



SANTA FE *Plus* by acerta

What is the Santa Fe Plus Plan?

The Santa Fe Plus Plan is a comprehensive health insurance designed to offer broad medical and hospital protection at low cost. We offer two coverage options: **One with a renewable annual limit of \$150,000.00 and another with a renewable annual limit of \$200,000.00.**

Who is eligible?

Anyone from the first month of life can enroll. Individuals over 35 must undergo a complete medical exam.

Who provides the services?

More than 200 specialist doctors and the facilities of Hospital Santa Fe, along with over 20 primary care clinics in Panama and West Panama, are at your service.

What services does the Santa Fe Plus Plan offer?

The plan includes hospital and medical services, such as:

- Medical consultations, surgeries, deliveries, neonatology, emergencies, lab tests, imaging, physical rehabilitation therapy, and more.

- We offer coverage for medical and hospital services for nearly all conditions and illnesses that manifest and are treated for the first time after enrollment.
- When a treatment or service requiring an Authorization Certificate is recommended to the insured, they must go to the PMSF offices (or call) to request authorization and coordinate services.

How much does it cost to join the Santa Fe Plus Plan?

Age Range	Commercial Premium RAL 150,000	Commercial Premium RAL 200,000
0-2	\$49.48	\$59.38
3-4	\$36.53	\$43.83
5-9	\$38.09	\$45.70
10-14	\$43.66	\$52.39
15-19	\$48.49	\$58.19
20-24	\$50.53	\$60.63
25-29	\$53.05	\$63.66
30-34	\$57.29	\$68.75
35-39	\$61.88	\$74.25
40-44	\$70.35	\$84.42
45-49	\$78.79	\$94.55
50-54	\$104.83	\$125.79
55-59	\$112.13	\$134.55
60-64	\$119.17	\$143.00
65-69	\$148.96	\$178.75
70-74	\$183.22	\$219.86
75 and up	\$225.36	\$270.43

These are monthly premiums excluding the 5% tax.

Premiums can be paid through Banco General's Online Banking, on the ACERTA SEGUROS website (acertaseguros.com), via Grupo Rey's Multipagos platform, or by setting up a credit card payment.

What are the co-payments or coinsurance?

For your information, we detail all co-payments and coinsurance:

Services	Co-Payment
General Medicine	\$5.00
Specialist	\$15.00
Subspecialist (cardiology, neurology, endocrinology, nephrology, rheumatology, allergology)	\$20.00
Psychiatrist Consultation	\$20.00
Laboratory & Imaging	25 %
EEG, Nerve Conduction Velocity, Evoked Potentials, EMG, Simple or Bronchodilator Spirometry	25 %
Surgery (Requires Pre-Authorization)	
Endoscopic Procedure (Requires Pre-Authorization)	
Image-Guided Biopsy or Drainage (Requires Pre-Auth.)	
Ambulance (Metropolitan Area)	\$50.00
Allergy Skin Tests	\$100.00
Injection (excludes medication)	\$2.00
Orthopedic Infiltration	\$30.00
Physiotherapy or Inhalotherapy <i>10 per event, maximum 20 per year</i>	\$8.00
Shockwaves	\$30.00
Vestibular Tests, Campimetry, Pachymetry	50 %
Nuclear Medicine	
Hemodialysis or Peritoneal Dialysis	
Chemotherapy, Radiotherapy, Special Allergy or Immunology Studies	
Ocular Vitreous Surgery and Treatment, Retina, Laser Surgery, Cataracts	
Pain Studies, Treatments, Procedures	
Breath Tests	
Zoledronic Acid	
Prostheses, Orthotics, and any Implantable Supplies	

Emergencies		Co-Payment
Detailed Critical Illness	Accident (First 24 Hours)	No Co-Pay
Detailed Non-Critical Illness		
Pre-authorized Minor Surgery		\$50.00
Hospitalization (Requires Pre-Authorization)		Co-Payment
Hospitalization <i>From the 6th day onward, 20% co-payment of all charges</i>		\$75.00 (daily)
Intensive Care <i>From the 6th day onward, 35% co-payment of all charges</i>		\$125.00 (daily)
Heart Operations	50 %	
Cardiac catheterization, coronary angioplasty, angiography		
MIBI study with or without stress test		
Endovenous Ablation of Varicose Veins		
Treatment of anemia associated with chronic kidney failure (renal anemia – Recormon)		
Maternity		Co-Payment
Prenatal Consultations		\$15.00
3D Ultrasounds		50%
Hospitalization for pregnancy complications <i>After the 6th day – 20% co-payment of all charges</i>		\$75.00
Normal Delivery (Per child)		\$350.00
C-Section (Per child)		\$500.00
Newborns – healthy or with non-premature medical conditions <i>Maximum per event: \$10,000.00</i>		
Premature Newborns <i>Maximum per event: \$10,000.00</i>		
Medications at time of delivery or C-section		Covered

Preventive Medicine – Applies once per year		Co-Payment
WOMEN: Annual check-up (includes PAP smear from age 30)		\$15.00
Annual Mammogram from age 35		25%
Annual Prostate Antigen Test from age 40		25%
AIDS		
Acquired Immunodeficiency Syndrome – AIDS / HIV <i>Annual Maximum \$5,000.00 / Lifetime Maximum \$15,000.00</i>		
Mental and Nervous Illnesses		
Medical expenses covered by service and/or procedures detailed in this table, such as: Hospital Stay, Emergency Room, and Outpatient Services. <i>Annual Maximum \$5,000.00 / Lifetime Maximum \$15,000.00</i>		
Hospitalization <i>12 days per calendar year</i>		
30% discount on treatments for pre-existing conditions.		

Diagnostic tests (labs, imaging, ECGs, etc.) must always be ordered by a network doctor who has seen the insured in a consultation.

Medications can be purchased at the **Hospital Santa Fe Pharmacy with a 25% discount.**

Special procedures, hospitalizations, and outpatient surgeries **require an Authorization Certificate** from the Medical Directorate.

Plan Limitations:

- The insured must wait one (1) year to receive services for certain medical conditions, such as hernias and cataracts.
- Pre-existing conditions are not covered, but we are the only health insurance in Panama that offers a 30% discount on those pre-existing conditions.
- Care for pregnancies conceived before the thirteenth month of the policy is not covered.

How can I enroll in the Santa Fe Plus Plan?

- Visit **Hospital Santa Fe**, call **360-7400** or write to **6675-1203**.
- Complete the application and health declaration.
- Undergo a medical exam (for those over 35 years).
- Pay the first month's premium.

Once these steps are completed, your policy and card will be issued, allowing you access to medical and hospital services from the first day of the month following the policy's issuance.

Protect your health and your family's with the SANTA FE Plus Plan!

For more information, visit our facilities or contact us at **360-7400** or **6675-1203**.

Medical Exams Required for Plan Enrollment:

- **Ages 35 to 45:** Medical evaluation, complete blood count, urinalysis, lipid profile, fasting glucose, HbA1c, chest X-ray, creatinine, PSA (for men).
- **Ages 46 and older:** Additionally, an EKG.
- **Babies born under the policy:** Neonatal report and birth certificate.
- **Children aged 0 to 12:** Pediatric report, birth certificate, vaccine card.

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hospitalsantafepanama.com