



IGP Country Profile 2021

Dominican Republic

Prepared by:

MAPFRE BHD and
MAPFRE Salud ARS, S.A.



Preface

This Country Profile has been prepared by **MAPFRE BHD Compañía de Seguros, S.A. \ MAPFRE Salud ARS, S.A.** for the International Group Program (IGP).

The International Group Program (IGP) is a network of major life insurance companies (Network Partners) operating throughout the world, who work together to meet the group insurance and pension needs of international corporations and their affiliates, branches, and subsidiaries.

Since 1967, the International Group Program has been an industry leader in the field of international benefits management, serving more multinational companies than any other network. IGP is represented in around 70 countries throughout the world and is known for the flexibility and quality of service we provide to our clients.

Working closely with our headquarters' staff in Boston and our regional offices in Brussels and Singapore, IGP Network Partners offer corporate clients the advantages of experienced local insurance management coupled with the resources of a professionally trained staff that specializes in international employee benefits.

IGP is managed by John Hancock Life Insurance Company (U.S.A.), the U.S. operation of Manulife Financial Corporation, a leading financial services group based in Toronto, Canada. Manulife offers its clients a diverse range of financial protection products and wealth management services. Both Manulife Financial and John Hancock are internationally recognized brands that have stood for financial strength and integrity for more than a century.

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Your Local Link to IGP in the Dominican Republic:

MAPFRE BHD Compañía de Seguros, S.A.

MAPFRE Salud ARS, S.A.

MAPFRE BHD Compañía de Seguros, S.A. \ MAPFRE Salud ARS, S.A.

The IGP Network Partner in the Dominican Republic

MAPFRE BHD Compañía de Seguros, S.A. ranks among the top five insurance companies in the Dominican Republic in terms of market share and is jointly owned by the Mapfre Group and Centro Financiero BHD. It offers both group and individual insurance and has made significant investments in the development of new products, as well as technology designed to enhance customer service. Mapfre BHD is the first and only financial company in the Dominican Republic with an AAA (dom) rating, given by Fitch Ratings.

Centro Financiero BHD is one of the most prominent financial services groups in the Dominican Republic. It is comprised of several companies, including Banco BHD, the third-largest commercial bank in the country.

MAPFRE is the largest foreign insurance group in Latin America and the largest insurance company in its home country, Spain. The MAPFRE Group was founded in 1933 and offers insurance, reinsurance and financial services. It is a *Fortune Global 500* company and has a presence in more than 47 countries. It is one of the ten largest insurance groups in Europe based on premium volume. MAPFRE S.A., the group's parent and holding company, is listed on the Madrid and Barcelona stock exchanges, as well as the following indices: IBEX 35, Dow Jones Stoxx Insurance, Dow Jones Sustainability (Europe and World), MSCI Spain, FTSE All-World, FTSE Developed Europe, FTSE4Good and FTSE4Good IBEX.

MAPFRE BHD Compañía de Seguros has over 350 employees and over 600 sales agents and 595 brokers. It has been an IGP Network Partner since 1998.

MAPFRE Salud ARS, S.A. is a Health Risk Administrator created by Centro Financiero BHD to provide health services via an extensive network of medical providers. With the goal of being recognized as one of the best Health Risk Administrators in the Dominican Republic, substantial investments in qualified personnel, equipment and information technology were made in the establishment of MAPFRE Salud ARS.

Known for providing a high level of service, MAPFRE Salud ARS has extended its customer service hotline so that clients can obtain information on issues related to their health coverage 24 hours a day, seven days a week. It also offers many services to both clients and providers via the internet.

MAPFRE Salud ARS was established in 2003 and joined the International Group Program that year.

