

# Puerto Rico

## Disability Benefits

Provided through  
MAPFRE



A Generali Company

Redion Employee Benefits partners with MAPFRE to offer Disability insurance products in Puerto Rico. In 1920 the Porto Rican American Insurance Company, predecessor of MAPFRE Puerto Rico, began operations on the island. Today, MAPFRE is the oldest insurance company in the market, with a long-standing reputation for financial stability, innovation and outstanding customer service. MAPFRE Puerto Rico is part of the MAPFRE SA Insurance Group, the largest insurer in Spain, with headquarters in Madrid and operations in more than 40 countries across five continents. As part of MAPFRE Puerto Rico, the companies PRAICO and PANAM have a rating of "A" (Excellent) from AM Best, and is represented by 8 branches on the island, with over 600 employees and a provider network including more than 13,000 health service providers. MAPFRE offers a comprehensive range of group insurance products including Life, Health, Disability, and Property & Casualty.

### Causes of Disability

Diabetes and Heart Disease are the leading causes of Disability in Puerto Rico. The economic burden of Diabetes alone is estimated to cost between approximately US\$3000-\$5000 per capita.<sup>1</sup> Major causes of Disability<sup>2</sup> include:

- Diabetes
- Heart Disease
- Chronic Kidney Disease
- Interpersonal Violence
- Low Back Pain
- Stroke
- Age-related Hearing Loss
- COPD
- Alzheimer's Disease
- Cirrhosis

Many causes of Disability can be addressed through education, lifestyle changes and early intervention. For

disorders that progress to disability and eventual absence from work, MAPFRE provides Long Term Disability plans and associated support services.

### Disability Products

MAPFRE offers Long Term Disability (LTD). Following is a description of standard product features:

#### Long Term Disability

**Definition of Long Term Disability (LTD):** an employee is considered continually disabled if they:

- (1) are unable to perform all of the material and substantial duties of their regular occupation, or
- (2) while unable to perform all of the material duties of their regular occupation on a full-time basis they are:
  - (a) performing at least one of the material duties of their regular occupation or another occupation on a part time or full time basis, and
  - (b) are earning at least 20% less per month than their indexed pre-disability earnings due to the disability-related injury or sickness.

Please note: this coverage does not include disabilities caused by a work-related accident or illness (occupational disabilities). Occupational disabilities are covered under a government policy.

**Benefits structure:** LTD benefits are typically calculated as 60% of monthly salary, up to a monthly maximum payment of \$6,000. Survivor benefits are also available. If the insured member dies, MAPFRE will pay a benefit to the eligible survivor. The benefit will be three times the insured's monthly benefit.

**Elimination Period, Duration of cover:** The standard Elimination period for LTD is 180 days. The standard Duration of the LTD benefit is until retirement age.

1-<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5681710/>; 2-<http://www.healthdata.org/puerto-rico>; <https://www.iccp-portal.org/sites/default/files/plans/Puerto%20Rico%20Chronic%20Disease%20Action%20Plan%20English.pdf>

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**Claims process, notice period:** MAPFRE must receive proof of claim within 90 days of the disability start date. The policy will define the time frames allowed for submitting notice and proof of claim.

## **Disability Support**

**Early Intervention:** MAPFRE believes that keeping employees actively at work, if at all possible, is the best option for both the employer and the employee. For this reason, MAPFRE provides employee health education materials including electronic newsletters with information to support the insured to make favorable changes in their habits and help improve their quality of life.

**Dedicated support for claimants:** Each case is referred for evaluation by a consulting physician to determine eligibility for LTD. The consulting physician works closely with the treating physician(s) and the patient to collect and review case notes to confirm the diagnosis, the prognosis for recovery, and make a determination on the claim.

Note: When moving contracts, past liabilities and associated reserves remain with the prior insurer.

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