	$511.06

MCS Global Premium DENTAL 400

	Gold 83		Gold 84	
Edad	No fumador	Fumador	No fumador	Fumador
0-20	$110.39	$120.28	$112.28	$122.36
21	$167.24	$182.82	$170.22	$186.10
22	$167.24	$182.82	$170.22	$186.10
23	$167.24	$182.82	$170.22	$186.10
24	$167.24	$182.82	$170.22	$186.10
25	$167.87	$183.51	$170.86	$186.79
26	$170.98	$186.93	$174.03	$190.29
27	$174.72	$191.05	$177.84	$194.48
28	$180.80	$197.73	$184.03	$201.29
29	$185.78	$203.21	$189.11	$206.88
30	$188.27	$205.95	$191.65	$209.67
31	$192.01	$210.07	$195.46	$213.86
32	$195.75	$214.18	$199.27	$218.05
33	$198.09	$216.75	$201.65	$220.67
34	$200.58	$219.49	$204.19	$223.46
35	$201.83	$220.86	$205.46	$224.86
36	$203.07	$222.23	$206.73	$226.26
37	$204.32	$223.60	$208.00	$227.66
38	$205.56	$224.97	$209.27	$229.05
39	$208.06	$227.72	$211.81	$231.85
40	$210.55	$230.46	$214.35	$234.64
41	$214.29	$234.57	$218.16	$238.83
42	$217.87	$238.51	$221.81	$242.85
43	$222.86	$243.99	$226.89	$248.44
44	$229.09	$250.85	$233.24	$255.42
45	$236.41	$258.90	$240.71	$263.63
46	$245.13	$268.50	$249.60	$273.41
47	$254.94	$279.29	$259.60	$284.41
48	$266.16	$291.63	$271.03	$296.98
49	$277.22	$303.80	$282.30	$309.38
50	$289.68	$317.50	$295.00	$323.35
51	$301.99	$331.04	$307.54	$337.15
52	$315.54	$345.95	$321.35	$352.34
53	$329.25	$361.03	$335.32	$367.71
54	$344.05	$377.30	$350.40	$384.29
55	$358.85	$393.58	$365.48	$400.88
56	$374.89	$411.23	$381.83	$418.87
57	$391.09	$429.05	$398.34	$437.03
58	$408.38	$448.07	$415.97	$456.41
59	$416.95	$457.50	$424.70	$466.02
60	$434.24	$476.52	$442.32	$485.40
61	$449.19	$492.97	$457.56	$502.17
62	$459.01	$503.76	$467.56	$513.17
63	$471.31	$517.30	$480.10	$526.96
64	$478.78	$525.52	$487.72	$535.36
65 o más	$478.78	$525.52	$487.72	$535.36

MCS GLOBAL ELITE

COPAGOS, COASEGUROS Y TARIFAS

MCS Global Elite		Gold[1] 81	Gold[1] 82	Platinum 91	Platinum[1] 92	Platinum[1] 93	Platinum[1] 94
DEDUCIBLE Y GASTO MÁXIMO DE BOLSILLO (MOOP)							
Deducible anual para beneficios médicos							
Individual		$0	$0	$0	$0	$0	$0
Familiar		$0	$0	$0	$0	$0	$0
Deducible anual para medicamentos recetados (Farmacia)							
Individual		$0	$0	$0	$0	$0	$0
Familiar		$0	$0	$0	$0	$0	$0
Gasto máximo de bolsillo (MOOP) para beneficios médicos y medicamentos recetados							
Individual		$6,350	$6,350	$6,350	$6,350	$6,350	$6,350
Familiar		$12,700	$12,700	$12,700	$12,700	$12,700	$12,700
BENEFICIOS ESENCIALES DE SALUD[2]							
Servicios de emergencia							
Accidente		$0	$0	$0	$0	$0	$0
Enfermedad		$75	$100	$75	$75	$50	$75
Centros de urgencia		$10	$10	$25	$25	$15	$25
Hospitalización							
Hospitalización parcial		$50	$75	$75	$50	$50	$50
Hospitalización (incluyendo salud mental)	Nivel 1	$75	$125	$100	$75	$75	$100
	Nivel 2	$275	$250	$300	$350	$200	$350
Facilidad de enfermería especializada (*skilled nursing facility*)		50%	20%	20%	20%	20%	30%
Asistencia quirúrgica en hospital		0%	0%	0%	0%	0%	0%
Hospicio		50%	20%	20%	20%	20%	40%
Servicios ambulatorios							
Generalista, médico de familia, pediatra, nutricionista, psicólogo y psiquiatra	VIP	$0	$0	$0	$0	$0	$0
	PPO	$0	$0	$0	$0	$0	$0
Especialista incluye: podiatras, quiroprácticos (primera visita), audiólogos,optómetras	VIP	$12	$12	$10	$10	$10	$12
	PPO	$15	$15	$15	$15	$12	$15
Subespecialista	VIP	$15	$18	$15	$18	$10	$15
	PPO	$18	$20	$18	$20	$15	$15
Facilidad ambulatoria		$75	$75	$75	$75	$60	$100
Procedimientos diagnósticos y quirúrgicos	en oficina médica	40%	0%	0%	0%	0%	25%
	en facilidad ambulatoria	50%	10%	10%	10%	10%	40%
Procedimientos endoscópicos		50%	10%	10%	10%	10%	40%
Medicamentos administrados a nivel ambulatorio		$0/0% hasta $10,000	$0/0% hasta $10,000	$0/0% hasta $10,000	$0/0% hasta $10,000	$0/0% hasta $10,000	$0/0% hasta $10,000
Quimioterapia, radioterapia y medicamentos para preparación de quimioterapia		20%	10%	10%	10%	10%	20%
Diálisis y hemodiálisis		20%	0%	0%	0%	0%	20%
Otros medicamentos inyectables, requeridos por ley		90%	90%	90%	90%	90%	90%

