

WELLNESS AND VALUE-ADDED PROGRAMS



MCS[®]

Complete Health

About MCS



With more than 35 years of experience, MCS Life Insurance Company has distinguished itself by offering innovative products based on a service provision model that considers all aspects of human health. MCS's unwavering commitment to the health of its insureds has positioned us as one of the most solid companies currently in the market, leading the industry with a revolutionary business philosophy that redefines healthcare services in Puerto Rico.

At MCS Life, we offer a wide variety of products and services focused on promoting healthy lifestyles that lead to the physical and emotional wellness of our thousands of insureds. We have 1,995 employees throughout Puerto Rico, all focused on offering an excellent service to their insureds.

MCS Offers You

Virtual Access to Physicians
through our MCS MedilíneaMD.

Innovative Wellness and Value-Added Programs

That complement your coverage such as MCS Alivia, MCS Care Club, MCS Madres y Bebés Saludables, MCS Medilínea, MCS MedilíneaMD, MCS Solutions, MCS Steps to Wellness, among others.

A wide network of free selection providers

Wellness Programs

As part of our commitment to the health of our insureds, we offer services specially designed for employer coverage. We developed a series of programs that complement the basic benefits of our coverages. These **Wellness and Added Value Programs and Initiatives** address all the dimensions that make up a person's wellness, including physical and emotional health, to meet the expectations of what a complete health plan should offer.





At times, life can feel overwhelming, and our balance and peace of mind suffer. If not addressed in time, your problems can become more serious and have a negative impact around you. Fortunately, MCS Solutions is there as an ally, available 24 hours a day, **365 days** a year.

Here are some of the benefits that MCS Solutions offers:

- **Mental Healthcare Services:** Helps maintain the state of balance between the person and his or her sociocultural environment, promoting better participation intellectually, in your relationships, and at work.
- **Treatment Controlled Substance Abuse:** Prevention and assistance in the detection of controlled substance abuse, to help the individual and family members.
- **Employee Assistance Program (PAE, by its Spanish acronym):** Work-focused intervention program aimed at the prevention, early identification and/or resolution of emotional problems that adversely affect the employee's performance.

Through MCS Solutions, mental health professionals will help you deal with situations such as:

- Marriage and Family Problems
- Alcohol or Drug Abuse
- Avoiding Premature Death
- Depression and Anxiety
- Work-Related Worries
- Career Changes
- Personal Development and Growth
- Situations Requiring Financial or Legal Advise

Remember that MCS Solutions helps you handle any situation related to mental health and work environment confidentially and privately.

1.866.627.4327

MCS | steps to wellness

MCS Steps to Wellness is an initiative for you and your dependents that promotes and supports holistic well-being, taking care of your physical, mental and emotional health. You will have at your fingertips various health professionals, such as educators, nutritionists and certified exercise instructors, psychologists, among others. Interventions will be provided throughout the year in a virtual way, where you can enjoy physical movement sessions, nutrition workshops and healthy cooking courses, relaxation and mindfulness practices, educational sessions on health issues and other initiatives.

Come and participate with your family!





Corporate Wellness is a new and exclusive offering designed to support employers in organizational development. Through this program MCS Life wants to empower business leaders, in order to maintain efficient, productive and healthy work teams, to increase Puerto Rico's economic progress.

The program consists of three elements and offers company leaders workshops and practical tools on:

- Leadership styles
- Management situations
- Methods to improve the emotional and physical well-being of your employees

The main elements offered through virtual conferences are:

- Organizational Coaching
- Wellness practices
- Digital articles of interest on organizational coaching and well-being in the workplace

**Be part of this innovative and
exclusive initiative!**



MCS Alivia is a program led by physicians and healthcare professionals, in which traditional or conventional medicine is combined with therapies and treatments of comprehensive and complementary medicine to promote good health and prevent diseases.

The program covers the main insured and his or her direct dependents who suffer from conditions such as: gastrointestinal diseases, allergies, asthma, incurable or terminal musculoskeletal conditions, conditions that require an acute and chronic pain management program; and neurological conditions such as migraine, neuropathy, and facial paralysis, among others.

Some of the therapeutic modalities offered through MCS Alivia include:

- Conventional primary medicine
- Comprehensive and complementary health
- Traditional Chinese medicine
- Medical acupuncture
- Therapeutic massage

You can access the list of available facilities at mcs.com.pr





Program aimed at caring for the health of the future mother and her baby.