Key Products

Life

- Life
- Accidental Death and Dismemberment
- Permanent and Total Disability
- Dependent Life
- Optional Supplemental Life

Medical

- Cash Flow Medical
- Dental
- Hospital and Surgical
- Major Medical

Pensions

- Managed Funds for Private Pensions

Additional information on MAPFRE BHD Compañía de Seguros and MAPFRE Salud ARS, S.A. is available at: www.mapfrehbd.com.do and www.arspalic.com.do. (*Information in Spanish.*)

Social Security Benefits and Customary Private Employee Benefits

Introduction:

Social Security Reform – Law No. 87-01

In 2001, reform (Law No. 87-01) was enacted to establish a social security system to regulate all public and private institutions that perform activities related to social security. It became effective in 2003.

Access to this system is open to all citizens of the Dominican Republic, as well as to legal residents in the Dominican territory.

The 1st pillar of the retirement provision consists of a pay-as-you-go social security program. The new mandatory 2nd pillar is made up of individual retirement accounts that are privately managed by Pension Fund Administrators (AFPs).

The pay-as-you-go system covers those workers 45 years of age or older in 2003 and who chose to remain in the system, as well as private-sector employees who began receiving their pension benefits prior to 2003.

In 2003, the pay-as-you-go system for private-sector employees was closed to new participants and is being phased out.

New Dominican Social Security System (IDSS)

The new Dominican Social Security System (IDSS) regulates all Pension Fund Administrators (AFPs), Health Risk Administrators (ARS) and Health Services Providers (PSS) that operate in the Dominican Republic. All related functions including membership, payment, and provision of benefits and services are handled exclusively by the National Council for Social Security Fund (CNSS).

The following three types of insurance benefits – all regulated by CNSS – are provided:

- Family and Health Insurance
- Old-Age, Disability and Survivors' Benefits
- Worker's Compensation

Social Security reforms relating to retirement benefits introduced three pillars:

- Pay-as-You-Go Retirement Program (administered by Social Security) – being phased out.
- Mandatory Second Pillar consisting of personal retirement accounts that are managed by Pension Fund Administrators (AFPs)
- An individual's own resources

The new public health system (SFS) established by Law 87-01, which became effective on September 1, 2007, provides universal health coverage via health care providers (ARS).

While the health plan offered under the new system is a basic plan that covers almost all types of medical needs, there are some limitations and exclusions that could be covered by a supplementary medical plan paid for by the insureds.

In anticipation of the new public health system, the Centro Financiero BHD, the main shareholder of Compañía de Seguros Palic, created MAPFRE Salud ARS, a new company dedicated to offering health services to clients, including members of prepaid and basic health plans.



Social Security Benefits and Customary Private Employee Benefits

Eligibility:

Mandatory Individual Account:

All private-sector employees who entered the workforce after June 2003 are required to participate. Participation is voluntary for citizens living overseas, public-sector employees and private-sector employees older than 45 years of age as of 2003. Self-employed workers are exempt.

Social Assistance:

All severely disabled, indigent, unemployed and self-employed people with income below the legal monthly minimum wage.

On December 7, 2021, a 21% increase was approved to the minimum salary for employees in the Free Trade Zone. Effective January 1, 2022, the new minimum salary was DOP 13,915.

Outside of the Free Trade Zones, the monthly minimum wage depends on the size of the company as follows (updated July 14, 2021):

DOP 21,000	Large companies (over 150 workers and over DOP 202 million in annual sales)
DOP 19,250	Medium size companies (51-150 workers, annual sales of DOP 54 million – DOP 202 million)
DOP 12,900	Small companies (11-50 workers, annual sales of DOP 8 – DOP 54 million)
DOP 11,900	Micro companies (up to 10 workers, gross annual sales of up to DOP 8 million)

In cases where a company meets the criteria for different size classifications, the larger classification will apply.

The minimum wage for field workers or farmers is DOP 500.00 per day.

