



HEALTH PRIVATE **PLANS**







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 one of our private health plans you get unique benefits that support your well-being and security.



MOVILIDAD UNIVERSAL

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



DISCOUNT ON HIGH-COST MEDICATIONS

In laboratories, medical materials and equipment.

Check them out at:

www.segurosuniversal.com.do



NEONATE

From the moment of pregnancy, your baby has medical protection. At birth, the baby has coverage up to the limit of the contracted plan, independent of the mother.



UNLIMITED PHYSICAL THERAPIES

With laser and ultrasound equipment in our network of health service providers.



100% VACCINES

In affiliated vaccination centers, according to the vaccination schedule.

MAIN BENEFITS



LIFETIME COVERAGE

By contracting and maintaining your private health plan before age 65, you have coverage for life.



TELEMEDICINA

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.



ENCUIDADO UNIVERSAL

Comprehensive care and support for you and your family in case of advanced illness, through a team of specialists who provide physical and emotional support.

**Available for individuals over 18 years of age.*



ENCOMPAÑÍA UNIVERSAL


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





COVERAGE

COVERAGE


Our private health plans have extensive coverage that adapts to your protection needs.

 PLAN LIMITS	Vital	Alpha	Absoluto
Limit per case <i>In the event of each health event, we cover the costs related to the medical case up to the limit of the contracted plan.</i>	RD\$650,000	RD\$900,000	RD\$1,000,000
Catastrophic coverage <i>Financial protection for high-cost health cases or specialized treatments.</i>	RD\$500,000	RD\$500,000	RD\$1,000,000


 OUTPATIENT COVERAGE	Vital	Alpha	Absoluto
Outpatient consultation	Unlimited subject to copayment		
Outpatient emergencies	100%		
Laboratories	85%		
X-rays	85%		
Special studies	85%		
Outpatient diagnoses	85%		
Vaccines in affiliated centers	100% according to the vaccination schedule		


 HOSPITALIZATION	Vital	Alpha	Absoluto
Private room	100%		
Intensive care room	100%		
Special hospital services	100%		
Medications during hospitalization	100%		
Professional medical fees	100%		

COVERAGE

 MATERNITY	Vital	Alpha	Absoluto
Normal delivery / cesarean section	100%		
Neonate benefit	From the moment of pregnancy, your baby has medical protection. At birth, the baby has coverage up to the limit of the contracted plan, independent of the mother.		
Newborns with health problems	Coverage included, once the birth event ends		
Complications at birth during hospitalization	100% under the mother's limit		
Neonatal screening	Included		

 HIGH-COST	Vital	Alpha	Absoluto
Outpatient services	80% up to plan limit		
Hospital services	100% up to plan limit		

 REFUND	Vital	Alpha	Absoluto
Outpatient consultations with unaffiliated doctors	Up to RD\$2,000	Up to RD\$2,500	Up to RD\$3,000
Private room	N/A	Up to RD\$4,500	Up to RD\$6,500
Out-of-network reimbursements for outpatient and inpatient services	N/A	85% outpatient services according to MFS* 100% hospitalizations according to MFS	
Vaccinations at unaffiliated centers	100% according to the vaccination schedule		

 INCLUDED	Vital	Alpha	Absoluto
Universal Dental Network	N/A		Included and covered through the network of dental providers nationwide
Movilidad Universal	Specialized transportation that facilitates safe and reliable transportation for our clients with physical disabilities or wheelchair users.		
Telemedicine	Access to medical consultation 24/7 through videoconference with health provider IDA Healthcare.		
Psychological, psychiatric consultations	30 consultations a year		
Últimos Gastos Plus	Coverage of RD\$100,000 for the funeral package and RD\$100,000 for the cemetery		

*Medical Fee Schedule.





OUR BEST PLAN IS TO TAKE CARE OF YOUR HEALTH

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
COVERAGE

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

TRAVEL ASSISTANCE

Travel insurance all year round with medical assistance coverage for illness or accident, compensation for lost luggage, among others.



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.



LAND AMBULANCE

Nationwide service 24/7, through **PROMED Dominicana.**



OPTIONAL COVERAGE



DENTAL PLANS

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



OPHTHALMOLOGICAL PLANS

Choose vision coverage options with the most complete vision network nationwide.



OUTPATIENT MEDICINE

From RD\$5,000 to RD\$15,000 per year, for prescription drug purchases.



LIFE INSURANCE

Financial support for beneficiaries in the event of natural or accidental death of one of the members of the family nucleus RD\$100,000, RD\$200,000 or RD\$300,000.



INTERNATIONAL REPATRIATION

Transfer of the mortal remains to the airport in their country of origin. Up to US\$10,000.

**Applies exclusively to group plans.*

OPTIONAL
COVERAGE





CUSTOMER SERVICE



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DIGITAL CHANNELS

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



UNIVERSAL APP:

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

Available in APP Store and Google Play



AMANDA:

With your virtual assistant Amanda Bot you can make and consult reimbursements, validate your insurance status, quote and much more.

Write 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.

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