We provide you with extensive information about pregnancy, childbirth, breastfeeding and baby care. You can participate in a course taught by certified educators in preparation for childbirth and breastfeeding.

On our website, we give you access to valuable information, that can be helpful if you're planning a pregnancy, are already pregnant, or in the process of raising your baby.

By registering for the program in your first trimester, the mom-to-be will be able to participate in educational workshops: Managing pregnancy, childbirth, and breastfeeding.



- This course allows you to learn about the anatomy and physiology of childbirth and the breastfeeding process.
- The mom-to-be and her companion are trained to work against anxiety, pain and fear, through techniques that will help them relax and be in control in the delivery process.
- Ask questions and clarify concerns.

To register for the program, go to mcs.com.pr and access MCS Madres y Bebés Saludables, or call **1.888.758.1616**



HEALTH CARE THAT IS ONLY A PHONE CALL AWAY

MCS Medilínea is the telephone healthcare orientation and consultation service, exclusively for MCS insureds; available 24 hours a day, 7 days a week.

A group of healthcare professionals will address your concerns and questions about symptoms management and medical conditions, guiding you on the best way to proceed. In addition, one of the benefits of the program is assistance to determine the urgency or severity of a condition, so you can go to the appropriate healthcare professional to address your situation, be it an emergency room or your primary care physician, among others.

With a single phone call, you will be able to get advice on the management of common symptoms such as: **fever, diarrhea, vomiting and headache, among others.**

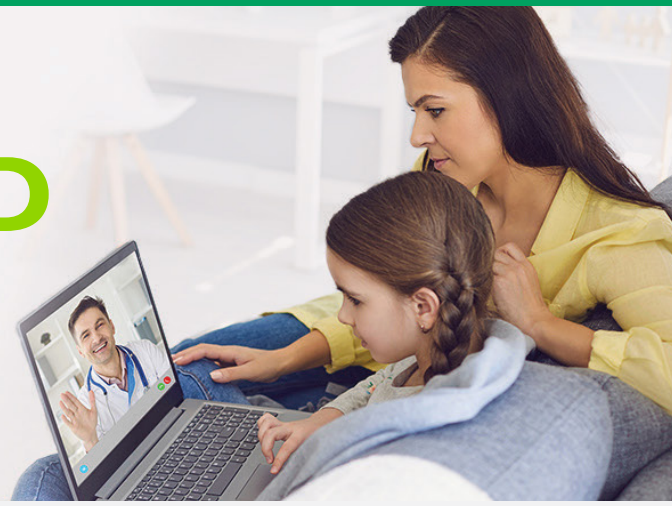


To find out what to do in case of symptoms or an illness, call toll free:

1.866.727.6271





For urgent care situations, consult with your doctor from
the comfort of your own home

MCS Medilínea MD



Through MCS Medilínea MD, you can enjoy medical consultations with certified doctors – 24 hours a day, 7 days a week.

With MCS Medilínea MD, you won't have to:

-  Coordinate medical appointments
-  Wait in long lines or sit in a waiting room
-  Leave the comfort of your own home
-  Go to the emergency room unnecessarily

Thanks to your employer, you have access to **MCS Medilínea MD** as part of your health benefit.

- Download the **My MCS** application or go to www.mcs.com.pr and click on the **My MCS** button, register and start enjoying this benefit.
- Once registered at **My MCS**, click on the **Medilínea MD** button.
- Answer the questions about your symptoms, and you'll be sent to a virtual room, where you'll consult with a doctor through videoconferencing.

Some of the non-emergency situations we treat through this program include:

- Acne
- Allergies
- Conjunctivitis
- Diarrhea
- Coughs
- Rashes
- Constipation
- Fever
- Colds / Flu
- Ear Problems
- Respiratory Problems
- Urinary Problems
- Headaches
- Sore Throat
- Nausea / Vomiting
- Insect Bites

Virtual medical attention - at any time and any place.