Contributions:

Mandatory Individual Account

Type of Benefit	% Employer	% Employee	Total	2021 Caps
Health Care	7.09	3.04	10.13	DOP 134,820.00
Old-age, disability and survivor pensions	7.10	2.87	9.97	DOP 269,640.00
Occupational Injury	1.10*	0	1.10	DOP 53,928.00
Total	15.29	5.91	21.20	

*Occupational Injury: Contributions are based on degree of risk.



Social Security Benefits and Customary Private Employee Benefits

Total contributions are distributed as follows:

Old-Age, Disability and Survivors' Pensions (AFP)		Family & Health (SFS)	
8%	Individual's account	9.53%	Individual's health benefit
1%	Life insurance for the Individual	0.1%	Daycare & nurseries
0.4%	Social Solidarity Fund	0.43%	Maternity and other allowances
0.5%	Basic Commission for the AFP		
0.07 %	Maintenance of the Superintendent of Pensions	0.07%	Maintenance of the Superintendent of Health & Labor Risks

The maximum Social Security contributions are based on the minimum monthly salary (MMS) as follows:

Pensions: 20 x MMS
 Healthcare: 10 x MMS
 Labor Risk: 4 x MMS

Social Assistance Program

Cost of the social assistance program is borne by the Government.



Social Security Benefits and Customary Private Employee Benefits

LIFE BENEFITS	
Social Security Benefits	Customary Private Employee Benefits
<p>Please see Survivors' Benefits for more information.</p>	<p>Eligibility</p> <p>The insured must be between the ages of 18 and 75.</p> <p>Death Benefit</p> <p>An amount equal to 12-26 times monthly salary subject to a minimum of DOP 100,000 and a maximum of DOP 22,000,000.</p> <p>The benefit is reduced by 50% when the insured attains age 65. The benefit is excluded at age 75.</p> <p>Accidental Death and Dismemberment</p> <p>An amount equal to the death benefit. The benefit is excluded at age 75.</p> <p>Permanent and Total Disability</p> <p>An amount equal to the death benefit. The benefit is excluded at age 65.</p> <p>Burial Benefits</p> <p>In the event of death, the survivor receives financial assistance to help defray the cost of burial expenses.</p>



Social Security Benefits and Customary Private Employee Benefits

DISABILITY BENEFITS	
Social Security Benefits	Customary Private Employee Benefits
<p>Mandatory Individual Account</p> <p><i>Long-Term Disability Income</i></p> <p>The insured only qualifies for a total disability pension if he or she is disabled as a result of a non-occupational accident or sickness, and his or her earning capacity is reduced by two thirds.</p> <p>The disability benefit is equal to 66.77% of the indexed average salary of the insured in the last three years immediately prior to becoming disabled.</p> <p>Disability payments are financed by disability insurance and are payable until retirement or death.</p> <p>In addition, the insurance company will pay a monthly contribution to the insured's individual account until retirement or death.</p> <p>The disability pension ceases at normal retirement age; at which time, the insured can use the funds in his/her individual account to purchase an annuity or make withdrawals.</p> <p><i>Partial Disability</i></p> <p>If the loss of earnings capacity is more than 50% but less than 66.7%, the benefit is 30% of the indexed average salary in the last three years immediately prior to the disability.</p> <p>There is no maximum or minimum disability pension. Benefit payments will be adjusted according to changes in the consumer price index.</p> <p><i>Short-Term Disability</i></p> <p>Cash benefits for sickness are provided by social insurance.</p> <p>The insured must have contributed for at least 12 months or be receiving a pension. The benefit is 60% of earnings in the previous six months (40% if the insured is hospitalized) and is paid for up to 26 weeks.</p> <p>There is a three-day waiting period.</p> <p>If, at the end of 26 weeks of receiving short-term benefits, the insured continues to be disabled, he or she may be classified as totally disabled.</p> <p>Social Assistance</p> <p>A disability pension is paid to individuals of any age who are classified as needy and severely disabled. The benefit is means-tested.</p> <p>The disability pension is 60% of the legal monthly minimum</p>	<p>Eligibility</p> <p>The insured must be between the ages of 18 and 75.</p> <p>Death Benefit</p> <p>An amount equal to 12-26 times monthly salary subject to a minimum of DOP 100,000 and a maximum of DOP 22,000,000.</p> <p>The benefit is reduced by 50% when the insured attains age 65. The benefit is excluded at age 75.</p> <p>Accidental Death and Dismemberment</p> <p>An amount equal to the death benefit. The benefit is excluded at age 75.</p> <p>Permanent and Total Disability</p> <p>An amount equal to the death benefit. The benefit is excluded at age 65.</p> <p>Burial Benefits</p> <p>In the event of death, the survivor receives financial assistance to help defray the cost of burial expenses.</p>

