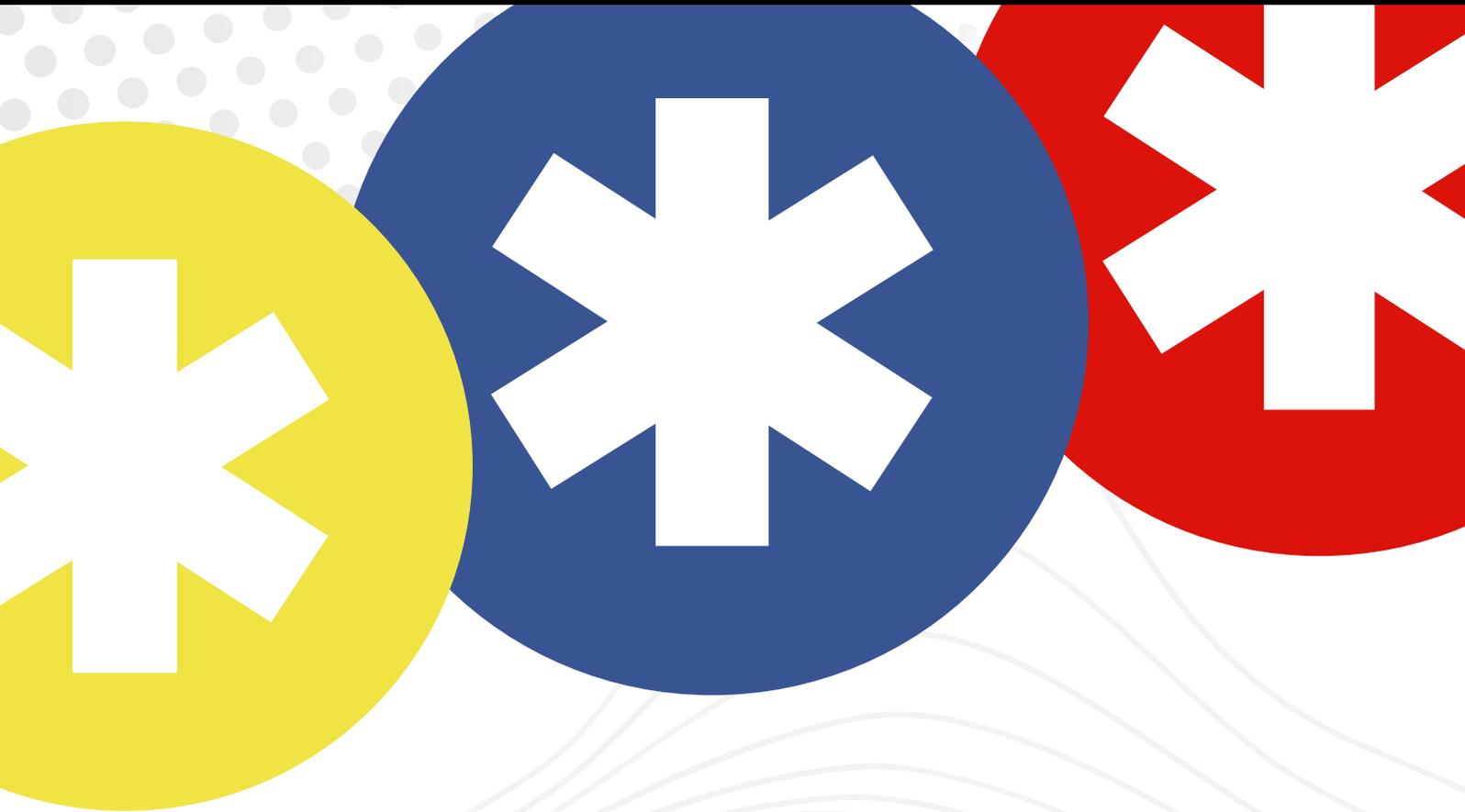


IESS Q & A

S E M I N A R



ORGANIZED BY:



CASA ROSADA
02.23.2023
4 PM



FUNERARIA
Santa Marianita

LETTER FROM THE CEO

I want to take a minute to personally thank each and every one of you who attended our event recently. As I have commented on previously, my personal and professional goal has always been to provide services and information to the expat community through the means of EcuAssist and Hi Expat by integrating the local community and the expat community that live in Ecuador.