MCS Global Elite			Gold[1] 81	Gold[1] 82	Platinum 91	Platinum[1] 92	Platinum[1] 93	Platinum[1] 94
Servicios de rehabilitación, habilitación y equipo médico duradero								
Terapia física (Incluye manipulaciones de quiropractico)			$7	$7	$7	$7	$7	$7
Terapia respiratoria ambulatoria			$10	$7	$7	$7	$7	$7
Cuidado de salud en el hogar (*home health care*)			40%	0%	0%	0%	0%	0%
Equipo médico duradero (DME)			40%	25%	30%	30%	25%	40%
Salud mental								
Terapia de grupo			$0	$0	$0	$0	$0	$0
Visitas Colaterales			$0	$0	$0	$0	$0	$0
Medicamentos recetados (farmacia)								
Primer nivel de cubierta			Hasta $1,500	N/A	Hasta $5,000	N/A	N/A	N/A
Segundo nivel de cubierta (luego de agotado el primer nivel de farmacia)			70%	N/A	50%	N/A	N/A	N/A
PRIMER NIVEL	Genérico	Preferido	$5	$5	$5	$5	$5	$5
		No preferido	$10	$15	$15	$15	20% min. $10	$15
	Marca	Preferido	$25	15% min. $20	$20	25% min. $30	$35	$25
		No preferido	20% min. $40	15% min. $40	$40	25% min. $40	45% min. $50	20% min. $30
	Medicamentos Eepecializados	Preferido	30%	30%	30%	30%	30%	30%
		No preferido	50%	40%	40%	40%	40%	40%
	Medicamentos fuera del recetario (OTC)[3]		$1	$1	$1	$1	$1	$1
Programa de Medicamentos por Correo y Programa Retail 90								
PRIMER NIVEL	Genérico	Preferido	$13	$13	$13	$13	$13	$18
		No preferido	$25	$38	15% min. $15	25% min. $25	20% min. $25	$38
	Marca	Preferido	20% min. $50	15% min. $50	15% min. $50	25% min. $75	$88	20% min. $38
		No preferido	20% min. $100	15% min. $100	15% min. $100	25% min. $100	$113	20% min. $75
Servicios de laboratorios y rayos X								
Laboratorio			30%	20%	25%	30%	20%	25%
Rayos X			40%	30%	30%	30%	25%	30%
Pruebas especializadas (CT Scan, PET CT, MRI, SPECT)			40%	30%	30%	30%	25%	35%
Pruebas moleculares o genéticas			40%	30%	30%	35%	30%	40%
Servicios preventivos, bienestar y manejo de enfermedades crónicas								
Servicios preventivos (incluyendo los de mujer y autismo)			0%	0%	0%	0%	0%	0%
Inmunizaciones preventivas (Vacunas)			0%	0%	0%	0%	0%	0%
Inmunizaciones para virus respiratorio sincitial (vacunas)			0%	0%	0%	0%	0%	0%