1.833.275.6276

MCS | **medilíneaMD**

Underwritten by MCS Life Insurance Company. MCS Medilínea MD phone consultations are available 24/7/365, including holidays. Parents or guardians will be required to complete a different medical history disclosure form for children under the age of 18 prior to making an appointment with an MCS Medilínea MD doctor. Prescriptions are not guaranteed, and will be determined by the doctor, according to the patient's clinical scenario. No prescriptions will be issued for refills for existing drugs, or for substances controlled by the Drug Enforcement Agency (DEA), or for non-therapeutic drugs and others that may be harmful, due to their potential for abuse. MCS Medilínea MD doctors reserve the right to deny a medical consultation if they determine the misuse of the service. Patients are responsible for verifying their benefit description documents and/or their drug formularies to determine whether MCS will cover certain prescriptions and the supply corresponding to their coverage.



PREVENTIVE HEALTHCARE PROGRAM



Visit the diversity of **MCS Care Clubs Centers**, where you can enjoy a wide range of preventive services in one place, with no copayment or coinsurance, while helping you reduce risk factors.

The preventive health care program aims to establish a participant profile that allows to:

- Identify health risks early.
- Reduce health risk factors through immunization and lifestyle modifications.
- Prevent the disease occurrence or progression, promoting early and adequate care for chronic, highly prevalent conditions, such as diabetes, hypertension, and asthma.

It is an annual service that consists of 2 visits:

- **First visit**, the insured completes a Health Risk Assessment (HRA), including medical evaluation, corresponding preventive tests by age, gender and risk factors.
- **Second visit**, the insured receives a customized care plan that describes his or her current state of health, and includes actions and recommendations to maintain an optimal state of health.



MCS Care Clubs - Directory

Provider	Phone	City
Clínica Las Américas (Salus)	787.789.1996	Bayamón
Wellness Alliance	787.708.6777	Guaynabo
Clínica Las Américas (Salus)	787.789.1996	Carolina
Salus	787.789.1996	Ponce
Clínica Las Américas (Salus)	787.789.1996	San Juan





Over the-Counter (OTC) Drugs

MCS offers over-the-counter (OTC) drug coverage for our insureds and their dependents. This coverage is unlimited during your MCS policy year and will allow you to have more drug options available to treat health conditions and to save on the cost of drugs. Please refer to your certificate of benefits to know the corresponding copayment.

Over-the-counter drugs are safe and effective:

According to the Food and Drug Administration (FDA), over-the-counter drugs are just as safe and effective as prescription drugs. These drugs can help you improve common symptoms such as:

- Pain
- Constipation
- Allergies
- Fever
- Athlete's foot
- Acid reflux

Benefits of using your over-the-counter drug coverage::

- Get significant savings because they usually cost less than other drugs.
- Have access to a variety of drugs to treat your health conditions.

How to use your over-the-counter drug coverage?

- Although OTC drugs do not contain a federal label, your physician must **provide you with a written order indicating OTC** and including the over-the-counter drugs that you need for your health care. The prescription must indicate OTC so that the pharmacist can process the dispatch of the drugs correctly, through the electronic payment system.
- The OTC drug must be included in one of the categories covered by the Plan, mentioned in the OTC drug table.
- To obtain your OTC drugs, present your health plan card and the medical prescription for the OTC drugs when visiting any pharmacy in our extensive network.

EXAMPLES OF CATEGORIES AND DRUGS COVERED OUT OF THE PRESCRIPTION (OTC) †

Categories Covered	Generic Name	Brand Name
Non-Sedative Antihistamines	Loratadina / Cetirizina / Fexofenadine	Claritin® / Zyrtec® / Allegra®
Proton Pump Inhibitors	Omeprazole / Lansoprazole 24 hr	PriLOSEC OTC® / Prevacid® / Zegerid® / Nexium® 24 hr OTC
Ophthalmic Solutions	Fumarato de Ketotifeno / Naphazoline	Zaditor® / Opcon A®
Nonsteroidal Anti-inflammatory	Ibuprofen / Naproxen	Motrin® / Advil® / Aleve®
Pain and Fever	Acetaminophen	Tylenol® / Apap Child Susp® / Apap Extra Strength®
Laxatives	Polyethylene Glycol / Bisacodyl	Miralax® / Dulcolax®
Vitamins	Multivitamins	Centrum®
Antifungals	Terbinafine Cream / Clotrimazole Cream	Lotrimin® AF Cream / Athlete's Foot External Cream
Anti-catarhals (cough and cold)	Loratadina-pseudoefedrina ER Fexofenadina- pseudoefedrina ER Cetirizina- pseudoefedrina ER	Claritin-D®, Allegra-D®, Zyrtec-D®, Despec DM, Trispec DMX, Tussi-Pres
Nasal Agents	Acetónido de triamcinolona Fluticasone Nasal Susp	Nasacort® AQ Flonase Sens®
Intestinal flora Modifiers	Biotinex	Intestinex®

†Not all over-the-counter drugs covered are listed in this document. Certain restrictions apply.