Ecuador is a marvelous country, that while still in development and on its road to improvement, is full of the warmest people which make this tiny South American country great.

After reading your reviews for our event we noted that one of the largest needs for expats in Ecuador currently is English-speaking customer service representatives and staff at IESS. As a result of our meeting we will be sending an official statement to the directors of IESS in Quito respectfully proposing the addition of more bilingual staff. It is a fact that the North American population in Ecuador is growing and although it is not our intention that Ecuador adopt a foreign culture, we will have to expand our horizons if we want to continue to grow internationally. We will keep all of our attendees up to date on our suggestion to the central government as it progresses.

Once again, it is an honor for me to be able to serve the expat community. A huge thanks to each and every one of you for attending and for your future attendance in these seminars. We will continue to bring the experts in on each topic that you have suggested to us. I invite you to stay tuned for our next event which will be held during the month of March.

Kind regards,

Marcos Chiluisa
EcuAssist Founder



EMERGENCY CARD SERVICE

What if?

Have you ever wondered **what you would do in a medical emergency** if you are not fluent in Spanish? How would you communicate your allergies, blood type, **medical history**, or insurance information? Even if you do speak Spanish, how would you get this information to **emergency personnel** if you were unable to speak?

EMERGENCY CARD	
	
JOHN SMITH	
	
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<small>emergencias@ecuassist.com</small>	

PRE-EXISTENCIAS: Diabetes	ANTECEDENTES ENFERMEDADES FAMILIARES high blood pressure
ALERGIAS Sulfa, Penicillin, Peanuts	MEDICACIÓN REGULAR Omeprazole, Lisinopril
<p>En caso de una emergencia por favor comunicarse al número de teléfono 0939131773 o enviar un correo electrónico a emergencias@ecuassist.com</p>	
	
<small>emergencias@ecuassist.com</small>	

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CARLOS RAMIREZ BLUEBOX CEO

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Why should I consider a supplementary plan with IESS?

Supplementary plans will provide you with:

- Faster appointments
- Medical appointments with specialists
- Lab work
- Hospitalization for basic emergencies
- Access to a variety of drugs and medicines

IESS also does not use the reimbursement process for medical expenses, everything must be pre-authorized.

Supplemental plans can be basic but will provide you with effective coverage in-network and out-of-network.

What health insurance coverage should I look for if I want a supplemental plan to combine with IESS?

IESS is going to be your primary plan if something happens related to pre-existing conditions, expensive and complex treatments, or serious emergencies.

Considering this, you don't need to invest hundreds of dollars in a plan with higher coverage, you only need a plan that covers medical appointments, medicines, lab work, and small emergencies.

You do not need an extensive plan as this will increase the price of your insurance, in our experience coverage between \$5000 to \$12000 is enough for most people.

How do these combined plans work?

If you require medical appointments, treatments, tests or medicines you will use your private insurance plan. In the case of an emergency, you can be assisted in a clinic, but you will want to be aware of the total cost of the service. If your service will cost more than your coverage provides you should ask your doctor to refer you to the public health system to continue with the treatment. This is done through a certificate from your doctor and a certificate from your insurance company. Then your treatment can continue in the IESS and the doctors will have access to your medical records that can be provided by the clinic or by your insurance broker.

What should I consider before I get my health insurance plan?

- Pre-existing conditions,

When using private insurance there are restrictions for pre-existing conditions, maximum amounts of coverage, and excluded medicines (ozone therapy, podiatry, preventive treatments and control tests...).

- Cost of supplemental plans

How much do you want to invest in your private health insurance? You can get supplemental plans starting from \$40 per month.



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MARIA CRISTINA LOPEZ

IESS EXPERT

BEYOND THE PRACTICALITIES OF PRACTICAL LIFE UNDER IESS

What types of surgeries does IESS perform?