MCS Global Elite

		Gold[1] 81	Gold[1] 82	Platinum 91	Platinum[1] 92	Platinum[1] 93	Platinum[1] 94
Servicios dentales y de visión pediátrica							
Dental pediátrico		0%	0%	0%	0%	0%	0%
Visión pediátrica, lentes de corrección visual o marcos (*frames*) para lentes de corrección visual		0%	0%	0%	0%	0%	0%
Otros servicios cubiertos							
Examen de refracción (adultos y niños)		$5	$0	$0	$0	$0	$5
Ambulancia aérea en Puerto Rico		40%	30%	30%	25%	25%	40%
Servicios de emergencia en EE. UU.		40%	30%	30%	25%	25%	40%
Servicios y tratamientos preautorizados no disponible en Puerto Rico (sí en EE. UU.)		50%	30%	30%	25%	25%	40%
Estudiantes en los EE. UU.		20%	20%	20%	20%	20%	20%
Tratamientos para las condiciones de autismo y síndrome Down							
Exámenes neurológicos		30%	30%	30%	30%	25%	25%
Pruebas especializadas (CT Scan, PET Scan, PET CT, MRI, SPECT)		40%	30%	30%	30%	25%	35%
Pruebas genéticas		40%	30%	30%	35%	30%	40%
Terapia ocupacional y del habla (ambulatorios solo para autismo)		$7	$7	$7	$7	$7	$7
Visitas al psiquiatra y psicólogo (solo para autismo)	VIP	$0	$0	$0	$0	$0	$0
	PPO	$0	$0	$0	$0	$0	$0
Nutricionista	VIP	$0	$0	$0	$0	$0	$0
	PPO	$0	$0	$0	$0	$0	$0
Trabajador social (solo para autismo)	VIP	$12	$12	$10	$10	$10	$12
	PPO	$15	$15	$15	$15	$12	$15
Beneficio de cirugía bariátrica para el tratamiento de obesidad mórbida							
Procedimiento de cirugía bariátrica		40%	40%	40%	40%	40%	40%
Programas incluidos como parte de sus beneficios							
MCS Alivia		$15	$10	$15	$15	$15	$15
MCS medilíneaMD		$0	$0	$0	$0	$0	$0
Cubierta dental							
Diagnóstico y preventivo		0%	0%	0%	0%	0%	0%
Cubierta de visión (servicios de visión adicionales a visión pediátrica)							
Cubierta de $100 por año póliza por asegurado para servicios de visión		0%	0%	0%	0%	0%	0%

1. En estos productos, usted puede ampliar la cubierta dental con el Plan Dental 300 y Plan Dental 400 por un costo adicional en prima.. 2. Este documento no sustituye la póliza o certificado de beneficios. Algunos de estos beneficios pueden requerir preautorización. Favor referirse a la póliza o al certificado de beneficios para más detalles. 3. Los medicamentos fuera del recetario estarán cubiertos a $1 sólo con receta médica y solo para medicamentos contenidos en el Formulario de Medicamentos OTC de MCS Life.

