

FI COSTA RICA – BENEFITS OVERVIEW

Overview of Costa Rica's National Health Care System

Universal health insurance, often referred to as “La Caja”, is funded primarily through payroll taxes based on individual income, which usually ranges from 7% – 11%. La Caja covers services at any public hospital and clinic, but does not cover care at private hospitals.

It is also important to note that there are three different types of healthcare facilities in Costa Rica:

- hospitals
- clinics
- EBAIS

You can find some of the same services in hospitals and clinics such as emergency rooms, general healthcare, and specialist healthcare. Hospitals are open 24/7, whereas clinics typically operate from 7:00am to 10:00pm.

EBAIS(Equipos Básicos de Atención Integral) are the primary-care clinics that make up the base of Costa Rica's public health care system, or La Caja. They provide general care such as check-ups and treatment for minor ailments such as colds, sprains, etc. and are typically only open from 7:00am to 4:00pm.

Pros and Cons of Using the Local Health Insurance System

Costa Rica's public medical program, La Caja, is popular and well regarded. The costs are low and the system is well managed. There is a strong emphasis on preventative care and community wellness. However, expats and Costa Ricans alike often opt to use a mix of public and private insurance programs for some of the reasons outlined:

Pros

- Pre-existing conditions are covered.
- There is no age limit to enroll and monthly payments often decrease with age.

Cons

- The public health system is often overrun with patients. Expats should expect long wait times.
- Because the public health system is overrun, smaller hospitals and clinics may be understaffed, which can lead to even longer wait times and possibly delayed care.
- Finding a specialist can be difficult, if not impossible. Most residents using the public health system are treated by general clinicians.
- If you do not live in one of the major cities, it may be hard to find English-speaking staff.
- You will not have a choice over which practitioner you see.
- You may only be given generic drugs or medicine produced in Costa Rica.

Thankfully, the public and private systems work well together. For instance, patients can have diagnostic imaging done at a private facility in order to avoid long wait times. The results can be sent to their public doctor for follow-up. And as prescriptions are covered by the La Caja system, private doctors will write prescriptions for La Caja pharmacies so patients can save money.

Obtaining Access to La Caja

All legal citizens and those with residency papers are part of the Costa Rican public health insurance system. Even if you're certain you'll be using private insurance all the way, being part of the La Caja system isn't optional. Being part of the public system gives foreigners flexibility and options. For instance, there are no payments associated with public hospital emergency room visits. However, some private Costa Rican hospitals want large cash payments, upfront, just to be admitted.

What You Need To Know About Processes

Employees of Fisher Investments Cost Rica will automatically be enrolled in the Costa Rican social security and public health scheme through our payroll provider. This process does not apply to dependents, however. Your dependents will not be eligible to join the public health scheme until your visa is fully approved, which can take up to three months. In the interim, your dependents should use private health insurance only. Once your visa is approved, Newland Chase, our relocation provider, will assist in getting all dependents registered for the Costa Rican social security system, which includes the public health scheme.

Private Healthcare in Costa Rica

Your health and wellbeing is a top priority for us. As with any Fisher entity, the firm is pleased to cover 100% of medical, dental and vision premiums for you and your dependents. In addition, we are targeting the supplemental healthcare plan to be an above-market offering in Costa Rica with comprehensive coverage, low deductibles, co-insurance and co-pays.

Additionally, unlike many other international healthcare plans, your private healthcare insurance in Costa Rica will provide some level of coverage outside of Costa Rica. You should familiarize yourself with the coverage maximums and determine if supplemental travel insurance is necessary based on your risk tolerance and medical needs.

See your PALIG Plan Document for more information on plan costs and coverage details.

How Routine Doctor Visits Work

For everyday medical care through the public system, the EBAIS clinics take care of most non-emergencies. Many EBAIS clinics have a system for booking online appointments. For those that don't, people can walk in or may need to wait in line to be seen. When using an EBAIS, you may see the same practitioner for most visits, but there is no guarantee of this.

If you use private insurance, it may be possible to see the same doctor when you want as private hospitals and clinics allow insurance holders to request practitioners.

Costa Rica is a rare country where house calls are still a big part of the medical system. Teams from the EBAIS go to different houses in the community to tend to people who need medical treatment. These are comprehensive visits that include everything from checking up on the patient's vaccination records to assessing the health of their pets.

How to Find a Specialist

Specialists are primarily located through the private insurance plan. To control costs, it's best to utilize an in-network provider. If seeing an out-of-network provider, you will receive some reimbursement, but only up to the "usual and customary" rate.

See your PALIG Plan Document on FIIRE or <https://www.myfirewards.com> for more information on plan costs and how to locate a provider.

How to Find a Dentist

Costa Rica is one of the top ten countries in the world for dental tourism. The dentists are highly qualified, most often have the latest equipment but at a fraction of the cost in comparison to US dentists, especially when utilizing in-network dentists.

See your PALIG Plan Document for more information on plan costs and how to locate an in-network provider.

EAP/Mental Health Benefits in Costa Rica

Necessary psychiatry, psychology and medication is covered under the insurance policy with limits. There is not a designated network, which means employees can see any provider, but will need to submit for reimbursement. See the policy document for details.

Fisher Investments places a strong emphasis on the emotional well-being of our employees and will be offering emotional wellness benefits through both an Employee Assistance Program (EAP).

Retirement in Costa Rica

All employees are entitled to IVM, a social security retirement scheme administered by the Costa Rican Social Security Fund (CCSS). The CCSS is a contributory public pension based on the monthly total pay made to each employee.

Employee Contribution: 4%

Employer Contribution: 5.25%

State Contribution: 1.41%

The minimum monthly earnings used to calculate contributions are about \$500, but there is no maximum earnings used to calculate contributions, meaning contributions will be made on all earnings with no limit.

Employees are not automatically eligible for a distribution of social security contributions when they repatriate to the US unless certain criteria is met, which includes but is not limited to a minimum number of contributions months (currently 300 months). For more information, see the following link → [Social Security Programs Throughout the World: The Americas, 2019 - Costa Rica \(ssa.gov\)](#).

Time Off in Costa Rica

All employees in Costa Rica will be eligible for 15 days PTO/Annual Leave and up to 10 Costa Rican observed bank holidays.

PTO/Annual Leave

All employees will accrue up to 15 days of PTO/Annual Leave per year, which is broken out as 12 Statutory Annual Leave Days and 3 Supplemental Annual Leave Days. The Statutory Annual Leave can only be taken in full day increments and may be used as soon as it's accrued. The Supplemental Annual Leave can be taken in full or partial day increments and may be taken as soon as it's accrued.

Sick Time

As of September 1, 2023, employees are eligible for up to 4 full days of sick pay per rolling 12-month period. Current FICR employees will receive a balance prorated in accordance with their hire date anniversary. New employees will receive the full 4 days upfront. Balances will be reset on the employee's anniversary each year. Unused balances will be forfeited. See the Employee Handbook for details on how to use and report sick time.