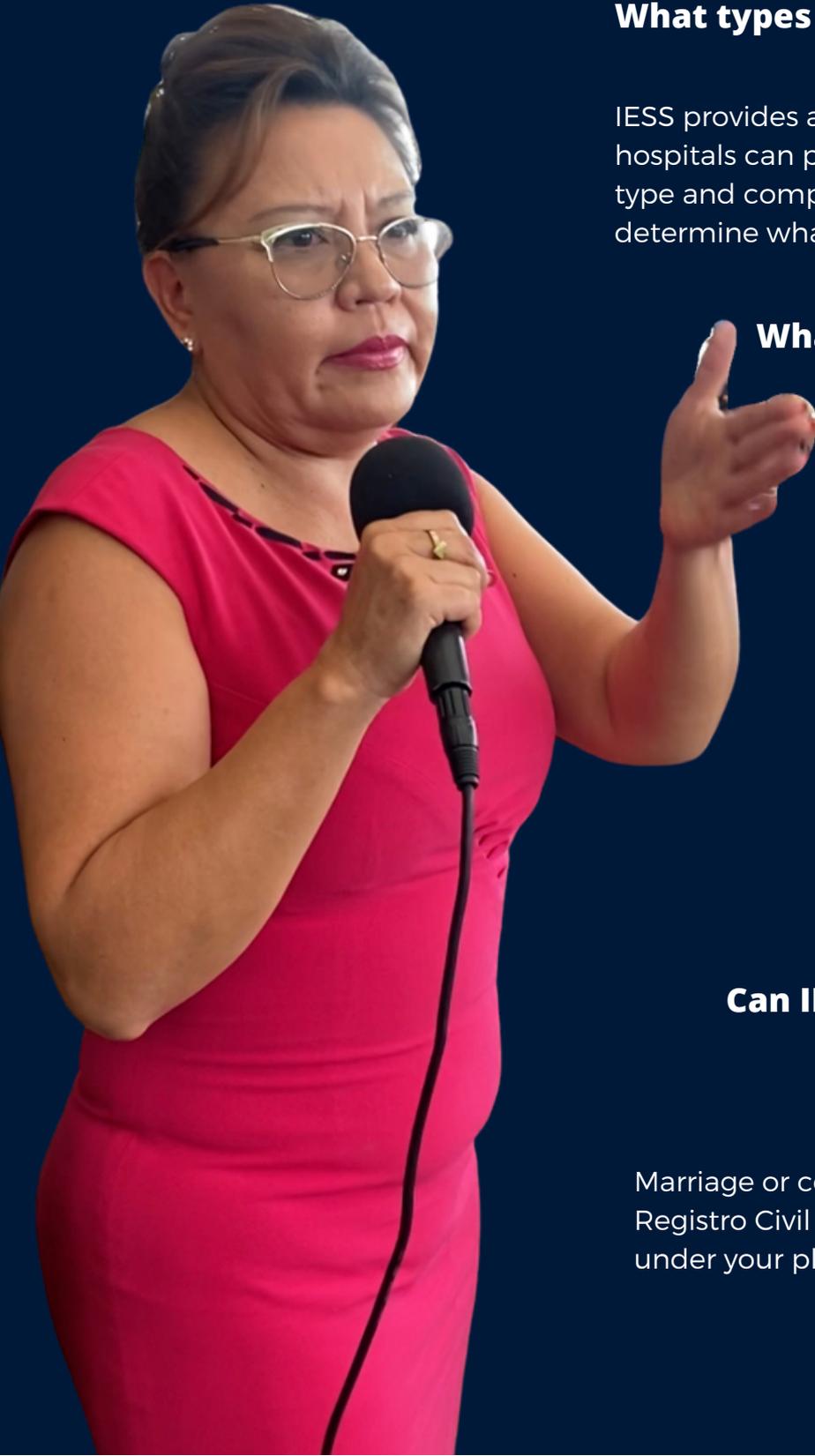
IESS provides all types of surgeries. Not all hospitals can perform all surgeries though. The type and complexity of the surgery will determine what hospital can perform it.

What is the copayment for IESS?

IESS does not have a copayment. For the voluntary enrollment you pay \$80.50 a month as of January 2023 and you can start using it after 3 months of payment. If you have an emergency after enrolling you can use your plan only in the case of an emergency after one month of enrolling.

Can IESS cover my spouse?

Marriage or common law that is registered in the Registro Civil is accepted and covers your spouse under your plan with an additional 3.41% payment.



Is it true that IESS has cheap materials and terrible service?

IESS has high-tech equipment and always strives to buy the best available in the market. Sometimes finding appointments with a specialist can take a few weeks, but it is also going to depend on the sickness you present and if it is an emergency or not.

What happens if I need a procedure that can't be done in the Manta hospital?

The doctor will transfer you to the nearest public or private hospital that can perform the type of surgery you require.

**To contact Maria Cristina, please reach out to this phone number
098 146 6639**

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