



Health Insurance in Colombia

About Me

- Insurance Agent for Suramericana
- Business Administrator
 - Finance experience
 - Insurance Broker for 7 Years
 - Family insurance firm with > 45 years of experience
- National and International clients

About The Insurance Company

- Suramericana > 75 years in the market
- Biggest Insurance company in the country
- Part of the Stock Exchange
- International Presence



A Little bit About Sura

- **EPS Sura**
 - EPS
 - Plan Complementario
- **Seguros de Vida Suramericana**
 - Life Insurance
 - Catastrophic disease
 - Health Insurance
- **Seguros Generales Suramericana**
 - Car Insurance
 - Homeowners Insurance



Health Insurance In Colombia

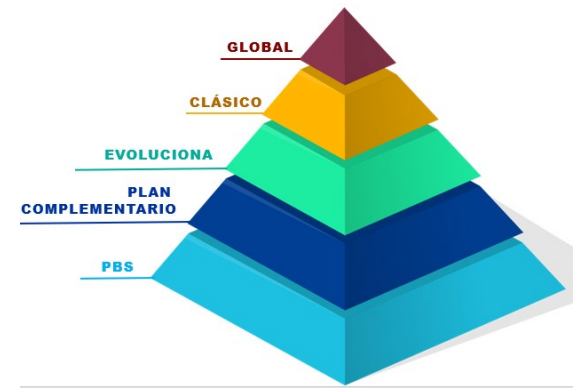
- **EPS Sura**

- EPS
- Plan Complementario

- **Seguros de Vida Suramericana**

- Seguros de Salud
 - Póliza de Salud

- “Airplane Trip”



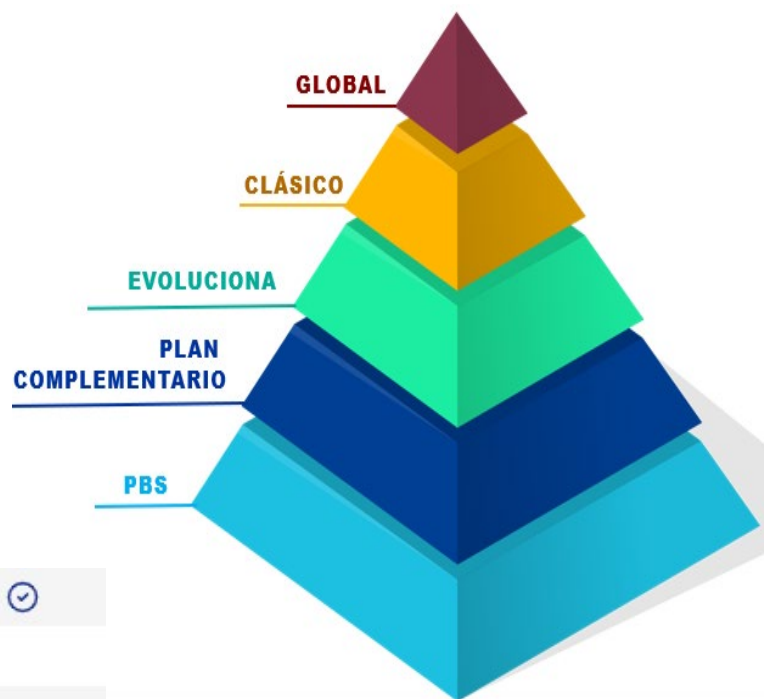
Basics

- **Eps should be paid based on two principles**
 - Income (\$)
 - Duration (183 days)
- **EPS**
 - Similar to Medicaid
 - General Doctor refers patient
 - Limited Clinics,institutions and doctors



Plan Complementario

- Improvement of the EPS Service
 - Different Plans and services
 - Rate is determined by age