wage for public-sector employees. In addition, a Christmas Bonus is paid.

In February 2014, the CNSS enacted Resolution No. 335-01 whereby all pensions (Old-Age, Survivors and Disability) will be indexed every two years to parallel the increase in the legal monthly minimum wage. This will help to ensure that pensioners can afford to purchase a certain level of goods and services.

Sickness and Maternity:

Cash benefits for sickness and maternity are provided by social insurance.

Contributions

Employer: 7.09% of covered payroll
Insured: 3.04% of covered earnings
State: 2.0%

The maximum earnings used to calculate contributions are 10 times the legal monthly minimum wage. There is no minimum earnings limit for calculating contributions.

Cash Sickness Benefit

The insured must have contributed for at least 12 months or be receiving a pension. The benefit is 60% of earnings in the previous six months (40% if the insured is hospitalized) and is paid for up to 26 weeks. There is a three-day waiting period.

Cash Maternity Benefit:

The insured must have contributed for eight months in the 12 months before childbirth or not been working during the previous 12 months. The insured receives three months of earnings that is paid six weeks before childbirth and six weeks after the expected date of birth.

The insured receives three months of earnings that is paid six weeks before childbirth and six weeks after the expected date of birth. Should the insured's salary be less than three times the minimum national wage, an allowance is paid for up to 12 months for nourishment of the newborn.

Dependent wives are entitled to benefits, provided the insured employee has made at least 30 weekly contributions during the ten-month period prior to the delivery date.

Maternity benefits are provided via the national healthcare system and include:

- Prenatal, delivery, postnatal care
- Medical care
- Hospitalization (Ambulatory)
- Pharmaceuticals

SURVIVORS' BENEFITS	
Social Security Benefits	Customary Private Employee Benefits
<p><i>Mandatory Individual Account</i></p> <p>A benefit of 60% of the deceased's indexed average salary earned during the three years prior to death.</p> <p>If the surviving spouse is over age 55, the pension is payable for life; if the surviving spouse is between ages 50-55, the pension is payable for six years; and if the surviving spouse is under age 50, the pension is payable for five years.</p> <p>The surviving spouse must share the benefit with surviving children under age 18 (21 if full-time student and no age limit if child is disabled). The spouse receives 50%, and the remaining 50% is split among eligible orphans.</p> <p>There is no maximum or minimum disability pension. Benefit payments will adjust according to changes in the consumer price index.</p> <p><i>Social Assistance</i></p> <p>A survivors' benefit is paid to needy survivors, including: spouses or partners, unmarried children under age 18 or 21 if a full-time student. There is no age limit for disabled orphans.</p> <p>The benefit is equal to 60% of the legal monthly minimum wage for public-sector employees and is means-tested. A Christmas Bonus is also paid.</p> <p>In February 2014, the CNSS enacted Resolution No. 335-01 whereby all pensions (Old-Age, Survivors and Disability) will be indexed every two years to parallel the increase in the legal monthly minimum wage. This will help to ensure that pensioners can afford to purchase a certain level of goods and services.</p>	<p>Please see Survivors' Benefits for more information.</p>



