

**GOLD** Med Plus

 **SEGUROS  
UNIVERSAL**



# GOLD Med Plus

We offer you an international health plan with the most comprehensive coverage worldwide and benefits that protect your health against any eventuality.

## INTERNATIONAL BENEFITS



100% coverage with pre-certification



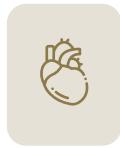
100% coverage in the preferred network with no deductible or coinsurance.



Up to US\$20,000 in prescription drugs.  
*Learn about the pharmacy network at [www.caremark.com](http://www.caremark.com)*



100% hospitalization coverage with pre-certification in the preferred network



US\$500,000 per case for organ transplants.



US\$30,000 annual air ambulance coverage to any destination.



US\$30,000 per case for living donor transplants.



100% maternity coverage up to the plan limit in the preferred network.



100% coverage in Quest Diagnostic network laboratories.  
*Learn about the laboratory network at [www.questdiagnostic.com](http://www.questdiagnostic.com)*



100% Executive Checkup outside the Dominican Republic for insured persons 40 years of age and older, at specialized centers.



*International benefits*





## TRAVEL ASSISTANCE:

We want you to feel supported whenever you are abroad with comprehensive travel insurance coverage.

TRAVEL ASSISTANCE BENEFITS		LIMITS
<b>MEDICAL ASSISTANCE</b>		
Medical assistance for accidents		US\$20,000
Medical assistance for non-pre-existing illnesses		US\$20,000
1st medical assistance for chronic or pre-existing illnesses		US\$1,000
Prescription medications		US\$500
Telemedicine		Included
Psychological assistance		Included
Hotel expenses for convalescence		US\$500 (up to US\$100 per night   Max 5 nights)
Medical assistance on cruise ships		Included
Medical assistance for pregnant women for any health situation during the trip, for the mother and her baby, in pregnancies less than 32 weeks gestation		US\$2,000
Plans for sports and snow sports coverage		US\$5,000
Coverage for prostheses and orthoses		US\$1,000
Coverage for insured persons over 75 years of age		Included
<b>DENTAL ASSISTANCE</b>		
Emergency dentistry		US\$600
<b>FUNERAL ASSISTANCE - REPATRIATIONS AND TRANSFERS</b>		
Últimos Gastos Plus		US\$3,000
Accidental Death		US\$25,000
Transfer of a family member		Econo Airplane Ticket
Accompaniment of minors		Econo Airplane Ticket
Funeral repatriation		Included
Early return due to the death or illness of a family member		Econo Airplane Ticket
Advanced return due to illness or accident of the policyholder		Econo Airplane Ticket

TRAVEL ASSISTANCE BENEFITS	LIMITS
<b>FUNERAL ASSISTANCE - REPATRIATIONS AND TRANSFERS</b>	
Medical transfer and/or medical repatriation included in the Included maximum medical assistance expense limit for accidents or illnesses included	Included
Repatriation due to airline bankruptcy	Econo Airplane Ticket
Administrative repatriation	US\$300
<b>ASSISTANCE FOR FLIGHT DELAY, CANCELLATION - TRIP CANCELLATION - DELAY OR LOSS OF LUGGAGE</b>	
Assistance in case of lost documents	Included
Trip cancellation guarantee up to 24 hours before the start of the trip	US\$800
Cruise tracking: In case you miss your cruise departure, a flight will be arranged so you can board the next scheduled departure	Econo Airplane Ticket
Expenses for delayed flights	US\$100 (6-hour delay)
Compensation for lost luggage on a cruise ship/regular airline	US\$1,000
Delayed baggage delivery	US\$300
<b>LEGAL ASSISTANCE</b>	
Transfer of funds for criminal bail	US\$15,000
Legal assistance for traffic accidents	US\$2,000
<b>PET ASSISTANCE</b>	
Hotel service for pets (dogs and cats) during the international tourist's trip	Up to US\$250 (Maximum 5 nights   Maximum US\$10 per night)
Hotel for pets (dogs and cats) at the place of residence	Up to US\$250 (Maximum 5 nights   Maximum US\$50 per night)
<b>PURCHASING ASSISTANCE</b>	
Protected purchase	US\$400

# LOCAL BENEFITS

You have local coverage tailored to your needs to provide you with comprehensive well-being and access to a premium network of healthcare specialists.