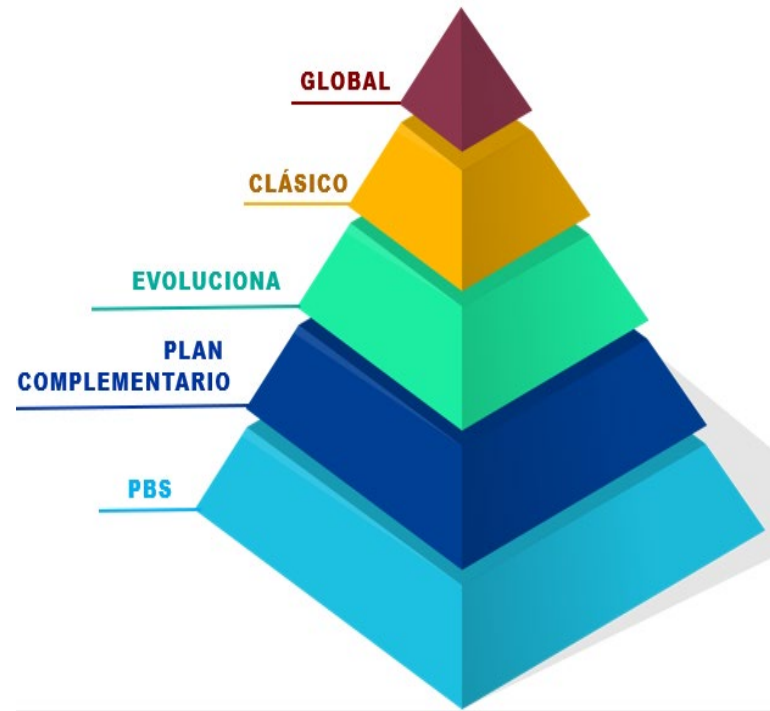


Internista	✓	✓	✓	✓
Pediatra	✓	✓	✓	
Ginecólogo	✓	✓	✓	
Ginecobstetra	✓	✓	✓	
Oftalmólogo	✓	✓	✓	✓
Urólogo	✓	✓	✓	✓
Ortopedista			✓	✓
Otorrinolaringólogo			✓	
Dermatólogo			✓	Anexo opcional
Nutricionista			✓	
Bioenergético			✓	
Cardiologo				Anexo opcional

Póliza de Salud (PPO)

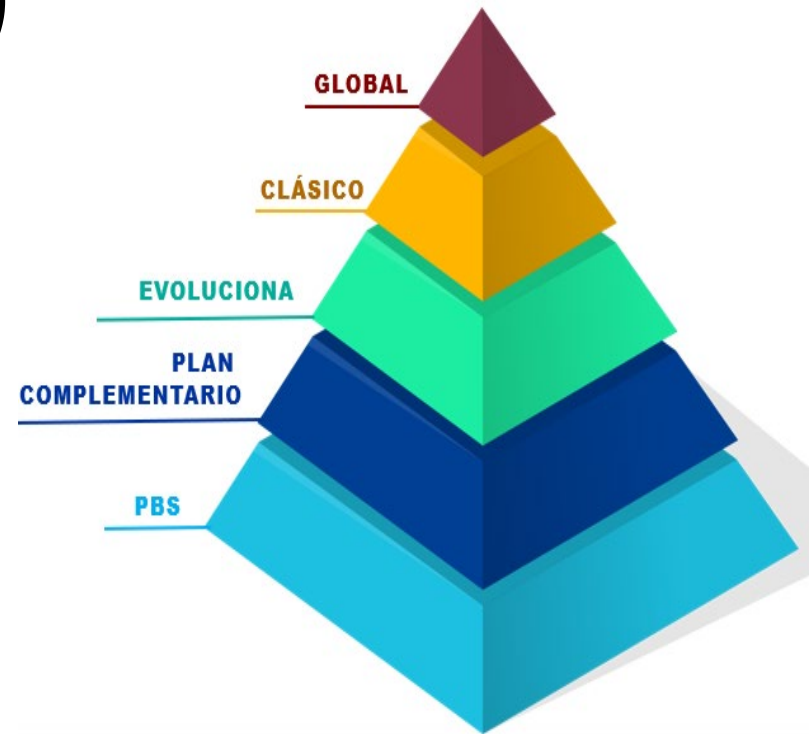
- **Main Coverages**

- Hospitalizations
- Surgeries
- International Coverage *



Póliza de Salud (PPO)

- **Optional Coverages**
 - Emergency Room Visits
 - Specialist Doctors
 - Reimbursement*



Rates

- **Determined by Age**
 - **Plan Complementario**
 - 0-40
 - 41-50
 - 51-59
 - 60-70
 - >71
 - **Póliza de Salud**
 - 0-14
 - 15-40
 - 41-50
 - 51-59
 - 60-65
 - 66-70
 - >71
- **Determined by Medical Conditions**
- **Determined by the plan**