MCS Global Elite DENTAL 100

	Gold 81		Gold 82		Platinum 91	
Edad	No fumador	Fumador	No fumador	Fumador	No fumador	Fumador
0-20	$117.78	$129.56	$125.15	$137.67	$130.87	$143.95
21	$185.49	$204.03	$197.09	$216.80	$206.09	$226.70
22	$185.49	$204.03	$197.09	$216.80	$206.09	$226.70
23	$185.49	$204.03	$197.09	$216.80	$206.09	$226.70
24	$185.49	$204.03	$197.09	$216.80	$206.09	$226.70
25	$186.23	$204.85	$197.88	$217.67	$206.92	$227.61
26	$189.94	$208.93	$201.82	$222.00	$211.04	$232.14
27	$194.39	$213.83	$206.55	$227.21	$215.98	$237.58
28	$201.62	$221.79	$214.24	$235.66	$224.02	$246.42
29	$207.56	$228.32	$220.54	$242.60	$230.62	$253.68
30	$210.53	$231.58	$223.70	$246.07	$233.91	$257.31
31	$214.98	$236.48	$228.43	$251.27	$238.86	$262.75
32	$219.43	$241.37	$233.16	$256.47	$243.81	$268.19
33	$222.21	$244.43	$236.11	$259.73	$246.90	$271.59
34	$225.18	$247.70	$239.27	$263.19	$250.19	$275.21
35	$226.66	$249.33	$240.84	$264.93	$251.84	$277.03
36	$228.15	$250.96	$242.42	$266.66	$253.49	$278.84
37	$229.63	$252.60	$244.00	$268.40	$255.14	$280.66
38	$231.12	$254.23	$245.57	$270.13	$256.79	$282.47
39	$234.08	$257.49	$248.73	$273.60	$260.09	$286.10
40	$237.05	$260.76	$251.88	$277.07	$263.38	$289.72
41	$241.50	$265.65	$256.61	$282.27	$268.33	$295.16
42	$245.77	$270.35	$261.14	$287.26	$273.07	$300.38
43	$251.70	$276.88	$267.45	$294.20	$279.67	$307.63
44	$259.12	$285.04	$275.34	$302.87	$287.91	$316.70
45	$267.84	$294.63	$284.60	$313.06	$297.60	$327.36
46	$278.23	$306.05	$295.64	$325.20	$309.14	$340.05
47	$289.92	$318.91	$308.05	$338.86	$322.12	$354.33
48	$303.27	$333.60	$322.24	$354.47	$336.96	$370.66
49	$316.44	$348.08	$336.24	$369.86	$351.59	$386.75
50	$331.28	$364.41	$352.00	$387.20	$368.08	$404.89
51	$345.93	$380.53	$367.57	$404.33	$384.36	$422.80
52	$362.07	$398.28	$384.72	$423.19	$402.29	$442.52
53	$378.39	$416.23	$402.06	$442.27	$420.43	$462.47
54	$396.01	$435.61	$420.79	$462.87	$440.01	$484.01
55	$413.63	$455.00	$439.51	$483.46	$459.58	$505.54
56	$432.74	$476.01	$459.81	$505.79	$480.81	$528.89
57	$452.03	$497.23	$480.31	$528.34	$502.24	$552.47
58	$472.62	$519.88	$502.19	$552.41	$525.12	$577.63
59	$482.82	$531.10	$513.03	$564.33	$536.46	$590.10
60	$503.41	$553.75	$534.90	$588.39	$559.33	$615.27
61	$521.22	$573.34	$553.82	$609.21	$579.12	$637.03
62	$532.90	$586.19	$566.24	$622.86	$592.10	$651.31
63	$547.56	$602.31	$581.81	$639.99	$608.38	$669.22
64	$556.47	$612.09	$591.27	$650.40	$618.27	$680.10
65 o más	$556.47	$612.09	$591.27	$650.40	$618.27	$680.10

MCS Global Elite DENTAL 100

	Platinum 92		Platinum 93		Platinum 94	
Edad	No fumador	Fumador	No fumador	Fumador	No fumador	Fumador
0-20	$129.34	$142.28	$134.69	$148.16	$130.74	$143.81
21	$203.69	$224.06	$212.11	$233.32	$205.88	$226.47
22	$203.69	$224.06	$212.11	$233.32	$205.88	$226.47
23	$203.69	$224.06	$212.11	$233.32	$205.88	$226.47
24	$203.69	$224.06	$212.11	$233.32	$205.88	$226.47
25	$204.50	$224.95	$212.96	$234.25	$206.71	$227.38
26	$208.58	$229.43	$217.20	$238.92	$210.82	$231.91
27	$213.47	$234.81	$222.29	$244.52	$215.77	$237.34
28	$221.41	$243.55	$230.56	$253.62	$223.79	$246.17
29	$227.93	$250.72	$237.35	$261.08	$230.38	$253.42
30	$231.19	$254.31	$240.74	$264.82	$233.68	$257.04
31	$236.07	$259.68	$245.83	$270.42	$238.62	$262.48
32	$240.96	$265.06	$250.92	$276.02	$243.56	$267.92
33	$244.02	$268.42	$254.10	$279.51	$246.65	$271.31
34	$247.28	$272.01	$257.50	$283.25	$249.94	$274.94
35	$248.91	$273.80	$259.20	$285.11	$251.59	$276.75
36	$250.54	$275.59	$260.89	$286.98	$253.24	$278.56
37	$252.17	$277.38	$262.59	$288.85	$254.88	$280.37
38	$253.80	$279.18	$264.29	$290.71	$256.53	$282.18
39	$257.05	$282.76	$267.68	$294.45	$259.82	$285.81
40	$260.31	$286.35	$271.07	$298.18	$263.12	$289.43
41	$265.20	$291.72	$276.16	$303.78	$268.06	$294.87
42	$269.89	$296.88	$281.04	$309.15	$272.79	$300.07
43	$276.41	$304.05	$287.83	$316.61	$279.38	$307.32
44	$284.55	$313.01	$296.31	$325.95	$287.62	$316.38
45	$294.13	$323.54	$306.28	$336.91	$297.29	$327.02
46	$305.53	$336.09	$318.16	$349.98	$308.82	$339.71
47	$318.37	$350.20	$331.52	$364.68	$321.80	$353.97
48	$333.03	$366.33	$346.80	$381.47	$336.62	$370.28
49	$347.49	$382.24	$361.85	$398.04	$351.24	$386.36
50	$363.79	$400.17	$378.82	$416.71	$367.71	$404.48
51	$379.88	$417.87	$395.58	$435.14	$383.97	$422.37
52	$397.60	$437.36	$414.03	$455.44	$401.88	$442.07
53	$415.52	$457.08	$432.70	$475.97	$420.00	$462.00
54	$434.87	$478.36	$452.85	$498.13	$439.56	$483.52
55	$454.23	$499.65	$473.00	$520.30	$459.12	$505.03
56	$475.21	$522.73	$494.85	$544.33	$480.32	$528.36
57	$496.39	$546.03	$516.91	$568.60	$501.74	$551.91
58	$519.00	$570.90	$540.45	$594.49	$524.59	$577.05
59	$530.20	$583.22	$552.12	$607.33	$535.91	$589.50
60	$552.81	$608.09	$575.66	$633.22	$558.77	$614.64
61	$572.36	$629.60	$596.02	$655.62	$578.53	$636.38
62	$585.20	$643.72	$609.38	$670.32	$591.50	$650.65
63	$601.29	$661.42	$626.14	$688.75	$607.77	$668.54
64	$611.07	$672.18	$636.33	$699.96	$617.64	$679.41
65 o más	$611.07	$672.18	$636.33	$699.96	$617.64	$679.41

