

SPARC PUERTO RICO, LLC

Benefits Effective January 1, 2024

MCS Elite Platinum 9240 Current Benefits	
Deductible Med	N/A
Maximum Out of Pocket	
MED & Rx	\$6,350 ind/\$12,700 fam
Hospital	
Deductible	N/A
Copay	\$75 / \$350
Major Medical	Covered
Organ Transplant	Covered
Physician Visits	
Generalists	\$0 VIP / \$0
Specialists	\$10 VIP / \$15
Sub-specialists	\$18 VIP / \$20
Emergency Room	
Accident	\$0
Sickness	\$75
Teleconsulta	N/A
Specialized Tests	30%
Laboratories	30%
X-Rays	30%
Prescription	
Step Therapy	Yes
Dispensing Rule	Penalty, plus Bioequivalent copay
Up Front Deductible	N/A
Maximum Annual Benefit	N/A
Bioequivalent	\$5 / 25% min \$10
Preferred Brand	25% min \$30
Non Preferred Brand	25% min \$40
Specialty Drugs	30% / 40%
Chemotherapy Drugs	10%
OTC	\$1
Mail Order Program	
Bioequivalent	\$13 / 25% min \$25
Preferred Brand	25% min \$75
Non Preferred Brand	25% min \$100
Dental	

Diagnostic & Preventive	0%
Space Maintainers	20%
Restorative Services	20%
Oral Surgery	20%
Endodontics	30%
Periodontal	30%
Prosthesis	50%
Orthodontics	50%
-Maximum	
In Prosthesis	N/A
In Periodontics	N/A
Per Member Per Policy Year	\$1,000
Orthodontics	\$1,000
Life & AD&D	Optional
Vision	\$100 per policy year
EAP	Included