



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.

MAIN BENEFITS



100% VACCINES

Up to 7 years of age in affiliated vaccination centers.



UNLIMITED PHYSICAL THERAPIES

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



LIFETIME COVERAGE

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



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.





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% up to 7 years.		

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



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 MFS up to 7 years**



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. **According to vaccine administration protocol.



A photograph of a person in an orange long-sleeved shirt lifting another person into the air. The background is a clear blue sky with a large, white, curved diagonal stripe. The person being lifted is wearing dark clothing and sneakers. The overall mood is positive and energetic.

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

OPTIONAL COVERAGE

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 FAMILIAR

Management and payment of all funeral procedures for the spouse, children and stepchildren.

Available coverage: RD\$180,000;
RD\$200,000; RD\$250,000 and RD\$300,000



ÚLTIMOS GASTOS PLUS PREMIUM

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

Available coverages:
RD\$500,000 and RD\$800,000



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.



ADELANTO POR ENFERMEDAD

You receive a cash payment and coverage within the contracted plan network for named catastrophic illnesses; from RD\$300,000 to RD\$1,500,000.



PARA TU MEJOR AMIGO

Insurance to protect your dog in case he/she gets sick, hurts or causes damage to third parties.

OPTIONAL COVERAGE

OUTPATIENT MEDICINE

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



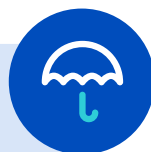
ORIÉNTATE

Specialized online service that offers you psychological guidance and care.



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.





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.

Access here: enlinea.universal.com.do



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