MCS Global Elite DENTAL 300

	Gold 81		Gold 82		Platinum 91	
Edad	No fumador	Fumador	No fumador	Fumador	No fumador	Fumador
0-20	$125.82	$137.60	$133.19	$145.71	$138.91	$151.99
21	$193.53	$212.07	$205.13	$224.84	$214.13	$234.74
22	$193.53	$212.07	$205.13	$224.84	$214.13	$234.74
23	$193.53	$212.07	$205.13	$224.84	$214.13	$234.74
24	$193.53	$212.07	$205.13	$224.84	$214.13	$234.74
25	$194.27	$212.89	$205.92	$225.71	$214.96	$235.65
26	$197.98	$216.97	$209.86	$230.04	$219.08	$240.18
27	$202.43	$221.87	$214.59	$235.25	$224.02	$245.62
28	$209.66	$229.83	$222.28	$243.70	$232.06	$254.46
29	$215.60	$236.36	$228.58	$250.64	$238.66	$261.72
30	$218.57	$239.62	$231.74	$254.11	$241.95	$265.35
31	$223.02	$244.52	$236.47	$259.31	$246.90	$270.79
32	$227.47	$249.41	$241.20	$264.51	$251.85	$276.23
33	$230.25	$252.47	$244.15	$267.77	$254.94	$279.63
34	$233.22	$255.74	$247.31	$271.23	$258.23	$283.25
35	$234.70	$257.37	$248.88	$272.97	$259.88	$285.07
36	$236.19	$259.00	$250.46	$274.70	$261.53	$286.88
37	$237.67	$260.64	$252.04	$276.44	$263.18	$288.70
38	$239.16	$262.27	$253.61	$278.17	$264.83	$290.51
39	$242.12	$265.53	$256.77	$281.64	$268.13	$294.14
40	$245.09	$268.80	$259.92	$285.11	$271.42	$297.76
41	$249.54	$273.69	$264.65	$290.31	$276.37	$303.20
42	$253.81	$278.39	$269.18	$295.30	$281.11	$308.42
43	$259.74	$284.92	$275.49	$302.24	$287.71	$315.67
44	$267.16	$293.08	$283.38	$310.91	$295.95	$324.74
45	$275.88	$302.67	$292.64	$321.10	$305.64	$335.40
46	$286.27	$314.09	$303.68	$333.24	$317.18	$348.09
47	$297.96	$326.95	$316.09	$346.90	$330.16	$362.37
48	$311.31	$341.64	$330.28	$362.51	$345.00	$378.70
49	$324.48	$356.12	$344.28	$377.90	$359.63	$394.79
50	$339.32	$372.45	$360.04	$395.24	$376.12	$412.93
51	$353.97	$388.57	$375.61	$412.37	$392.40	$430.84
52	$370.11	$406.32	$392.76	$431.23	$410.33	$450.56
53	$386.43	$424.27	$410.10	$450.31	$428.47	$470.51
54	$404.05	$443.65	$428.83	$470.91	$448.05	$492.05
55	$421.67	$463.04	$447.55	$491.50	$467.62	$513.58
56	$440.78	$484.05	$467.85	$513.83	$488.85	$536.93
57	$460.07	$505.27	$488.35	$536.38	$510.28	$560.51
58	$480.66	$527.92	$510.23	$560.45	$533.16	$585.67
59	$490.86	$539.14	$521.07	$572.37	$544.50	$598.14
60	$511.45	$561.79	$542.94	$596.43	$567.37	$623.31
61	$529.26	$581.38	$561.86	$617.25	$587.16	$645.07
62	$540.94	$594.23	$574.28	$630.90	$600.14	$659.35
63	$555.60	$610.35	$589.85	$648.03	$616.42	$677.26
64	$564.51	$620.13	$599.31	$658.44	$626.31	$688.14
65 o más	$564.51	$620.13	$599.31	$658.44	$626.31	$688.14

