

Benefits Guide-Costa Rica



Your Benefits

snap!
finance

Our main benefits

At Snap Finance, we believe team members are the foundation of our success. Snap Finance is pleased to offer you a selection of comprehensive, high-quality benefits for eligible team members. This enrollment guide is designed to help you understand the options available.

Who is Eligible?

Team members who actively work under a Snap employment agreement.

When Does Coverage Begin for New Hires?

Coverage begins on the first day of employment.



Snap offers:

- Medical and Life Insurance with ADISA
- Days Off
- Asociación Solidarista
- Robust Engagement Program

If you are a new hire:

You will receive an SMS in your cell phone with a link from our insurance company.

Please complete the form with your personal information and your dependent's.

Insurance for you and your family is at no cost for you.

After the insurance company reviews your form and includes you in our plan, you will receive your membership card by email.



Useful Contact Information

Benefits Questions?

First: Contact our broker for medical or life insurance questions

Second: If your issues are still not resolved please send a ticket to AskPx@snapfinance.com

For Special Discounts: Use ADISA Benefits Club, review benefits [here](#)

Service	Name	Telephone	Website
Executive for SNAP	Paula Quiros	2582-2020 Ext.2135	paula.quiros@willistower.com
Video cal	Emergencias Medicas	Only though App	Download Medicas Online App in your App Store
Information for Snap users	Unity Snap Site	Website only	https://www.unitymicrositios.com/snap/
For specific questions	Calendly	Only through Website	Virtual Visits with our Broker- 15 min
Orbe	Discount Membership	4082-3003	https://orbevida.com/
Employee Assistance Program	General Doctor		Only by phone
	Nutritionist	4101-0050 Option #4	Only by phone
	Physiotherapist		Only by phone
	Psychologist		Only by phone
To coordinate and pre-approve	MediExpress	7111-1050	www.adisa.cr
Primary Care - No cost for general medicine related appointments	Hospital Metropolitano	2521-9675 Option #3	https://metropolitanocr.com/en/home/
	Centro Medico La Asuncion	2272-0808	https://centromedicoasuncion.com/
	Centro Medico San Joaquin	2265-3147	http://www.centromedicosanjoaquin.com/
	ASEMBIS	2285-5881	https://www.asembis.org/
	Clinica Unibe	2297-6300	https://hospitalunibe.net/
	Blue Medical	4031-4000	https://bluemedical.me/clinicas



“If you listen to your body when it whispers, you won’t have to hear it scream”



Medical Insurance -ADISA

Rates	Monthly
Medical Insurance coverage	
Coverage Area	International
Maximum Benefit per Year	\$200,000.00
AIDS coverage lifetime	\$30,000.00
Deductible	
Annual Deductible per insured – Local	\$100.00
Annual Deductible per insured – International	\$1,000.00
Stop Loss	
Max. out-of-pocket – Local (incl. CA)	\$2,500.00
Max. out-of-pocket – International	\$5,000.00
Co-Insurance	
Co-Insure Local - Int (Preauthorized)	90% - 10%
Co- Insure Local - Int (Out of network)	90% - 10%
Co Insure without prior authorization (More \$300)	50% - 50%

Hospitalization Coverage (in-patient)

Local Room and Board	\$500.00
International Room and Board	\$500.00
Intensive Care Unit (UCI)	\$1,100.00
Organ transplant	Coverage to Co-Insure 12 months waiting period
Surgeon's fee	Coverage to Co-Insure
Surgeon's assistant's fee	20% Of Surgeon’s fee
Anesthesiologist's Fee	30% Of Surgeon’s fee
Miscellaneous charges	Coverage to Co-Insure
Intra-hospital Medical Visits	Coverage to Co-Insure
Intra-Hospital Medical Visits (Intensive Care)	Coverage to Co-Insure

Emergency

Emergency by Accident	100% of eligible charges
Emergency by Accident Visit	
Emergency by Illness	Coverage to Co-Insure

Outpatient surgery

Medical consultation - General doctor	Max \$50 Co-Insure \$8 - 100% in Clinica Humana
Medical consultation - Specialist	Max \$90 - Co-Insure \$15
Home medical consultation	Co-Insure \$10 per visit
Lab and X-ray diagnosis tests	Coverage to Co-Insure
Prescription Drugs	90-10% R&A ADISA Pre-authorization needed, Refund 90-10%, without Pre-Authorization



Have questions? Send a What’s up message to 7111-1050

Or go to [Virtual Visits with our Broker- 15 min](#) for a personalized consultation



Primary Care

What is the Primary Care benefit?

It's a service offered by ADISA in which you can visit a doctor and you don't have to pay for Consultation, x-rays, lab exams, medication prescribed during Dr's appointment, if the cause of the illness is included in the list.