Social Security Benefits and Customary Private Employee Benefits

MEDICAL BENEFITS	
Social Security Benefits	Customary Private Employee Benefits
<p>Medical Benefits</p> <p>Medical benefits are provided to all citizens of the Dominican Republic via a system of universal health care (SFS) established by Law 87-01, which became effective on September 1, 2007.</p> <p>Health coverage is provided via health care organizations Health Risk Administrators (ARS) and Health Services Providers (PSS) that operate in the Dominican Republic.</p> <p>All related functions including membership, payment, and provision of benefits and services are handled exclusively by the National Council for Social Security Fund (CNSS).</p> <p>While the health plan offered under the new system is a basic plan that covers almost all types of medical needs, there are some limitations and exclusions that could be covered by a supplementary medical plan paid for by the insureds.</p> <p>Benefits include:</p> <ul style="list-style-type: none"> • Inpatient and outpatient care • Surgical procedures • Specialist care • Maternity • Pediatric care • Preventive Care • Medications and prescription drugs • Prosthetic devices for the disabled • Emergency services <p>Some prescription drugs are reimbursed at 70% up to a maximum per year. Basic medicines are free of charge for those receiving Social Assistance.</p>	<p>Group Health Insurance</p> <p>While the health plan offered under Social Security System is a basic plan that covers almost all types of medical needs, there are some limitations and exclusions that could be covered by a supplementary medical plan paid for by the insureds.</p> <p>All employees may be included in a company's group health plan.</p> <p>Benefits can include:</p> <ul style="list-style-type: none"> • Daily Cash Hospital Benefit • Physician's Care – In-Hospital • X-rays • Laboratory Services • Reimbursement for Surgery • Maternity <p>Major Medical and Comprehensive medical plans may be offered.</p> <p>Basic up to Executive level plans are available.</p>

RETIREMENT BENEFITS	
Social Security Benefits	Customary Private Employee Benefits
<p>Applicable to Employees and Laborers</p> <p>Old-Age Pension</p> <p><i>Mandatory Individual Account</i></p> <p>The insured must be age 60 and made at least 30 years of contributions. Once in receipt of a pension, the insured can no longer remain in the workforce.</p> <p>Early retirement is possible at age 55 if the insured has enough funds in his or her individual account to finance a pension equal to 150% of the minimum old-age pension. The insured can also retire between the ages of 57 and 59 if he or she is unemployed and has made at least 25 years of contributions.</p> <p>If the insured has contributed for less than 25 years, he or she can receive a pension based on the funds accumulated thus far or contribute until reaching the 25-year requirement.</p> <p>A guaranteed minimum pension is paid to insureds 65 years of age or older who have contributed for 25 years, but who have insufficient funds in their account to receive the minimum legal pension.</p> <p><i>Social Assistance</i></p> <p>An old-age social assistance pension is paid to needy individuals over the age of 60 whose income falls below the legal monthly minimum wage.</p> <p>The benefit is equal to 60% of the legal monthly minimum wage for public-sector employees and is means-tested. A Christmas Bonus is also paid.</p> <p>In February 2014, the CNSS enacted Resolution No. 335-01 whereby all pensions (Old-Age, Survivors' and Disability) will be indexed every two years to parallel the increase in the legal monthly minimum wage. This will help to ensure that pensioners can afford to purchase a certain level of goods and services.</p>	<p>Mandatory Individual Retirement Accounts</p> <p>Privately managed by pension fund administrators (AFPs) that are regulated by the Dominican Social Security System (IDSS).</p> <p>Social Security reforms relating to retirement benefits introduced three pillars:</p> <ul style="list-style-type: none"> • Pay-as-You-Go Retirement Program (administered by Social Security) – being phased out. • Mandatory Second Pillar consisting of personal retirement accounts that are managed by Pension Fund Administrators (AFPs) • An individual's own resources

Workers' Compensation

Workers' Compensation (Occupational Benefits - Law 385):

Applicable to all employees regardless of salary except for the self-insured. There is no minimum qualifying period for work injury. Funding is paid by the employer and is based on an assessed degree of risk. The average contribution is 1.2% of covered payroll. There are no minimum earnings used to calculate contributions; the maximum earnings used in the calculation equal four times the minimum average national wage.