References:

Food and Drug Administration (FDA); <http://www.fda.gov/>

Underwritten by MCS Life Insurance Company. (Rev. Mar. 2021)

mcs.com.pr

1.888.758.1616

Specialty Drug Program



Specialty drugs are those used to treat chronic conditions that require special management, particular distribution and specific administration channels. These products may require a high degree of patient management and counseling. Because of this, MCS maintains alliances with pharmacies that have the capacity to supply these drugs with the specifications required by the manufacturer.

Some medical conditions that require specialty drugs are: cancer, multiple sclerosis, rheumatoid arthritis, and pulmonary hypertension, among others.

Specialty Drugs

PHARMACY	ADDRESS	PHONE	FAX
Walgreens Specialty	Centro Comercial 65 de Infantería Suite 101, Ave. 65 de Infantería Esq. Ave. Barbosa, San Juan	787.777.1120, 1.866.833.4236	787.777.1120 787.777.1545

Specialized Intravenous Medication

PHARMACY	ADDRESS	PHONE	FAX
Absolute Pharmacy	Carr #2 Km 17.4 San Germán Medical Plaza, Suite 107, I-A, San Germán	787.892.8700	787.659.7162
Alivia Specialty Pharmacy	355 Ave. de Diego, piso 3, San Juan	787.723.6869	787.723.6987
Optima Health	Carr. #2 km.26.2 Espinosa, Dorado, PR	787.883.5959 1.800.981.0021	787.883.6042

PRECISE AND TIMELY DRUGS DELIVERY



Through **WellDyneRx**, the mail order drug program is a convenient and inexpensive way to get your maintenance or long-term drugs in the comfort of your home. This benefit helps you comply with your drug therapy to manage your health condition properly. Here are some tips for registering and using this service properly. Share this material with your physician to learn about the prescription requirements of the Mail Order Drug Program.

Insureds

Do you use **WellDyneRx** for your maintenance or long-term drugs? Avoid delays! Make sure you have the information you need to fill your prescription:

- Ask your physician to prepare your maintenance drug prescriptions with a 90-day supply of medications with refills, if applicable. **WellDyneRx** cannot modify a prescription written for 30 days into a prescription for 90 days. The prescription must specify 90 days.
- Clearly write your name, date of birth, and identification number on the back of each original prescription and mail it to the following address:

WellDyneRx
P.O. Box 90369 Lakeland, FL 33804

Providers

Keep these tips in mind when preparing a maintenance prescription:

- Prepare the prescription with a 90-day supply, with a maximum of three refills. State law does not allow a prescription to be changed from a 30-day supply to a 90-day prescription without contacting the prescribing physician.
- Avoid prescription delays by clearly writing the patient's name, the drug and dosage.
- Prescriptions for controlled drugs are valid for 6 months from the date when they were issued. After that date, a new prescription is required. Class II narcotic drugs are not covered by the mail order service

Register and participate in the Mail Order Drug Program. Access the form to request drugs on our webpage mcs.com.pr.



Having a clearly prescribed prescription helps process mail order prescriptions quickly and efficiently.

Contact:

1.866.448.3339

or visit www.WellDyneRx.com

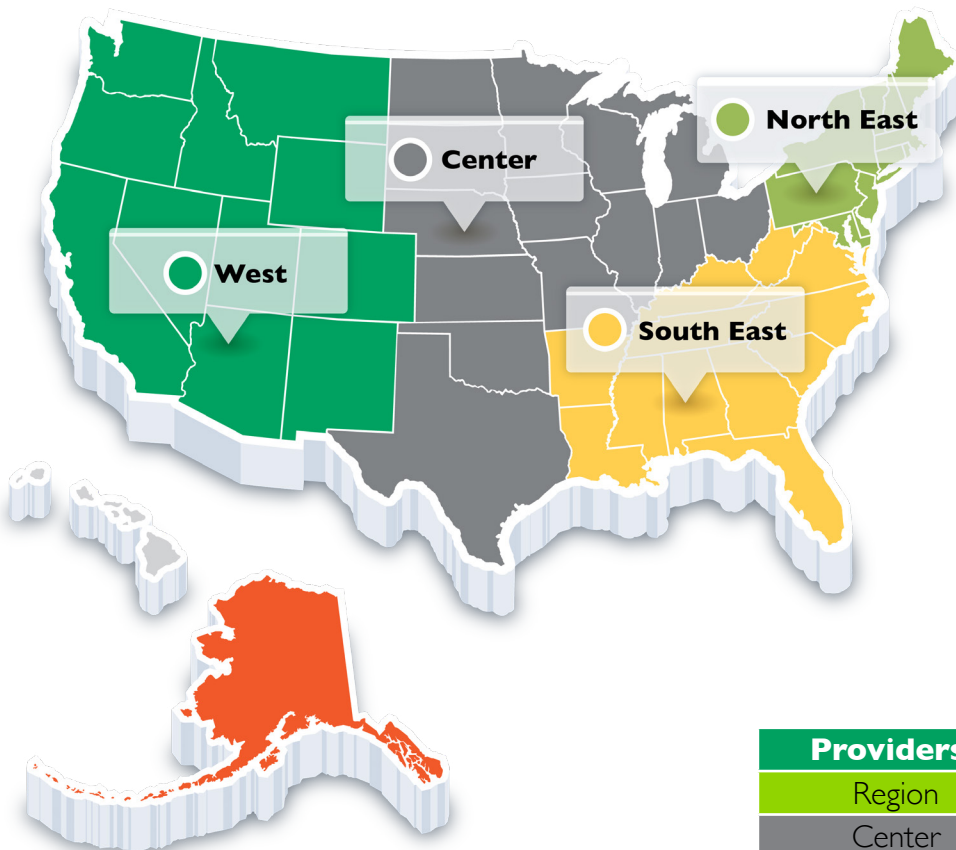
Speak with a representative from 8:00 a.m. to 5:00 p.m.
After this time, please leave a message and a representative will call you back the next business day.



Emergency Services Outside Puerto Rico



At MCS Life, we work every day to provide the best health care services to our insureds. Because of this, we have contracted UnitedHealthcare, one of the most internationally recognized insurers, to provide our insureds access to emergency and medical services not available in Puerto Rico. This new network of providers allows us to expand health care within the fifty states of the American nation, expanding the scope of quality of service that has distinguished us through the years.



One of the major advantages of UnitedHealthcare's network is the even geographic distribution of its health service providers across the nation's 50 states, as per population size.

Providers and Hospitals Distribution		
Region	Providers	Hospitals
Center	398,707	2,572
Northeast	349,931	1,281
Southeast	225,601	1,234
West	235,879	1,013
Network	1,210,118	6,100

* An average of 5,000 new physicians and 50 hospitals are added annually.

MY MCS

DIGITAL ACCESS TO YOUR HEALTH INFORMATION

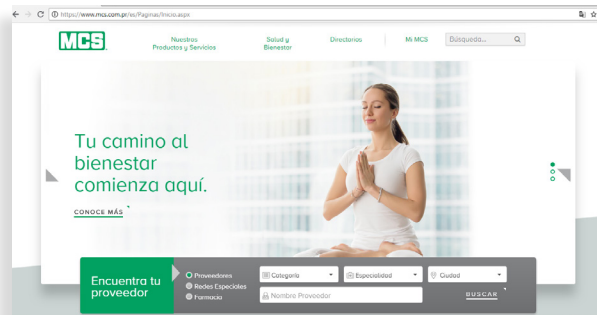
Through mcs.com.pr, the tool MY MCS grants you direct access to all the information you need to know about your health plan, from the comfort of your home. Once registered, you will have access to:

- History of medical services
- Your benefits and available programs
- Update your information and request duplicate cards
- Find information about your medications
- Access the provider directory, which includes hospitals, laboratories and pharmacies
- Use **Favorites** to create your directory of providers
- Print forms to make procedures with the plan
- Print your certification of coverage
- Information about health conditions and how to manage them
- MCS Medilínea MD, where you'll enjoy medical appointments with certified doctors 24 hours a day, 7 days a week

Here's how to access your information through mcs.com.pr.

1

Go to mcs.com.pr and click on My MCS.