How can I have access to it?

- You can choose which of the five Medical Centers you prefer and call directly, mentioning you will be using ADISA
- The medical center will coordinate directly with ADISA
- You show up at the center at the time of the appointment.
- **ASEMBIS** too has a \$0 copay for general medicine and \$5 copay for specialists.

Which are the five centers available for this?



Listing for AMI-ADISA Care (Primary Medical Care)

- Bronchitis
- Headache/Migraine
- Acute conjunctivitis
- Febrile symptoms in children under 10 years of age
- Dermatitis
- Decompensation Hypothyroidism
- Dyslipidemia
- Moderate/Severe abdominal pain
- Enterocolitis/ Acute diarrheal disease moderate/severe with dehydration
- G1 ankle sprains
- Acute bacterial pharyngitis or pharyngotonsillitis
- Hyperglycemia
- Decompensated hypertension
- Rebellious urinary tract infection to treatment
- Post-trauma low back pain
- Protocol for Cervicalgia post Trauma
- Mechanical or Postural Cervicalgia
- Muscle contractures
- Common influenza
- Asthmatic patient decompensation
- Simple Diabetic Decompensation
- Mild abdominal pain
- Trauma-free joint pain
- Hepatic steatosis
- Enterocolitis/ Acute diarrheal disease without or with mild dehydration
- Hemorrhoids
- Benign prostatic hyperplasia
- Uncomplicated urinary tract infection first consultation
- Mechanical or postural low back pain
- Pirosis / Gastritis
- Rhinitis
- Bacterial sinusitis
- Irritable bowel syndrome
- Those
- Moderate trauma
- Minor injuries

Incluyen para Diagnóstico:

Medicina General
Rayos X

Laboratorio Clínico
Ultrasonidos

Medicamentos





**EMERGENCIAS
MÉDICAS**

Emergencias Medicas

Through the Medicas Online APP, you can get in touch by video call, with a doctor to provide medical guidance.

The service seeks to provide you with health care through recommendations, presumptive diagnoses and therapeutic decisions in order to support the most appropriate solution depending on the case.

24/7 and 365 days available at no cost.

Orbe

Doctor's visit coordinated through provider Orbe, 100% coverage by reimbursement

Max per General Medicine \$20

Max per Specialist \$40

Add a maximum of 7 beneficiaries to obtain preferential prices for medical care. The affiliation of these dependents in the ORBE policy has a cost of 1565 colones per person per month. In it you can buy medical appointments at very affordable prices and is available 24/7



Add more relatives and get discounts

Got questions:

Phone #4082-3003

Website

<https://orbevida.com/>

Employee Assistance Program

Unlimited, no cost assistance by phone

Information about discounts, specialists, clinics and Labs

Legal Guidance: civil, family and criminal matters

Financial Guidance: Income and Expense analysis, savings plans, credit

General Doctor

Nutritionist

Physiotherapist

Psychologist

Access it by calling: 4101-0050 Option #4





Preventive Medicine

- 1. Eye Exam:** \$150 limit includes exam and sunglasses
- 2. Screening :**
Taking blood pressure, vital signs and cardiovascular risk. Weight, BMI, height and abdominal circumference Glycemia with sampling, survey of family risk history, medical evaluation of habits.
- 3. Gynecologist Check up:** no waiting time
- 4. Urologist check up:** no waiting time



Frequency: Once per year

Send a text to 7111-1050 to coordinate

Maternity Coverage



-  **Normal Birth**
• Employee covers \$3,500
-  **C Section or multiple births**
• Employee covers \$4,000
-  **Miscarriage**
• Employee covers \$2,500
-  **Complications during pregnancy**
• Employee covers 10%
-  **Critical Neonatal Care**
• Employee covers \$30,000
-  **Healthy newborn**
• Employee covers \$350
-  **Waiting period**
• 10 months

Additional Information

- *Included:
- 9 appointments
- 3 ultrasound
- medications
- vitamins
- laboratories
- hospitalization to coinsurance up to the negotiated limits.



Dental

Categories	Waiting Period	Coverage	Details
Plan 1	No Waiting Period	80%	Oral examinations, prophylaxis, applications of fluoride, X-rays, tests of laboratories and other tests for diagnostics, sealants
Plan 2	90 days of employment	80%	Space holders, emergency palliative treatments, simple extractions (routine), surgical extractions, oral surgeries, Alveolectomy, anesthesia, therapeutic injections, restoration, endodontics and Periodontology.
Plan 3	180 days of employment	50%	Inlays, shims, crowns, repair of dentures or bridges and prostheses.