## Local Concierge Service

Close and personalized assistance with everything related to your medical visit abroad, from the specialists included in the network to the proper use of your health insurance.



**Access to airport VIP lounges** for all plan members at Las Américas International Airport - JFPG or Punta Cana International Airport.



## Telemedicine

Through the prestigious healthcare provider IDA Healthcare, you can access videoconferences with medical specialists 24/7, free of charge, from anywhere, and receive home hospitalization if needed.





**Gold Assist:** Emergency assistance, coordination, and special home services available 24/7.

**EMERGENCIES**

*Locksmith, including secondary doors*

*Inverter failure*

*Air conditioning failure*

*Gas leak*

*Broken glass, among others*

**SERVICE COORDINATION**

*Cleaning: cistern, carpet, pool, water tank, furniture, curtain, septic tank, and grease trap*

*Landscaping services*

*Fumigation services*

*Roof waterproofing*

*Floor glazing, among others*

**Service costs will be covered by the client**

**SPECIAL HOME SERVICES\***

*Air conditioning maintenance*

*Checkup and labor for the repair of washer, dryer, stove, microwave, refrigerator, among others.*

*Labor for the installation of bathroom and kitchen fixtures, light fixtures, ceiling fans, among others.*

**\*Subject to co-payment**

**\*\* The annual limit for all assistance services is 40 services**

*To access **Gold Assist**, services, you can contact us through the following channels:*

From your  
cellphonetoll-free

**\*864**

Customer  
Service Center | **809 544 7111**  
**option 2**

# INTERNATIONAL COVERAGE

Our most comprehensive international health plan that combines a prestigious network of local and global medical providers, as well as innovative coverage and benefits that guarantee support when things matter.

## FEATURES

- **NETWORK**

Worldwide

- **MAXIMUM BENEFIT PER YEAR**

Annually renewable  
US\$3,000,000

- **AGE INCOME LIMIT**

65 AÑOS

- **MAXIMUM AGE OF MEMBERSHIP**

For life

- **DEDUCTIBLES PER CALENDAR YEAR PER PERSON**

US\$1,000 • US\$2,500 • US\$5,000 • US\$10,000

- **REIMBURSEMENT**

80% according to THM\* [by its initials in Spanish] or URA\*\* [by its initials in Spanish], after meeting the deductible

\*THM: Medical Fee Schedule. \*\*URA: Usual, Reasonable, and Customary Charges.







## INTERNATIONAL COVERAGE

With GoldMed Plus, you can access a preferred network of specialist physicians with 100% coverage without paying a deductible or coinsurance, or visit the open network where you only pay the deductible chosen in the plan..

### PREFERRED NETWORK

100% COVERAGE IN MEDICAL CENTERS AND SPECIALIST DOCTORS LOCATED IN THE UNITED STATES, MADRID, BARCELONA AND COLOMBIA.

*No deductible or coinsurance applies.*

- **Consultations**  
- US\$25 co-payment
- **Outpatient services**
- **Hospitalization**
- **Physician fees**
- **Maternity**  
- Normal delivery and cesarean section.  
- Newborn complications US\$200,000 at 100%.  
- Maternity complications\*
- **Laboratories**  
- Quest Diagnostic network, 100% coverage.

### OPEN NETWORK

100% COVERAGE AFTER MEETING THE DEDUCTIBLE

*No coinsurance applies.*

- **Consultations**  
- US\$100 co-payment
- **Outpatient services**
- **Hospitalization**
- **Physician fees**
- **Maternity**  
- Normal delivery/C-section US\$20,000 at 85% with pre-certification and 80% without precertification.  
- In this case, the deductible does not apply.  
- Newborn complications up to US\$200,000.  
- Maternity complications\*
- **Laboratories**  
- Other Health Service Providers: With pre-certification, 100% coverage; without pre-certification, 80% coverage after the deductible is met.

