



Employee Meeting

Life Insurance and Major Medical Expenses

June 2017





Life Insurance



1. Life Insurance

- **Carrier:** Seguros Atlas, S.A.
- **Policy Term:** June 1st.,2017 to June 1st.,2018
- **Coverage:** 24X7, 365 days per year. Coverage Abroad
- **Participants:** Active Employee with full contract (No part-time employee covered)



1. Life Insured

Basic	In case of death, the carrier will pay the sum insured to the beneficiaries.	24 Monthly Salary
Accidental Death or Dismemberment	In case of accidental death, the carrier will pay the sum insured to the beneficiaries	48 Monthly Salary
Total and Permanent Disability	In case of Total and Permanent Disability due an Accident or an Illnes, the carrier will pay the sum insured to the beneficiaries. Mexican Social Security (IMSS) is the one whom determines the Total and Permanent Disability.	24 Monthly Salary
Waiver of premiums	In case of Total and Permanent Disability due an Accident or an Illnes, the carrier will deliver and individual policy without pay of Premium.	24 Monthly Salary

* Funerary Expenses: In case of Death, the carrier will pay to beneficiaries \$35,000 MXN additional to the sum insured

1. Life Insured

How to fill the Certificated?

The designation is voluntary. Please be clear and accurate. Sign as the Passport or any other official identification.

Designate more than one beneficiary. Do not designate Minors.

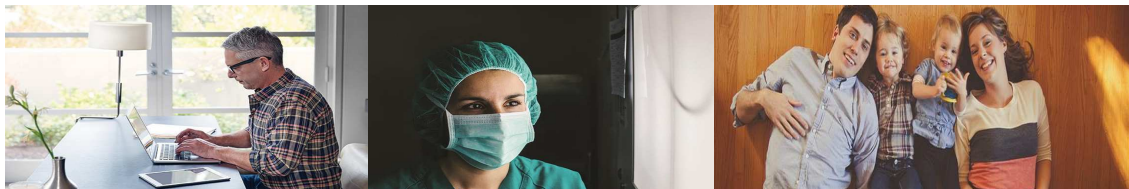
Indicate your relationship with the beneficiary and the percentage of the sum insured.

By law, if the beneficiarie is different from Parents, Spouse or Children above 18 years old, there will be a tax of 20%.

You can change anytime the Certificated. Just ask for a new form to your HR area.



Major Medical Expenses



2. Major Medical Expenses

- **Carrier:** Zúrich Cía. de Seguros, SA
- **Policy Term:** June 1st.,2017 to June 1st.,2018
- **Coverage:** National Coverage and Emergency Abroad
- **Participants:** Active employee and dependents such as Spouse and Children under 24 years old.

Deindexation of the Minimum Wage

- ❖ On January 2016, the Official Gazette of the Federation published that the National Institute of Statistics and Geography (INEGI) would be in charge of calculating the value of the Unit of Measurement and Updates (UMA).
- ❖ The UMA is the economic reference in pesos that determines the amount to pay the obligations and assumptions provided in the law.
- ❖ The current value is:

UMA Value		
Daily	Monthly	Annual
\$75	\$2,295	\$27,554

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- ❖ It is important to consider that the minimum labor benefits should continue to be quantified in minimum wages.



2. Major Medical Expenses

Sum Insured	636.51 UMA* (\$1,460,726.80 M.N.)
Deductible	2.1 UMA* (\$4,819.29 M.N.)
Coinsurance	10% up to 30,000 M.N.

Please Note: To Consider as a Major Medical Expenses, the invoices must be higher than the deductible.

2. Major Medical Expenses

Natural Childbirth

Sum Insured: 20 UMA (\$45,898 M.N.)

Reimbursement: No deductible or coinsurance apply.

Direct Payment: No deductible or coinsurance apply.

No Waiting period

Caesarean

Sum Insured: Up to the Sum Insured.

Reimbursement: Deductible applies. No coinsurance.