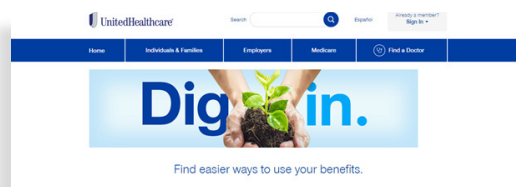
2

Register and create your account.



3

Once registered, press the **Services in United States** option in the main menu.



My MCS, your virtual card in your mobile phone 24/7

Access your virtual card. Explore its functionalities. Download it now.

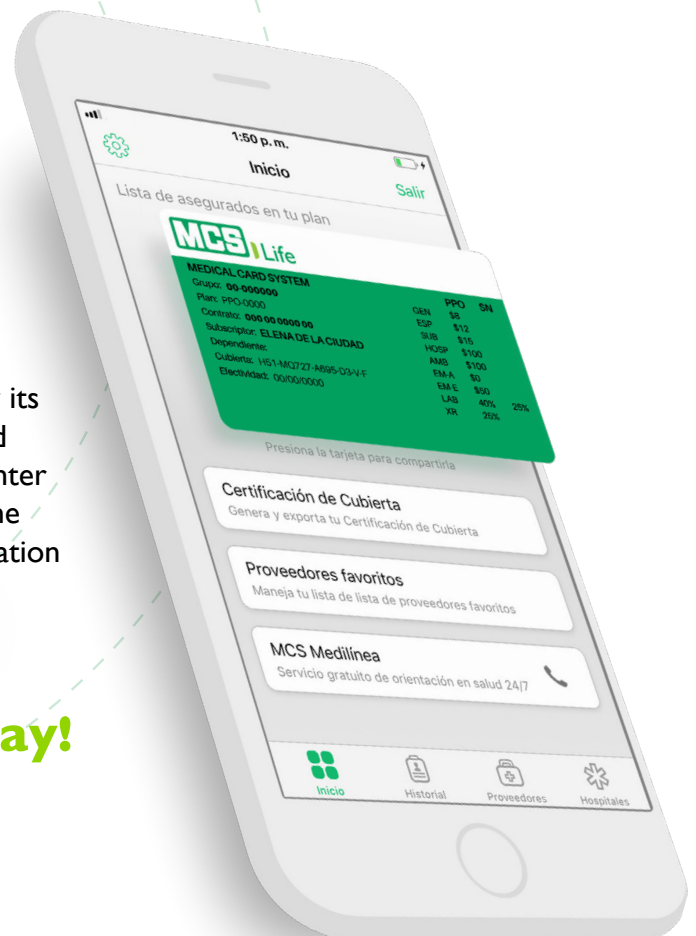
Did you leave your plan card at home? Do not worry. We know that you have your mobile phone in your purse or pocket, so download the **My MCS** application, get your virtual card, show it to your service provider, and problem solved!

With our application, you can quickly access the 7 MCS services that you use most frequently, from anywhere.

Now it's easier to:

1. Have your **My MCS** virtual card and send it by e-mail to your service provider's staff.
2. Obtain your **certification of coverage** and send it by e-mail to your provider's staff instantly.
3. **Search for a medical service provider** by name, town or specialization.
4. **Customize your providers directory** by adding the physicians you visit regularly to your favorites list.
5. Access your **history of services** received at medical, dental, pharmacy and laboratory visits, according to your medical coverage.
6. Identify the **nearest hospital** and get to it quickly by using the browser on your mobile phone.
7. Activate MCS Medilínea, our phone orientation and consultation service on health topics.

Download the application today, register and discover how its features can simplify your life. If you have already registered in **My MCS** through our website mcs.com.pr, simply enter your current username and password after downloading the application. Otherwise, you can register through the application and create an account.



Download the application today!



Find us on the App Store or Google Play Store and download your app today!



Service Centers

THROUGHOUT THE ISLAND

Headquarters | MCS Plaza, 1st floor, Suite 105, 255 Ave. Ponce de León, San Juan

Aguadilla | Aguadilla Mall, Rt. 2 Km. 126.5 Local 3

Arecibo | Galería Pacífico, Rt. 10 Km. 85.7, Tanamá Bo.

Bayamón | San Miguel Plaza Building, 2 Las Rosas Street, Cor. Santa Cruz (next to St. Paul's Hospital)

Caguas | Rt. 1 Km. 33.3, Bairoa Sector (on the marginal in front of Ralph Food Warehouse)

Carolina | Escorial Office Building I, Parque Escorial Ste. 100, San Antón Bo., 1400 Sur Ave.