### ALL SERVICES REQUIRE MANDATORY PRE-CERTIFICATION

\*Complications associated with induced fertilization are excluded.



## INCLUDED COVERAGES

	<b>PRESCRIPTION MEDICINES</b>	<ul style="list-style-type: none"><li>• 100% generic medications</li><li>• 80% brand name medications</li><li>• CVS Caremark Network</li><li>• Up to US\$20,000</li></ul>
	<b>AIR AMBULANCE</b>	US\$30,000 annually to any destination.
	<b>ORGAN TRANSPLANTS</b>	US\$500,000 at 100% per case in the preferred network.
	<b>LIVING ORGAN DONORS</b>	US\$30,000 at 100% per case in the preferred network.
	<b>TRAVEL ASSISTANCE</b>	US\$20,000 for medical expenses due to accidents/illness, US\$1,000 for lost luggage, among others.
	<b>CONGENITAL DISEASES</b>	US\$400,000 at 100% in the preferred network.
	<b>REPATRIATION OF MORTAL REMAINS</b>	Up to US\$10,000

# LOCAL CONFINEMENT COVERAGE

100% WITHIN THE EXCLUSIVO PLAN NETWORK



ROOM



SPECIAL  
STUDIES



INTENSIVE CARE  
UNIT



MEDICAL  
FEES



SPECIAL HOSPITAL  
SERVICES



GROUND  
AMBULANCE



MEDICATIONS  
AND EXPENDABLE  
MATERIALS



MATERNITY

100% up to  
RD\$400,000



NEWBORN  
COMPLICATIONS

Coverage included, once  
the delivery is complete





# COVERAGE INCLUDED



## MOVILIDAD UNIVERSAL

Specialized transportation service that facilitates safe and reliable transportation for our clients with physical disabilities or wheelchair users to health centers, rehabilitation centers, among others.



## PREVENTATIVE CHECK-UP

Preventive check-up outside the Dominican Republic is 100% for insured persons 40 years of age and older, at specialized centers.



## LOCAL AIR AMBULANCE

Through our provider, Panorama Jets.



## GROUND AMBULANCE

24/7 nationwide service through PROMED Dominicana.



## ENCUIDADO UNIVERSAL

Care and support for you and your family in the event of an advanced illness, provided by a dedicated team offering physical and emotional support.

\*Available for individuals aged 18 and over.

# OPTIONAL COVERAGES IN THE DOMINICAN REPUBLIC

You can choose the following optional coverages to include in your health plan:



## LOCAL OUTPATIENT COVERAGE

<b>Outpatient consultations</b>	100% in-network coverage of the Exclusivo Plan
<b>Special studies, labs, and x-rays</b>	
<b>Outpatient emergencies</b>	
<b>Outpatient procedures and surgeries</b>	
<b>Vaccinations at affiliated centers</b>	100% up to the plan limit up to age 12
<b>Local outpatient medicine</b>	US\$ 1,000



## ÚLTIMOS GASTOS PLUS PREMIUM

A superior option for everything related to funeral and obsequies services.



## EXCLUSIVO DENTAL PLUS

Premium network of specialized professionals nationwide.









## **OUR BEST PLAN IS TO TAKE CARE OF YOUR HEALTH**

*We are committed to being a part of your physical and mental well-being. We appreciate the trust you have placed in us to take care of your health, and that's why we work every day to be there for you and provide you with peace of mind.*



# CUSTOMER SERVICE



Service Center, Santo Domingo,  
Av. Lope de Vega Esq. Fantino Falco  
T. 809 544 7111



[servicioalcliente@universal.com.do](mailto:servicioalcliente@universal.com.do)



Offices nationwide  
[www.segurosuniversal.com.do](http://www.segurosuniversal.com.do)

# DIGITAL CHANNELS

We guarantee to be there for you at all times. That's why our digital channels are available to answer your requests and inquiries 24/7.