Direct Payment: Deductible applies. No coinsurance.

No Waiting Period

New healthy Born Coverage

Sum Insured: \$6,884 M.N.

No deductible or coinsurance apply.

-Pediatrician, Crib, Sieve Test.

Ground or areal Ambulance

Ground Ambulance Sum Insured: 3 UMA* (\$6,884 M.N.)

Aereal Ambulance Sum Insured : 40 SMGM* (\$91,796 M.N.)

No Deductible and Coinsurance of 20%.

Reimbursement Only and if medically neccesary.

Psuchological Coverage

Sum Insured: Up to the Sum Insured

Deductible and Coinsurance: Apply

- Only reimbursement and as a consequence of Mastectomy, Rape, Cancer, Kidnapping or Assault (Mexican Policy Report is needed) occured during the policy term.

AIDS

Sum Insured: \$500,000 M.N.

Direct Payment: Deductible of \$5,000 MN. No Coinsurance

Reimbursement: Deductible of \$5,000 MN. No Coinsurance

Waiting Period of 4 years.

2. Major Medical Expenses

Preexisting Conditions

Sum Insured: Up to the Sum Insured

Deductible and Coinsurance: Apply

Preexisting conditions covered without waiting period only if the employee did not make any claim in a different Company and carrier.

Abortion

Sum Insured: 15 UMA (\$34,423 M.N.)

Direct Payment: No Deductible or coinsurance apply.

Reimbursement: Deductible applies and No Coinsurance.

- Histopathological result is needed.

Eye Surgery

Sum Insured: Up to the Sum Insured

Deductible and Coinsurance: Apply

the insured must have at least 5 or more diopters per eye and per illness.

Litotripsias

Sum Insured: Up to the Sum Insured

Deductible and Coinsurance: Apply

Nose Surgery

In case of accident no deductible or coinsurance applies.

In case of illness deductible and coinsurance applies.

No waiting period

Squint

Sum Insured: Up to the Sum Insured

Deductible and Coinsurance: Apply

No waiting period

2. Major Medical Expenses

Accident: In case of accident, no deductible or coinsurance apply.

Nurse services are covered only reimbursement. Deductible and coinsurance applies.

It covers the purchase and/or rental of orthopedic appliances or prostheses. Except parts that existed before entering the policy.

The expenses generated by the injuries caused due to an accident on a motorcycle are covered, as long as the driver have the safety equipment and has a valid motorcycle license.

Dangerous Sports are covered.

The expenses generated by the injuries caused by Assault, quarrel, attempt of homicide or kidnapping are covered, provided that the insured is not the aggressor. Mexican Police Report is needed.

2. Major Medical Expenses

Hallux Valgus or Bunions:

Sum Insured: Up to the Sum Insured

Deductible and Coinsurance: Apply

No waiting period

Moles or Nevus:

Sum Insured: Up to the Sum Insured

Deductible and Coinsurance: Apply

No waiting period

Circumcisión:

Only when medically needed.

Deductible and Coinsurance: Apply

No waiting period

Complications of pregnancy:

The expenses arising from complications of pregnancy, childbirth and the puerperium are as follows:

- Surgery performed on the occasion of extrauterine pregnancy.
- Extrauterine pregnancy or molar pregnancy
- The states of fever or puerperal fever
- The states of fever of eclampsia and gravidarum toxicosis.
- Placenta apcreta
- Previous placenta
- Uterine atony

Sum insured: Up to the sum insured.

Deductible and Coinsurance: Apply

Waiting period: 10 months waiting period.