MCS Global Elite DENTAL 300

	Platinum 92		Platinum 93		Platinum 94	
Edad	No fumador	Fumador	No fumador	Fumador	No fumador	Fumador
0-20	$137.38	$150.32	$142.73	$156.20	$138.78	$151.85
21	$211.73	$232.10	$220.15	$241.36	$213.92	$234.51
22	$211.73	$232.10	$220.15	$241.36	$213.92	$234.51
23	$211.73	$232.10	$220.15	$241.36	$213.92	$234.51
24	$211.73	$232.10	$220.15	$241.36	$213.92	$234.51
25	$212.54	$232.99	$221.00	$242.29	$214.75	$235.42
26	$216.62	$237.47	$225.24	$246.96	$218.86	$239.95
27	$221.51	$242.85	$230.33	$252.56	$223.81	$245.38
28	$229.45	$251.59	$238.60	$261.66	$231.83	$254.21
29	$235.97	$258.76	$245.39	$269.12	$238.42	$261.46
30	$239.23	$262.35	$248.78	$272.86	$241.72	$265.08
31	$244.11	$267.72	$253.87	$278.46	$246.66	$270.52
32	$249.00	$273.10	$258.96	$284.06	$251.60	$275.96
33	$252.06	$276.46	$262.14	$287.55	$254.69	$279.35
34	$255.32	$280.05	$265.54	$291.29	$257.98	$282.98
35	$256.95	$281.84	$267.24	$293.15	$259.63	$284.79
36	$258.58	$283.63	$268.93	$295.02	$261.28	$286.60
37	$260.21	$285.42	$270.63	$296.89	$262.92	$288.41
38	$261.84	$287.22	$272.33	$298.75	$264.57	$290.22
39	$265.09	$290.80	$275.72	$302.49	$267.86	$293.85
40	$268.35	$294.39	$279.11	$306.22	$271.16	$297.47
41	$273.24	$299.76	$284.20	$311.82	$276.10	$302.91
42	$277.93	$304.92	$289.08	$317.19	$280.83	$308.11
43	$284.45	$312.09	$295.87	$324.65	$287.42	$315.36
44	$292.59	$321.05	$304.35	$333.99	$295.66	$324.42
45	$302.17	$331.58	$314.32	$344.95	$305.33	$335.06
46	$313.57	$344.13	$326.20	$358.02	$316.86	$347.75
47	$326.41	$358.24	$339.56	$372.72	$329.84	$362.01
48	$341.07	$374.37	$354.84	$389.51	$344.66	$378.32
49	$355.53	$390.28	$369.89	$406.08	$359.28	$394.40
50	$371.83	$408.21	$386.86	$424.75	$375.75	$412.52
51	$387.92	$425.91	$403.62	$443.18	$392.01	$430.41
52	$405.64	$445.40	$422.07	$463.48	$409.92	$450.11
53	$423.56	$465.12	$440.74	$484.01	$428.04	$470.04
54	$442.91	$486.40	$460.89	$506.17	$447.60	$491.56
55	$462.27	$507.69	$481.04	$528.34	$467.16	$513.07
56	$483.25	$530.77	$502.89	$552.37	$488.36	$536.40
57	$504.43	$554.07	$524.95	$576.64	$509.78	$559.95
58	$527.04	$578.94	$548.49	$602.53	$532.63	$585.09
59	$538.24	$591.26	$560.16	$615.37	$543.95	$597.54
60	$560.85	$616.13	$583.70	$641.26	$566.81	$622.68
61	$580.40	$637.64	$604.06	$663.66	$586.57	$644.42
62	$593.24	$651.76	$617.42	$678.36	$599.54	$658.69
63	$609.33	$669.46	$634.18	$696.79	$615.81	$676.58
64	$619.11	$680.22	$644.37	$708.00	$625.68	$687.45
65 o más	$619.11	$680.22	$644.37	$708.00	$625.68	$687.45