## UNIVERSAL APP:

From our APP, you can make inquiries, make payments, request refunds, and more.

**Available on the App Store and Google Play**



## AMANDA:

With your virtual assistant, Amanda Bot, you can make and check refunds, validate your insurance status, get a quote, and much more.

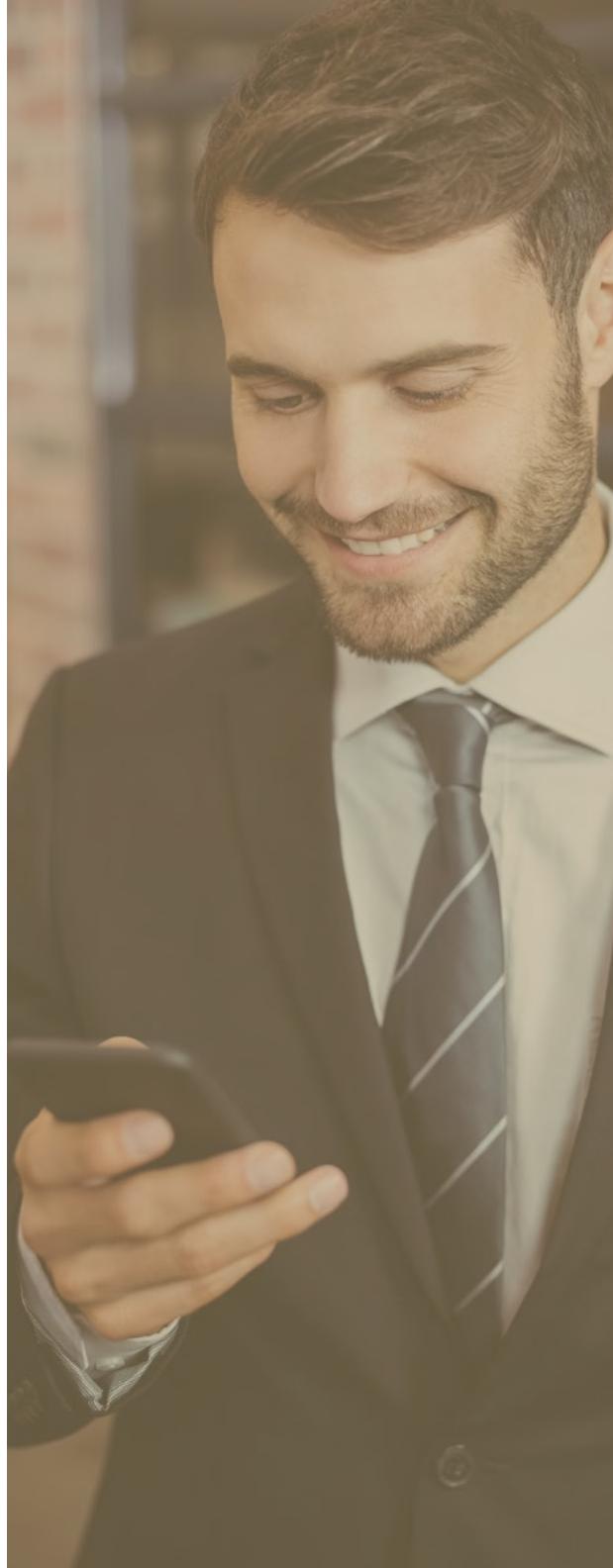
**Write to her on WhatsApp at 829-544-7111**



## UNIVERSAL ONLINE:

Through our portal, you can serve yourself and manage your processes more simply and quickly. Check coverage, make online payments, download invoices, receipts, account statements, among others.

**Access here: [enlinea.universal.com.do](http://enlinea.universal.com.do)**





 UniversalRD

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 Canales Universal

 Grupo Universal

[www.segurosuniversal.com.do](http://www.segurosuniversal.com.do)

*Updated December 2025*

