



PLAN Exclusivo





In life, we always have a plan for everything, but the best one you can have is one that takes care of your health.

At Seguros Universal we offer you the best private health plans that take care of you at every stage of life and offer you comprehensive protection, not only for when illness strikes, but we also help you prevent it and adopt a healthy lifestyle.

Our renewed plans have extensive coverage that adapts to your protection needs and benefits that ensure complete and convenient support.

Whatever the health plan, we have one for you.

MAIN **BENEFITS**

By contracting our Exclusivo private health plan you obtain unique benefits that support your well-being and safety.

1 **100% COVERAGE** for hospitalization.



2 **100% VACCINES**
Up to 12 years of age in affiliated vaccination centers.



3 **NEONATES**
From the moment of gestation, your baby has medical protection. At birth, you have coverage up to the limit of the contracted plan, regardless of the mother.



4 **LIFE INSURANCE**
Payment of RD\$500,000 to your beneficiaries in the event of your death.



5 100% coverage for the **Mirena contraceptive** in a network of preferred doctors.



6 **ÚLTIMOS GASTOS PLUS**
Coverage of RD\$100,000 for a funeral package and RD\$100,000 for a funeral package (cemetery).



PRINCIPALES
BENEFICIOS

7

PREVENTIVE CHECKUP

Consultation services with specialists, tests and diagnostic support for members 40 years of age and older in a network of specialized centers.



8

DISCOUNT ON HIGH-COST MEDICATIONS

In laboratories, materials and medical equipment. Check them out at:
www.segurosuniversal.com.do



9

MOVILIDAD UNIVERSAL

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



10

TELEMEDICINE

Through the prestigious health provider **IDA Healthcare**, you have access to video conferences with medical specialists 24/7, free of charge, from anywhere and home hospitalization in case you need it.



11

ENCUIDADO UNIVERSAL

Comprehensive care and support for you and your family in the event of an advanced illness, provided by a team of specialists offering both physical and emotional assistance.



*Available for individuals over 18 years of age.

12

ENCOMPAÑÍA UNIVERSAL

Personalized care services and professional support during health recovery, whether in a hospital or at home, through the provider Best Care.



PRINCIPALES
BENEFICIOS

13

GOLD ASSIST

Assistance for emergencies, coordination and special home services available **24 hours a day, 7 days a week.**



EMERGENCY

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

Gardening services

Fumigation services

Roof waterproofing

Floor crystallization, among others

Service costs will be covered by the client.

SPECIAL HOME SERVICES*

Air conditioning maintenance

Checkup and labor for the repair of washing machine, dryer, stove, microwave and refrigerator

Labor for the installation of bathroom and kitchen accessories, lamps and ceiling fans, among others

**Subject to copayment*

***Annual limit of 40 services for all types of services.*

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

From your
mobile toll free

★**864**

Customer Service
Center

809 544 7111
option 2

14

TRAVEL ASSISTANCE

We want you to feel supported every time you are outside the country with comprehensive travel insurance coverage.



COVERAGE	LIMITS
MEDICAL CARE	
Medical assistance due to accident	US\$ 20,000
Medical assistance for non-preexisting illness	US\$ 20,000
Medical assistance for chronic or preexisting illness	US\$ 1,000
Prescription medications	US\$ 500
Telemedicine	Incluido
Psychological assistance	Incluido
Hotel expenses for convalescence	US\$ 500 (hasta US\$ 100 por noche Max 5 noches)
Medical assistance on cruises	Incluido
Medical assistance for pregnant women in case of any health situation during the trip, for the mother and her baby, in pregnancies less than 32 weeks' gestation	US\$ 2,000
Plans for coverage of sports and snow sports	US\$ 5,000

MAIN
BENEFITS

COVERAGE	LIMITS
Coverage for prostheses and orthoses	US\$ 1,000
Coverage for policyholders over 75 years of age	Included
DENTAL CARE	
Emergency dentistry	US\$ 600
FUNERAL ASSISTANCE - REPATRIATION AND TRANSFERS	
Final Expenses Plus	US\$ 3,000
Accidental Death	US\$ 25,000
Relocation of a family member	Economic Air Ticket
Accompaniment of minors	Economic Air Ticket
Funeral repatriation	Included
Early return due to the death/illness of a family member	Economic Air Ticket
Early return due to illness or accident of the policyholder	Economic Air Ticket
Medical transfer and/or medical repatriation included in the maximum expense limit for medical assistance due to accident or illness	Included
Repatriation due to airline bankruptcy	Economic Air Ticket
Administrative repatriation	US\$ 300

COVERAGE	LIMITS
ASSISTANCE FOR FLIGHT DELAYS AND CANCELLATIONS - TRIP CANCELLATION - DELAYED OR LOST LUGGAGE	
Assistance in case of lost documents	Included
Trip cancellation guarantee up to 24 hours before the start of the trip	US\$800
Cruise follow-up: If you miss your cruise departure, a flight will be arranged so you can board the next scheduled departure	Economic Air 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
LEGAL ASSISTANCE	
Transfer of funds for criminal bail	US\$ 15,000
Legal assistance for traffic accidents	US\$ 2,000
PET ASSISTANCE	
Pet hotel service (dogs and cats) during international tourist's trip	Up to US\$250 (Maximum 5 nights Maximum US\$10 per night)
Pet hotel (dogs and cats) at the place of residence	Up to US\$250 (Maximum 5 nights Maximum US\$50 per night)
PURCHASING ASSISTANCE	
Protected purchase	US\$ 400



COVERAGES

COVERAGES

Our Exclusivo **private health plan** has coverage that adapts to your needs to provide you with comprehensive well-being and access to a **premium network of health specialists**.



