



Health Plan Migration

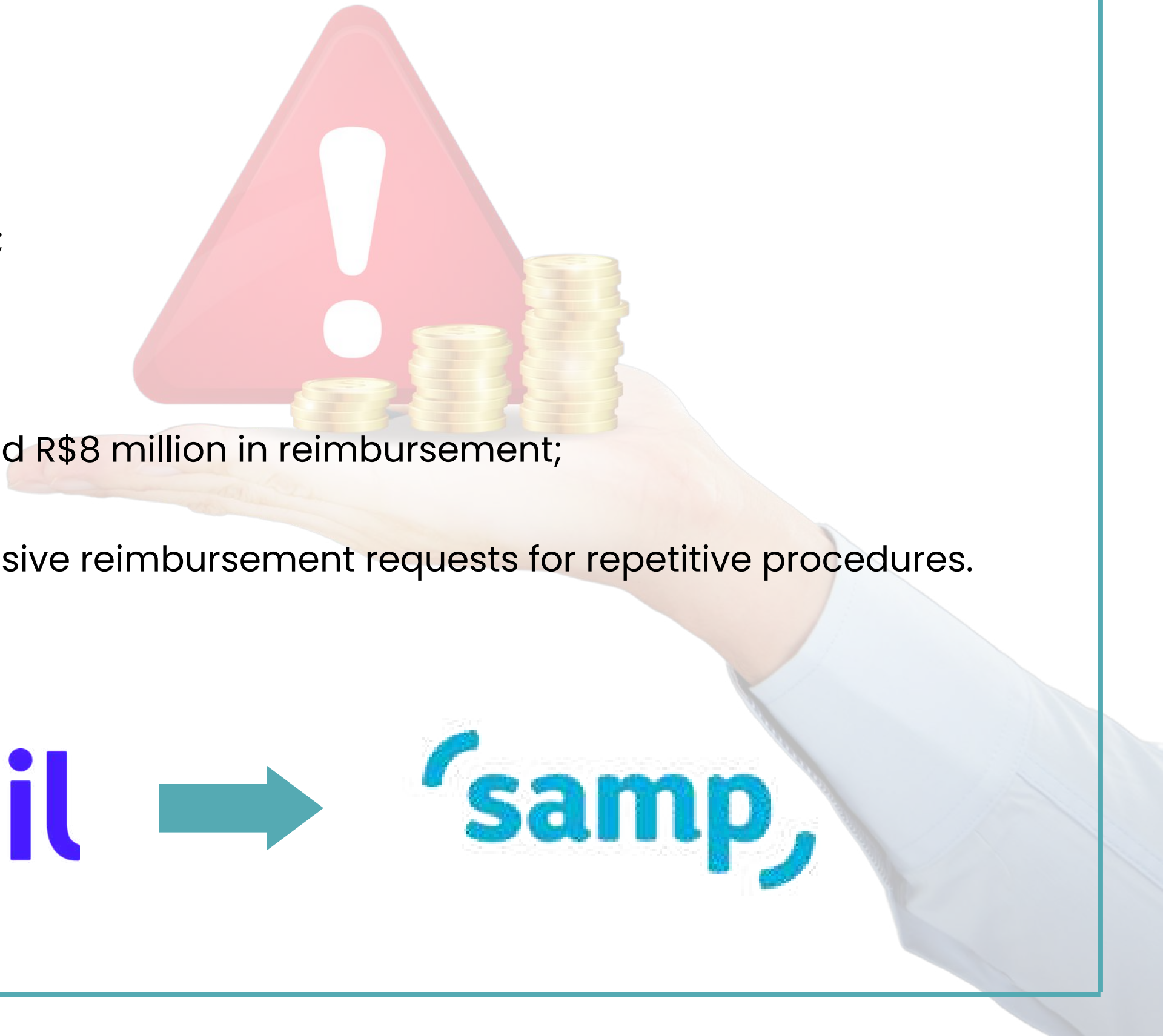
EJA / JDB

Jan 2023



Why Bradesco did not want to renew with EJA?

- **High** loss ratio: **185%** in 2022;
- Bradesco **did not accept** to maintain the contract;
- **Worst** contract in Bradesco insurance portfolio;
- There were 20,500 consultations, 64,000 exams and R\$8 million in reimbursement;
- Use in non-accredited providers generating excessive reimbursement requests for repetitive procedures.



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General Considerations

- Amil reanalyzed the numbers and informed that it would not present a proposal. For this reason EJA opted for the **SAMP NACIONAL** plan;
- SAMP NACIONAL plan with **1,348** providers in the state of Espírito Santo;
- Operator with **11,000** providers in **all states of the country.**



Features of the new SAMP Plan

- The product will be **SAMP NACIONAL** Quarto Coletivo (QC) in Espírito Santo, if the use is outside Espírito Santo the plan will be **REDE GAMA BÁSICO**;
- Collective room Cost R\$271,40 and private room R\$346,91; Emphasizing that EJA **will bear 65%** of the cost of **dependents** in the "SAMP Nacional QC" plan.
- **There is no co-participation in the SAMP** own network, neither in São Bernardo and Vitória Apart Hospital (VAH) network;
- **In the own network there will be no co-payment in elective consultations and consultations in Emergency Room**;
- **There will be no co-participation in simple and complex exams simples, in accredited laboratories**;
- **There will be no co-participation in hospitalization**;
- Co-participation > **Family Allowance up to R\$55.00 (EJA)**;
- In other locations, 30% de co-part in: Consultations, and therapies, see table;
- Co-participation **limit** of **R\$200.00** per person/month;
- Supervision and monitoring of users by the VAH Staff across the state.

Features of the new SAMP Plan

- Samp App with several function: accredited network, digital card, scheduling appointments, statement of uses, discount network, among other features;
- The plan **has no refunds**;
- **Possibility** of accreditation;
- Telemedicine **without co-participation**;
- **No** grace period for **new inclusions** in the **first 30 days** of contract implementation;
- **Concierge** for JURONG employees;
- **Possibility** of upgrade and downgrade in the first 30 days.

Co-participation Table (Comparative)



PROCEDURES	% Co-participation	Value of Discount
Elective Consultations (<i>Outside the own network</i>)	30%	between R\$15,00 and R\$45,00
Consultations in Emergency Room (<i>Outside the own network</i>)	30%	between R\$34,00 and R\$60,00
Copay Consultations in Emergency Room Vitoria Apart and Own Clinics SAMP and São Bernardo	FREE	-
Pshychology, Nutrition, Speach Therapy, Acupuncture	30%	R\$ 9,00
Special Therapies (ABA)	30%	R\$ 24,00
Telemedicine	FREE	-
Exams and Procedures	FREE	-
Type I Exams and Procedures	FREE	-
Type II Exams and Procedures	FREE	-
Type III Exams and Procedures	FREE	-
Type IV Exams and Procedures	FREE	-
Type V Exams and Procedures	FREE	-
Type VI Exams and Procedures	FREE	-

PRODUCTS	AMIL S380	
	Copart Value (%)	Limit per item (R\$)
Procedure Group		
Elective and clinical appointments	30%	R\$ 30,00
Hospital appoinments emergency room (ER)	30%	R\$ 60,00
Basic Exams	30%	R\$ 25,00
Special Exams	30%	R\$ 110,00
Basic procedures	30%	R\$ 40,00
Special procedures	30%	R\$ 150,00
Physio Therapy	30%	R\$ 20,00
Special Therapy	30%	R\$ 20,00
Nutrition	30%	R\$ 20,00
Psychotherapy	30%	R\$ 20,00