2. Major Medical Expenses

Exclusions:



Check Ups

Suicide Attempt

Plastic Surgery

Hearing Aids or Lenses

Professional Dangerous Sports

Medical and / or surgical treatment for birth control

Alcohol or Drugs diseases

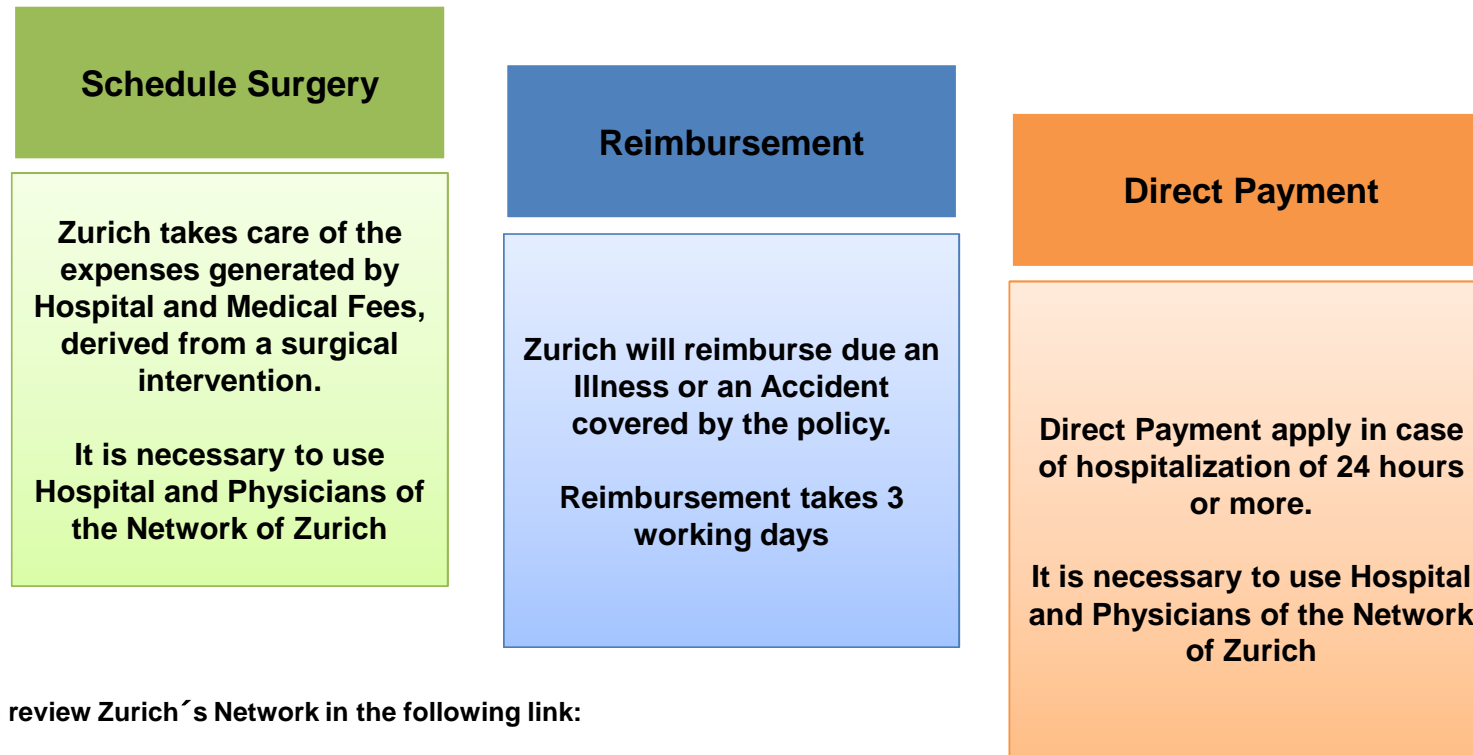
Disorders of mental alienation, psychic or nervous depression

2. Major Medical Expenses

Seguros Inbursa's Complementary Payments

- The employee will continue receiving complementary payments from Inbursa with Zurich.
- Proof of payment of the previous claim is needed.
- For Complementary Payments, no deductible apply.
- In case of Illness, coinsurance of 10% apply.
- Adrisa will continue process those claims normally.