In the event of an occupational accident or sickness, the insured is entitled to the following benefits:

- Medical benefits:

Medical benefits are the same as provided under the national health plan, including: inpatient and outpatient care, emergency services, surgery, specialist care, prescription drugs and medications, as well as prosthetic devices required by the disabled.

- Short-Term Disability:

Cash benefits are provided for temporary work-related disability.

- Long-Term Disability:

The benefit is based on four degrees of disability.

- Severe disability where person needs constant assistance: 100% of base salary is paid.
- Permanent and total disability (66.7%) where person is unable to work at any type of job: 70% of base salary is paid.
- Permanent and total disability (50%-66.7%) related to one's own occupation: 50% of base salary is paid.
- Permanent partial disability for one's current occupation (loss of up to 50% of earning capacity): A lump-sum benefit of five to ten times base salary is paid.

Benefits are calculated on base salary, which is the insured's average earnings during the six-month period prior to a work-related injury or disease. For workers with less than six months of earnings, the base salary is equal to 50% of total covered earnings.

- Dismemberment:

The indemnity is determined according to a schedule.

- Survivor's Benefits:

The survivor receives 50% of the deceased's pension if he or she is aged 45 or older or is disabled. If the widow or widower remarries, the pension ceases, and he or she receives a lump sum payment equal to two years of the deceased's pension. If the widow or widower is less than age 45, he or she is paid a lump sum equal to two years of the deceased's pension.



Workers' Compensation

- Orphans' Benefits:

Each orphan under age 18 (21 if a full-time student) receives 20% of the deceased's pension. There is no age limit if the orphan is disabled.

- Burial Benefit:

In the event of accidental death, the survivor will receive a benefit to help defray the burial expenses.

For more information, please see the website of the Superintendent of Health and Labor Risks (SISALRIL): www.sisalril.gov.do

Family Allowance:

A benefit provided to unemployed single mothers with unmarried children under age 18 (21 if a student, no age limit if disabled), who do not have the means to meet their basic needs.



Labor Code

Annual Bonus:

Employees participate in 10% of the company's before-tax profit. The bonus must be paid within 90-120 days after closing the books and is calculated according to the following:

Employees with less than
3 years of service: 1 1/2 times monthly basic salary

Employees with more than
3 years of service: 2 times monthly basic salary

Christmas Salary:

On or before the 20th of December, each employee in the Dominican Republic is entitled to receive a Christmas Salary. The payment is equal to 1/12 of regular earnings. Regular earnings exclude overtime pay, annual bonus, tips, commissions, etc. The Christmas Salary is exempt from income tax.

Monthly Minimum Wage:

Please see **Contributions** for more information.

Maternity Leave:

Pregnant employees have the right to paid maternity leave beginning six weeks prior to delivery date and extending six weeks after the birth.

Termination of Employment:

For justified terminations, an indemnity is paid as follows:

Employees with 3 to 6
months of service: 6 days' basic salary

Employees with 6 months
to 1 year of service: 13 days' basic salary

Employees with 1 to 5
years of service: 21 days' basic salary for each year of service

Employees with over
5 years of service: 23 days' basic salary for each year of service

Special protection is provided to pregnant employees. The Labor Code forbids termination of an employee during pregnancy, as well as during the three months following the birth of the child. Should the employer terminate said employee either with or without cause, the employer will be legally required to pay the equivalent of five months of salary in addition to severance pay.