Fajardo | Local 1 Ralph Food Warehouse, Rt. 3, Cor. Igualdad Street, Km 45.5, Quebrada Bo.

Guayama | Commerce Plaza Condominium #1, Rt. 3, Int. Rt. 54, Local 101-D

Manatí | Centro Plaza, Rt. 2, Local 6

Mayagüez | Santander Security Plaza Building, 349 Hostos Ave., Suite 103

Ponce | MCS Building, 601 Tito Castro Ave., Rt. 14 Km. 4.2 Suite 105

San Juan | Plaza Las Américas, 525 Av. Franklin Delano Roosevelt San Juan

What is an emergency?



An emergency is an unforeseen situation that requires special attention, and must be resolved as soon as possible. It usually occurs without notice, and can pose a danger if it is not taken care of promptly and with the appropriate measures.

In terms of health, there are two types of situations to be aware of:

Medical Emergency: Is the need for medical assistance for a condition that occurs without warning, in which life or health are threatened, and that can cause death without assistance. Some examples are: bleeding that does not stop and breathing problems.

Medical Urgency: Is the need for medical assistance for a condition that does not threaten the person's immediate health, and contrary to the emergency, is not life-threatening. Examples of medical urgencies are minor infections such as throat and ear, muscle pain, diarrhea, asthma with a slight crisis, or minor injuries, which are those that are not serious and can be controlled until they are evaluated by a physician. Without timely treatment, an urgency can result in health deterioration and cause a medical emergency.

Why is it important to know the difference between a medical emergency and a medical urgency?

It is important that the difference between the two can be identified, as it can help you decide when to go to an emergency room and when not to. Also, urgencies that can be addressed outside an emergency center could represent substantial savings on your medical expenses.

What situations could be considered a medical emergency and warrant going to an emergency room?

The following may be considered a medical emergency:

- Bleeding that won't stop
- Breathing problems (breathing difficulty, shortness of breath, etc.)
- Changes in mental status (such as unusual behavior, confusion, difficulty waking up)
- Chest pain (pain felt somewhere along the front part of the body between the neck and the upper abdomen)
- Asphyxia
- Vomiting blood
- Fainting or loss of consciousness
- Suicidal or homicidal feelings
- Head or spinal injury
- Severe and persistent vomiting
- Sudden injury due to a car accident, burns, or smoke inhalation, imminent drowning, deep or large wound, etc.
- Sudden and severe pain in any part of the body
- Dizziness, weakness, or a sudden change in vision
- Ingestion of a toxic substance
- Pressure or pain in the upper part of the abdomen

At MCS, we offer you a service that can help you identify situations, so you can be better informed and know what to do in an urgency or medical emergency.

This service is known as MCS Medilínea. It is a call center that operates 24 hours a day, 7 days a week, every day of the year. Through it, health professionals can offer recommendations on your health situations.

Is there any benefit in calling MCS Medilínea?

Yes, it is beneficial. MCS insureds will be able to address their questions and concerns regarding symptom management and medical conditions. You will receive orientation on the best way to proceed. We urge you that in the situations that arise, you evaluate whether it is a medical emergency or a medical urgency before making any decision. If in doubt, use MCS Medilínea before going to an emergency room.

Call **1.866.727.6271**. This number is also located on the back of the plan card.



Complete Health

787.758.2500 | mcs.com.pr

This document contains proprietary material of MCS and its subsidiaries. Its total or partial reproduction or distribution without prior written authorization is prohibited. Its purpose is to provide basic and general information related to the wellness and added value programs and initiatives. For more information about any of them, you can communicate through the specific contact number, or you can visit our Service Centers. The services described are subject to change according to the legal provisions that regulate them, or determinations or agreements between the contracting parties and MCS. Not all wellness and added value initiatives and programs apply to all lines of business, products, or services. Some copays and coinsurances may apply in some cases when receiving services through the programs. MCS Life Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. MCS Life Insurance Company cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. MCS Life Insurance Company. ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1.888.758.1616 (TTY: 1.866.627.8182). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.888.758.1616 (TTY: 1.866.627.8182). 1.888.758.1616 (TTY: 1.866.627.8182). Underwritten by MCS Life Insurance Company. (Rev. Oct. 2022)