2. Major Medical Expenses



You can review Zurich's Network in the following link:

<https://www.zurich.com.mx/es-mx/cliente-zurich/red-de-hospitales-y-medicos>

Estándar, Premium and Elite plans are covered.

2. Major Medical Expenses

Documentation Requested:

Schedule Surgery

- Physician Form
- “Aviso de Accidente y/o Enfermedad” Form.
- Laboratorie Results.
- Copy of and ID
- Physician Budget (when it apply).

Reimbursement

- Physician Form
- “Aviso de Accidente y/o Enfermedad” Form.
- Laboratorie Results.
- Copy of and ID
- Proof of Address
- Banking Account
- Reimbursement Form
- Physician prescriptions
- Invoices.

2. Major Medical Expenses

Hospital and Physician both in Zurich Network

- **No deductible or coinsurance.**
- **Zurich will pay both Hospital and Physician.**
- **Better take care of the sum insured**

Hospital in Zurich Network but Physician out of the Network

- **Zurich only pays Hospital**
- **Deductible and Coinsurance Apply.**
- **Employee will pay Physician Fees and ask for a reimbursement.**

2. Major Medical Expenses

Please Note:

It is very important to note that each Illness or Accident will be reviewed independently and its coverage will depend on what the conditions of the policy indicate, for that purpose it will always be necessary to present the Physician Form, the “Aviso de Accidente o Enfermedad” form and the Laboratorie Results Confirm the definitive condition.

If there is a rejection by the Insurer, it must indicate the reason for the same based on the conditions contracted.

3. Complementary Coverages

Dental Assistance and VRIM Coverage

Dental Assistance Coverages

✓ Dental Emergency

24X7 phone assistance
Dental Emergency Consultation
Temporary sedative treatments for urgency.
Therapeutic pulpotomy without final restoration.
Extraction
Reimplantation of tooth and / or stabilization by accident or displacement
Incision and drainage of abscesses
Direct or indirect pulp coating without final restoration
Recementation of crowns, bridges, inlays and onlays.
Prophylaxis per year
One oral evaluation per year
Two tooth restorations per year (amalgam or resin)
Copayment by the insured 20%
Annual per person limit of \$ 10,000
Contact:
Mexico City 5002 3102
Rest of the Republic: 01(55) 5002 3102 o 01800 347 1111
www.dentegra.com.mx

VRIM Coverage

The comprehensive wellness program includes:

Medical Telephone Service
Emergency medical care.
Medical advice.
Network of doctors and providers.

Face-to-face Health Service
24 hour home visit from \$ 450
Specialty Consultation for \$ 300
Discount of 10% up to 50% in studies, consultations, hospitalizations, medications, ambulances, etc.

Promotions and discounts
More than 200 coupons for free laboratory studies, free consultations and discounts with suppliers nationwide, valued at more than \$ 10,000.

Discounts from 15% to 33% in dental care.

10% to 40% discounts on vision care.

Contact:

Mexico City: **4209 3200**
Rest of th Republic: **01 800 900 8746**
www.medicavrim.com

Major Medical Expenses Optional Coverage

4. MME Optional plan: Excess Policy

With the objective of having a Greater Coverage for Medical Expenses, Zurich offers us the opportunity to extend this benefit by contracting some of the optional excess plans, which are the responsibility of the insured.

The purpose of these plans is to be better protected in case of presenting an illness or accident care that will exceed the basic coverage, which is 636.51 UMA (\$1,460,726.80 M.N.)



Notes:

- No Medical Selection
- All members of the family must be included. Contact your HR to contract this benefit
- Share claims experience with Basic Policy.
- The employee could receive an Invoice due the payment of this policy.
- No preexisting conditions covered.
- Maximum age of coverage will be 64 years.

Mobile app – Zúrich México



5. Mobile APP – Main Frames

App available for Smartphones and Tablets.



**Te asesoramos, te protegemos
y te acompañamos, de mil maneras.**