Call 4101-0050 to
make an
appointment !



Max per year **\$1000**
Deductible **\$50**

Any dentist
By reimbursement
Applies in Costa Rica only



COVID Coverage

If you have any symptoms go to your doctor
(must be in person)

If you require a COVID test, your doctor must
provide with:

- Formulario de pre autorización
- Boleta de Notificación Individual VE-01, del Ministerio de Salud de Costa Rica.
- Orden de laboratorios donde se solicite la prueba.

Send documents to Whatsapp 7111-1050

ADISA will review

- If approved you'll have to pay 10% of up to 60 000 colones.
- Test needs to be done in authorized labs
- In need of hospitalization due to covid will be covered according to Snap's policy
- Tests for traveling will not be included in coverage
- Covid test will be paid through reimbursement

For approved Labs and Clinics go to [ADISA's network](#)
For questions send a WhatsApp message to 7111-1050
Or call 4101-0050

Approved or denied cases will be notified within 30 minutes of being received





Additional Benefits

90% coverage, after deductible- for reimbursement	Coverage limit
Healthy Child Control from the 14th. day to 6 years of age. They are covered according to the benefit of the insurance chart	
Vaccines: Hemophilus Type B, DPT , IPB, Rota virus, MMR, Hepatitis Pneumococcus, IPV, Chickenpox	\$350
Local Ground Ambulance (Per Event)	\$200
Local Air Ambulance (By Event)	\$1,500.00
International Air Ambulance (Per event)	15000
Treatment of impacted third molars (Extraction and Panorama)	\$175 each one
Allergy Treatment (policy year)	\$350
Physical Therapies (20 therapies per event)	\$30
Nutrition Consultations maximum amount per consultation \$40, co-pay \$7.(5 visits per year for underweight or overweight)	9 consultations per policy year
Orthopedic Shoes up to 6 years of age (Max. 2 pairs per year)	\$200
Salpingectomy (Principal Insured)	\$600
Vasectomy (Principal Insured)	\$350
50% coverage, after deductible- for reimbursement	Coverage limit
Psychiatry and Psychology Benefit (Maximum \$1000 per year policy – medicines prescribed to these, at the rate of 50%.	Psychology \$60 Psychiatry \$90

Got questions?
Schedule a 15min appointment with an executive by phone at a convenient day and time for you!
Using [Calendly](#)



How do I update my beneficiaries?

You can request the form to 4101-0000 or 7111-1050



Life Insurance

Insured	24 Salaries Max \$300,000
AD&D	24 Salaries Max \$300,000
Funeral Expenses	\$4,000.00
Advances (terminal Diseases)	50%
Total & Permanent Disability	100% to the basic insured sum

ADISA will send you the terms and conditions of both Medical Insurance and Life Insurance by email with your carnet

Paid Time Off

Description	Time	Amount
Personal days leave with pay every year. These days are not deducted from the employee's vacation.	January to March	3 days
	April to June	2 days
	July to September	1 day
	October to December	0 day
Marriage License		3 working days
Paternity Leave		10 working days
Bereavement Leave (first-Line Blood relative)		3 working days
Paid Volunteer Time (PVT)		2 working days
Diversity Day Off (DDO)		1 working day
Holiday enjoyment for holidays that fall on a weekend or rest day (2022)		May 2 nd , Sept 5 th and Dec 26 th



Personal days leave with pay every year. These days are not deducted from the employee's vacation
Holidays on weekends or rest days for 2022 will be enjoyed the day after or the day before:

- May 1st > Enjoyed May 2nd**
- Aug 31st > Enjoyed Sept 5th**
- Dec 25th > Enjoyed Dec 26th**

Request your days in our system [ADP here](#) under MYSELF > Time Off > Request Time Off

Before enjoying it, make sure you request it 10 days before and it is approved!



Asociacion Solidarista - ASOSNAP

Email:
asosnapoperaciones@snapfinancebpo.com
WhatsApp: 8710-7638
•Monday-Friday de 8:00 a.m.-5:00 p.m.
Download **Asociado** App in your App Store
You can be part of benefit 90 days after joining Snap

Lines of Credit:

- Personal Loan
- Educational Loan
- Health Loan
- Vacation Loan
- Rapidito-Vale

Aporte patronal: 2%
Aporte obrero: 4%



Engagement, Diversity and Inclusion



Monthly activities and celebrations

SR Platform and Policies

Celebrating everyone's uniqueness

Rewards and Recognition

Based on our values

Engagement Team

Social Responsibility

Inclusion and Diversity ERG

Motivosity

Strong Culture

“A diverse mix of voices leads to better discussions, decisions, and outcomes for everyone.” — Sundar Pichai.