MCS Global Elite DENTAL 400

	Gold 81		Gold 82		Platinum 91	
Edad	No fumador	Fumador	No fumador	Fumador	No fumador	Fumador
0-20	$129.25	$141.03	$136.62	$149.14	$142.34	$155.42
21	$196.96	$215.50	$208.56	$228.27	$217.56	$238.17
22	$196.96	$215.50	$208.56	$228.27	$217.56	$238.17
23	$196.96	$215.50	$208.56	$228.27	$217.56	$238.17
24	$196.96	$215.50	$208.56	$228.27	$217.56	$238.17
25	$197.70	$216.32	$209.35	$229.14	$218.39	$239.08
26	$201.41	$220.40	$213.29	$233.47	$222.51	$243.61
27	$205.86	$225.30	$218.02	$238.68	$227.45	$249.05
28	$213.09	$233.26	$225.71	$247.13	$235.49	$257.89
29	$219.03	$239.79	$232.01	$254.07	$242.09	$265.15
30	$222.00	$243.05	$235.17	$257.54	$245.38	$268.78
31	$226.45	$247.95	$239.90	$262.74	$250.33	$274.22
32	$230.90	$252.84	$244.63	$267.94	$255.28	$279.66
33	$233.68	$255.90	$247.58	$271.20	$258.37	$283.06
34	$236.65	$259.17	$250.74	$274.66	$261.66	$286.68
35	$238.13	$260.80	$252.31	$276.40	$263.31	$288.50
36	$239.62	$262.43	$253.89	$278.13	$264.96	$290.31
37	$241.10	$264.07	$255.47	$279.87	$266.61	$292.13
38	$242.59	$265.70	$257.04	$281.60	$268.26	$293.94
39	$245.55	$268.96	$260.20	$285.07	$271.56	$297.57
40	$248.52	$272.23	$263.35	$288.54	$274.85	$301.19
41	$252.97	$277.12	$268.08	$293.74	$279.80	$306.63
42	$257.24	$281.82	$272.61	$298.73	$284.54	$311.85
43	$263.17	$288.35	$278.92	$305.67	$291.14	$319.10
44	$270.59	$296.51	$286.81	$314.34	$299.38	$328.17
45	$279.31	$306.10	$296.07	$324.53	$309.07	$338.83
46	$289.70	$317.52	$307.11	$336.67	$320.61	$351.52
47	$301.39	$330.38	$319.52	$350.33	$333.59	$365.80
48	$314.74	$345.07	$333.71	$365.94	$348.43	$382.13
49	$327.91	$359.55	$347.71	$381.33	$363.06	$398.22
50	$342.75	$375.88	$363.47	$398.67	$379.55	$416.36
51	$357.40	$392.00	$379.04	$415.80	$395.83	$434.27
52	$373.54	$409.75	$396.19	$434.66	$413.76	$453.99
53	$389.86	$427.70	$413.53	$453.74	$431.90	$473.94
54	$407.48	$447.08	$432.26	$474.34	$451.48	$495.48
55	$425.10	$466.47	$450.98	$494.93	$471.05	$517.01
56	$444.21	$487.48	$471.28	$517.26	$492.28	$540.36
57	$463.50	$508.70	$491.78	$539.81	$513.71	$563.94
58	$484.09	$531.35	$513.66	$563.88	$536.59	$589.10
59	$494.29	$542.57	$524.50	$575.80	$547.93	$601.57
60	$514.88	$565.22	$546.37	$599.86	$570.80	$626.74
61	$532.69	$584.81	$565.29	$620.68	$590.59	$648.50
62	$544.37	$597.66	$577.71	$634.33	$603.57	$662.78
63	$559.03	$613.78	$593.28	$651.46	$619.85	$680.69
64	$567.94	$623.56	$602.74	$661.87	$629.74	$691.57
65 o más	$567.94	$623.56	$602.74	$661.87	$629.74	$691.57