PLAN LIMITS

Limit per case

In the event of each health event, we cover the costs related to the medical case up to the limit of the contracted plan.

RD\$2,500,000

Catastrophic coverage

Financial protection for high-cost health cases or specialized treatments.

RD\$2,500,000



OUTPATIENT

Outpatient consultation

Unlimited subject to copayment

Outpatient emergencies

100%

Laboratories

100%

X-rays

100%

Special studies*

100%

Outpatient diagnosis

100%

Vaccines in affiliated centers

100% up to 12 years



HOSPITALIZATION

Private room

100%

Intensive care room

100%

Special hospital services

100%

Medications during hospitalization

100%

Professional medical fees

100%

COVERAGES



MATERNITY

Normal delivery / Caesarean section	100% up to RD\$400,000
Newborn benefit	From the moment of gestation, your baby has medical protection. At birth, he or she has coverage up to the limit of the contracted plan, regardless of the mother
Newborns with problems	Coverage included, once the birth event is over
Receiving complications	100% under the mother's limit
Neonatal screening	Included



REIMBURSEMENT

Outpatient consultations with non-affiliated physicians	Up to RD\$5,000
Private room	Up to RD\$7,000
Expenses incurred outside the provider network	90% according to MFS*
Vaccines in non-affiliated centers	90% according to MFS



INCLUDED

Movilidad Universal	Specialized transportation that facilitates safe and reliable transportation for our clients with physical disabilities or who are wheelchair users
Telemedicine	Through the prestigious health provider IDA Healthcare, you have access to video conferences with medical specialists 24/7, free of charge, from anywhere and home hospitalization in case you need it
Preventive Check-up	Consultation services with specialists, analysis and diagnostic support for members 40 years of age and older in a network of specialized centers
Psychological, psychiatric consultations and non-physical therapies	90 consultations per year
Últimos Gastos Plus	Coverage of RD\$100,000 for funeral package and RD\$100,000 for funeral package (cemetery)
Life Insurance**	Economic support of RD\$500,000 for your beneficiaries in case you die
Gold Assist	Emergency assistance, coordination and special home services
Travel assistance	Travel insurance coverage for your stays outside the country

*Medical Fee Schedule. **6-month waiting period for issuances

OUR BEST PLAN IS TO TAKE CARE OF YOUR

We are committed to being 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 is why we work every day to be present and give you peace of mind.



Optional
COVERAGES

OPTIONAL
COVERAGES

Our optional coverages support you according to your protection needs. For an additional fee, you can include in your private health plan:



ÚLTIMOS GASTOS PLUS PREMIUM

A superior option for everything related to funeral and burial services

Available coverage:

RD\$500,000 and RD\$800,000



DENTAL PLANS

Choose from several premium dental plan options according to your needs.



OPHTHALMOLOGICAL PLANS

Choose vision coverage options with the most complete ophthalmological network in the entire country.



OUTPATIENT MEDICINE

Up to RD\$70,000 per year, for prescription drug purchases.

OPTIONAL
COVERAGES

LAND AMBULANCE

24/7 nationwide service through
PROMED Dominicana.



LOCAL AIR AMBULANCE

With the Aeroambulancia Personal plan, you are covered for nationwide helicopter transportation and emergency medical care, available 24/7 through our provider, AeroAmbulancia.



EMOTIONAL HEALTH

Psychological consultations with 100% coverage without copayment in a network of mental health specialists.



OPTIONAL
COVERAGES

International Care

For an affordable fee, you can access healthcare services with international standards from the Dominican Republic, as well as access to the Northwell Health network in New York, should you need it.



International second medical opinion consultation and review of special studies in the Dominican Republic through IDA Healthcare.



Personalized support through a local and international concierge.



Access to the Northwell Health network, the largest integrated healthcare system in New York, with coverage up to US\$500,000*.



Virtual consultations with physicians in the Northwell Health network.



Prescription medications at 80% coverage up to US\$5,000.

OPTIONAL
COVERAGES



Cobertura de US\$1,000 para cubrir los gastos del viaje relacionados con el caso de salud (tickets aéreos y hospedaje).



Tarifa preferencial para ambulancia aérea internacional con el proveedor Aeroambulancia, a pagar directamente por el afiliado.

**Para acceder a esta cobertura el paciente debe cumplir con el protocolo e informe médico de IDA Healthcare.*

CUSTOMER SERVICE



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



clientes@universal.com.do



Offices nationwide
www.segurosuniversal.com.do

DIGITAL CHANNELS

We guarantee to be present at all times, therefore, we have our digital channels available for you, which provide answers to your requests and queries **24 hours a day, 7 days a week.**



UNIVERSAL APP:

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

Available in APP Store and Google Play



AMANDA:

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

Write to her via WhatsApp 829-544-7111



UNIVERSAL ONLINE:

Through our portal you can serve yourself and manage your processes in a simpler and faster way. Check coverage, make online payments, download invoices, receipts, account statements, among others.

Access here: enlinea.universal.com.do



UniversalRD



@UniversalRD



Universal_RD



Canales Universal



Grupo Universal

www.segurosuniversal.com.do

Updated February 2026