



Mexico Seguros Atlas FAQs

How do I enroll in the new plan and what are the deadlines?

You are automatically enrolled by your HR department; as an insured person, you do not need to send anything additional. Once your policy is issued, you will receive your insurance kit.

Will my seniority date continue to be recognized with the change of insurer?

Yes, your seniority is still recognized.

Where can I search for the Seguros Atlas network of doctors and hospitals?

Search [Seguros Atlas Offices](#) to find doctors and hospitals.

Will the medical expenses covered by my previous insurer continue to be covered in the same way?

Yes, all medical expenses will continue to be covered in the same way. The covered medical expenses are medical consultations, medications, studies that confirm a diagnosis, rehabilitation therapies, and hospital expenses. Remember that all of these expenses must be directly related to your condition.

If I have an open claim, will it continue to be covered with the new insurer?

Yes, it will continue to be covered. You only need to request a remaining balance letter from the previous insurer to know the current balance of the insured sum with which the procedure was opened.

What is a remaining balance letter and what requirements do I need to request it?

The remaining balance letter is a document issued by the previous insurer indicating the remaining insured sum for your condition and the deductible and coinsurance you have already paid. To request it, you must send the signed request form for the remaining balance letter, your valid official ID, and indicate the name of your condition and claim number (these last details can be found in your last settlement).

What are the new requirements for requesting reimbursement?

To request reimbursement, you will need to complete a reimbursement application with the following: Marsh remittance letter, Accident or Illness Notice Form, Atlas remittance letter, Single Bank Information Form, medical report, prescriptions for medications, analysis results, invoices for all expenses in the name of the policyholder, proof of address less than 90 days (about 3 months) old, bank statement no older than 90 days, and valid official identification.

You can find a reimbursement application in the insurance kit that you receive once your policy is issued.

What will happen with my deductible?

The deductible remains the same as you had with your previous insurer, which is 1 UMA (\$3,330).

How will this change affect my current medical treatments or scheduled procedures?

The new insurer will continue covering everything that you have open with the previous insurer; there will be continuity in your coverage.



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Will my prescription medications still be covered?

If applicable, your prescription medications will continue to be covered in the same way.

Is there any change in coverage for dental services, vision, or other specialized services?

Dental coverage will continue in the same way with the same provider, which is Dentegra. Your vision coverage and other specialized services will continue seamlessly.

What are the differences between the old and new plans regarding insured sums, co-insurance, and co-insurance caps?

Your insured sum is 55,000 UMAM (MXN 183,150,000), your deductible is 1 UMA (\$3,330), your co-payment remains the same at 10%, and the cap is \$33,300.

What are the advantages of the new plan?

The new plan offers expanded coverage for the following health care needs that were not covered by the previous plan:

- **Support for Newborns & Acne Treatments:** We've increased coverage to **1.5 UMAM (MXN 4,995)**, offering additional support for your family's newest additions and acne-related treatments.
- **Psychiatric Care:** Your mental wellbeing is a priority; the plan now includes up to **35 psychiatric consultations**.
- **Gastric Protector Coverage:** Receive up to **3 months** of coverage for gastric protectors, aiding in gastrointestinal health.
- **Baby Formula Support:** The plan covers baby formulas up to **MXN 10,000**, nurturing early childhood development.
- **Serious Illnesses:** Tackle significant health challenges with coverage up to **MXN 575,000**.
- **Pacemaker & Gigantomastia:** Essential medical devices and procedures, such as pacemakers and gigantomastia, are fully covered.
- **Breast Cancer Surgery Expenses:** Comprehensive coverage for reconstructive surgery following breast cancer.
- **Funeral Expenses:** Addition of funeral expenses, up to **MXN 50,000**, providing solace during challenging times.

What resources are available to help me understand and make the most of the new plan?

You can find a guide for using benefits in the insurance kit that you receive once your policy is issued.

What if I still have questions?

Should you have any inquiries or need further assistance, the [LATAM Benefits team](#) is ready to assist you.