MCS Global Elite

DENTAL 400

	Platinum 92		Platinum 93		Platinum 94	
Edad	No fumador	Fumador	No fumador	Fumador	No fumador	Fumador
0-20	$140.81	$153.75	$146.16	$159.63	$142.21	$155.28
21	$215.16	$235.53	$223.58	$244.79	$217.35	$237.94
22	$215.16	$235.53	$223.58	$244.79	$217.35	$237.94
23	$215.16	$235.53	$223.58	$244.79	$217.35	$237.94
24	$215.16	$235.53	$223.58	$244.79	$217.35	$237.94
25	$215.97	$236.42	$224.43	$245.72	$218.18	$238.85
26	$220.05	$240.90	$228.67	$250.39	$222.29	$243.38
27	$224.94	$246.28	$233.76	$255.99	$227.24	$248.81
28	$232.88	$255.02	$242.03	$265.09	$235.26	$257.64
29	$239.40	$262.19	$248.82	$272.55	$241.85	$264.89
30	$242.66	$265.78	$252.21	$276.29	$245.15	$268.51
31	$247.54	$271.15	$257.30	$281.89	$250.09	$273.95
32	$252.43	$276.53	$262.39	$287.49	$255.03	$279.39
33	$255.49	$279.89	$265.57	$290.98	$258.12	$282.78
34	$258.75	$283.48	$268.97	$294.72	$261.41	$286.41
35	$260.38	$285.27	$270.67	$296.58	$263.06	$288.22
36	$262.01	$287.06	$272.36	$298.45	$264.71	$290.03
37	$263.64	$288.85	$274.06	$300.32	$266.35	$291.84
38	$265.27	$290.65	$275.76	$302.18	$268.00	$293.65
39	$268.52	$294.23	$279.15	$305.92	$271.29	$297.28
40	$271.78	$297.82	$282.54	$309.65	$274.59	$300.90
41	$276.67	$303.19	$287.63	$315.25	$279.53	$306.34
42	$281.36	$308.35	$292.51	$320.62	$284.26	$311.54
43	$287.88	$315.52	$299.30	$328.08	$290.85	$318.79
44	$296.02	$324.48	$307.78	$337.42	$299.09	$327.85
45	$305.60	$335.01	$317.75	$348.38	$308.76	$338.49
46	$317.00	$347.56	$329.63	$361.45	$320.29	$351.18
47	$329.84	$361.67	$342.99	$376.15	$333.27	$365.44
48	$344.50	$377.80	$358.27	$392.94	$348.09	$381.75
49	$358.96	$393.71	$373.32	$409.51	$362.71	$397.83
50	$375.26	$411.64	$390.29	$428.18	$379.18	$415.95
51	$391.35	$429.34	$407.05	$446.61	$395.44	$433.84
52	$409.07	$448.83	$425.50	$466.91	$413.35	$453.54
53	$426.99	$468.55	$444.17	$487.44	$431.47	$473.47
54	$446.34	$489.83	$464.32	$509.60	$451.03	$494.99
55	$465.70	$511.12	$484.47	$531.77	$470.59	$516.50
56	$486.68	$534.20	$506.32	$555.80	$491.79	$539.83
57	$507.86	$557.50	$528.38	$580.07	$513.21	$563.38
58	$530.47	$582.37	$551.92	$605.96	$536.06	$588.52
59	$541.67	$594.69	$563.59	$618.80	$547.38	$600.97
60	$564.28	$619.56	$587.13	$644.69	$570.24	$626.11
61	$583.83	$641.07	$607.49	$667.09	$590.00	$647.85
62	$596.67	$655.19	$620.85	$681.79	$602.97	$662.12
63	$612.76	$672.89	$637.61	$700.22	$619.24	$680.01
64	$622.54	$683.65	$647.80	$711.43	$629.11	$690.88
65 o más	$622.54	$683.65	$647.80	$711.43	$629.11	$690.88

NOTAS

Salud Completa

Para más información:
787-945-1254
1-877-760-8777

El documento incluye las tarifas por bandas de edad para los productos comerciales del segmento PYMES 2026. Los costos de las primas varían por edad, condición de fumador y por plan seleccionado. Suscrito por MCS Life Insurance Company. (Rev. Octubre 2025) PYT26

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