Labor Code

Vacation:

Each employee is entitled to a vacation with pay as follows:

More than 5 months	6 days
More than 6 months	7 days
More than 7 months	8 days
More than 8 months	9 days
More than 9 months	10 days
More than 10 months	11 days
More than 11 months	12 days
More than 12 months	14 days
After 5 years	18 days

Pasivo Laboral (Law No. 80, Art. 66)

In case of the death of an active employee, a benefit will be paid to the heirs of the deceased and not to a designated beneficiary. The payment must be made directly by the employer based on the following schedule contained in Article 72 of the Labor Code.

From 3 to 6 months:	5 days of basic salary
From 6 months up to a year:	10 days of basic salary
For each full year:	15 days of basic salary

Type of Insurance	Contributions	Benefits
<p>Social Security</p> <p>Social Security taxes are based on the employee's salary.</p>	<p><i>Employer:</i></p> <p>The employer contributes 7.09% for health and 7.10% for retirement and disability.</p>	<p>For calculating the complementary tax, employees can deduct disability and life insurance premium payments totaling up to a maximum of 10% of their income.</p> <p>Medical and dental expenses and, in certain cases, insurance coverage payments to companies native of the Dominican Republic are also deductible.</p>
	<p><i>Employee:</i></p> <p>The employee contributes 3.04% for health and 2.87% for retirement and disability, which is withheld from his or her pay.</p>	



Sample Employee Benefit Plans

Group Life Insurance:

Eligibility: All private employees including factory workers, mechanics, messengers, airline personnel, janitors, warehouse employees, drivers, night watchmen, administrative, managerial and executive staff.

Death Benefit: Benefit as multiple of salary: 24 times monthly salary; minimum benefit equals DOP 100,000 to a maximum of DOP 10,800,000

Or

Benefit as a flat amount: A flat sum based on monthly salary range:

<u>Salary</u>	<u>Benefit</u>
DOP 2,800 – 4,743	50,000
DOP 4,744 – 10,246	100,000
DOP 10,247 – 24,554	200,000
DOP 24,555 +	500,000

Minimum benefit is DOP 50,000 with a maximum benefit of DOP 500,000.

Accidental Death and
Dismemberment:

An amount equal to the death benefit.

Permanent and
Total Disability:

An amount equal to the death benefit.



Sample Employee Benefit Plans

Group Health Insurance:

Group plans range from Basic Medical Plans to Premium Executive Plans with Major Medical Benefits.

Eligibility: All Employees.

Hospitalization Benefits

Daily Hospital: Basic Plans: DOP 2,500
Executive Plans: DOP 4,000
Room and Board: Without limit as to days of hospitalization

In-Hospital –
Physician’s Care: Basic Plan: DOP 2,000 per day
Executive Plans: Negotiated fees with hospitals and doctors – 100% reimbursement.

Hospital Services –
Including X-ray and
Laboratory: All Plans: 100% reimbursement

Surgical Reimbursement: Negotiated fees with hospitals and doctors – according to schedule:
100% reimbursement.

Intensive Care: Basic Plans: 100% reimbursement up to DOP 3,000 per day
Executive Plans: 100% reimbursement

In-Patient Psychiatric: Executive Plans: Same as any other disability

Catastrophic Illness: Basic Plans: DOP 350,000
Executive Plans: DOP 750,000 + DOP 250,000 under Major Medical

Maximum per Event per
Insured: Basic Plans: DOP 250,000
Executive Plans: Unlimited based on plan coverage.

Maternity:

All Plans: 100% reimbursement for normal and Caesarean births and nursery.

Newborns with Problems: Basic Plans: Limited to the maternity maximum
Executive Plans: With Major Medical Coverage to 80%



Sample Employee Benefit Plans

Out-Patient Benefits:

Consultations:	<u>All Plans:</u> Without limit
Psychiatric/Psychological Consultations:	<u>Basic Plans:</u> DOP 1,000 per consult; annual maximum of DOP 5,000 <u>Executive Plans:</u> DOP 1,000 per consult; annual maximum of DOP 20,000
Physical Therapy:	<u>All Plans:</u> 20 visits per year per insured
Laboratory Tests and X-rays:	<u>Basic Plans:</u> 80% with DOP 12,000 annual maximum per insured <u>Executive Plans:</u> 80% without limit
Specialist Tests:	<u>Basic Plans:</u> 80% with DOP 10,000 annual maximum per insured <u>Executive Plans:</u> 80% without limit
Vaccines for Children under 10:	<u>All Plans:</u> (1) covered 100% under the health care plan; (2) 80% under the Special Prepaid Health Plan; (3) 80% additional vaccines up to DOP 6,000; coverage via rebate (DOP 2,000 for reimbursement).
Emergencies:	<u>All Plans:</u> Accident – 100%; Illness – 80%
Reimbursement Outside of Network Providers and Country of Residence:	<u>Basic Plans:</u> Applies only to emergencies and payment according to Medical Reimbursement Tables (T.H.M.) <u>Executive Plans:</u> Applies to all issues; reimbursement equal two times the Medical Reimbursement Tables (T.H.M.)

Optional Services:

All Plans: Ambulance (by land); Ophthalmology; Dental; and Funeral Services (to DOP 50,000)
Executive Plans: Ambulance (by air)

Major Medical:

Executive Plans: Provides comprehensive services and includes coverage for catastrophic illnesses and newborns with problems.

Depending on the terms of the contract, Major Medical coverage on Executive Plans also provides cover for orthopedic supplies, hospital bed rental, private nursing, prosthesis, out-patient anesthesia services, blood transfusions and blood products, high-cost diseases, organ transplants, nutrition, sleep apnea, etc.

Sample Medical Insurance Plan

Inpatient Hospital Care	Example	Outpatient Hospital and Ambulatory services	Example	Maternity	Example
Room & Board	DOP 3,500 per day	Medical Appointments	Unlimited	Normal Delivery and C-Section	100%
Medications	100%	Psychiatric / Psychologist Appointments	DOP 25 per visit	Pediatric fees and newborn nursery care	100%
Medical Supplies (x-rays, lab tests, syringes and needles)	100%	Physical Therapies	20 per calendar year per person	Newborns with complications	80%
Professional fees (surgical and anesthesia). According to Professional Fees Chart (PFC).	100%	X-rays and lab tests	Unlimited, 80% coverage		
In-Room Doctor Visitations	100%	Screening Procedures (mammograms, electrocardiograms, etc.)	Unlimited, 80% coverage		
Intensive Care Unit	100%	Immunizations (children under 10)	80%		
Catastrophic Cases	Up to DOP 800,000	Emergency Room	Accident: 100% Sickness: 80%		
Maximum per Case Benefit	Unlimited	Reimbursements for expenses incurred out of network and abroad	In every benefit		
		Ambulance Services, Vision Care, Primary Dental Plan, Funeral	Up to DOP 50,000		

Plans can be tailored to the specific needs of the client, based on the coverages listed above.

Approximately 55% of companies offer private health and life insurance.

Private medical and life insurance plans are necessary because:

- Lack of control with healthcare services providers
- Limited benefit levels
- Insufficient premium
- Medical needs without coverage
- Need for complementary health plans

Useful Links

National Social Security Council (CNSS)	www.cnss.gob.do
Superintendent of Pensions	www.sipen.gov.do
Superintendent of Health and Labor Risks (SISALRIL)	www.sisalril.gov.do
For economic information, visit the website of the Central Bank	www.bancentral.gov.do
For economic information, visit the website of Oficina Nacional de Estadísticas	www.one.gov.do
CIA World Factbook - Demographic & Macro-Economic Information	https://www.cia.gov/the-world-factbook/countries/dominican-republic/
For more information about MAPFRE BHD Compañía de Seguros , visit:	www.mapfrehd.com.do <i>(Information available in Spanish.)</i>
For more information about MAPFRE Salud ARS, S.A. , visit:	www.arspalic.com.do <i>(Information available in Spanish.)</i>



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