

 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** Please read the FEHB [Plan](#) brochure (RI 73-016) that contains the complete terms of this [plan](#). **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB [Plan](#) brochure.** Benefits may vary if you have other coverage, such as Medicare. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can get the FEHB [Plan](#) brochure at [www.ssspr.com](http://www.ssspr.com), and view the Glossary at <https://www.healthcare.gov/sbc-glossary>. You can call 787-774-6081 from Puerto Rico and 1-888-716-6081 from U.S. Virgin Islands to request a copy of either document.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Not Applicable.	You don't have to meet <a href="#">deductibles</a> for specific services, but a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$ 6,600 / Self Only \$ 13,200 / Self Plus One \$ 13,200 / Self and Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, health care this <a href="#">plan</a> doesn't cover, payments for non-essential benefits, <a href="#">out-of-network coinsurance</a> / <a href="#">copayments</a> , and penalties for failure to obtain pre-authorization for services.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.ssspr.com">www.ssspr.com</a> or call 787-774-6081 from Puerto Rico or 1-888-716-6081 from USVI for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a provider in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$7.50 <a href="#">copay</a> / visit	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	_____none_____
	<a href="#">Specialist</a> visit	\$10 <a href="#">copay</a> /specialist visit	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	_____none_____
	<a href="#">Preventive care/screening/immunization</a>	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$1.00 <a href="#">copay</a> / per blood work No charge / x-ray	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	_____none_____
	Imaging (CT/PET scans, MRIs)	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	Pet scan and PET CT, subject to pre-certification.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="https://salud.grupotriples.com/en/health-insurance-plans/triple-s-salud-">https://salud.grupotriples.com/en/health-insurance-plans/triple-s-salud-</a>	Generic drugs	\$2 <a href="#">copay</a> / \$4 <a href="#">copay</a> for mail order	Prescription drug coverage - covered in United States or its territories by reimbursement to the members. The member will be responsible for the 25% of the Triple-S Salud established fees, less the applicable drug <a href="#">copayment</a> and/or <a href="#">coinsurance</a> .	The following rules apply: <ul style="list-style-type: none"> <li>• Subject to a prescription drug list</li> <li>• Generic drugs as first option</li> <li>• Up to 30 (retail) and 90 (mail order) day supply for maintenance drugs.</li> <li>• Some medications require precertification from the <a href="#">plan</a> and the use of step therapy.</li> <li>• Mail order is not available for</li> </ul>
	Preferred brand drugs	\$20 <a href="#">copay</a> / \$40 <a href="#">copay</a> mail order		
	Non-preferred brand drugs	20% <a href="#">coinsurance</a> or \$20 <a href="#">copay</a> , whichever is higher, up to a maximum of \$125 / 20% <a href="#">coinsurance</a> or \$60 <a href="#">copay</a> , whichever is higher, up to a maximum of \$375 mail order		

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
<a href="#">for-federal-employee/</a>	Preferred <a href="#">Specialty drugs</a>	25% <a href="#">coinsurance</a> or \$200 <a href="#">copay</a> , whichever is lowest		specialty drugs and are only dispensed by our contracted specialized pharmacy network.
	Non Preferred <a href="#">Specialty drugs</a>	30% <a href="#">coinsurance</a> or \$300 <a href="#">copay</a> , whichever is lowest		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$25 <a href="#">copay</a> / visit	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	_____none_____
	Physician/surgeon fees	No charge	10% of the allowable charges, plus any difference between our allowance and the billed amount	_____none_____
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$25 <a href="#">copay</a> / visit	\$25 <a href="#">copay</a> / visit	\$10 <a href="#">copay</a> if recommended by <i>Teleconsulta</i> . <a href="#">Coinsurance</a> may apply for non-routine diagnostic tests.
	<a href="#">Emergency medical transportation</a>	No charge. Covered through reimbursement	No charge. Covered through reimbursement	You pay for the services and the <a href="#">plan</a> will reimburse the submitted charges
	<a href="#">Urgent care</a>	See emergency room services	See emergency room services	See emergency room services
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	_____none_____
	Physician/surgeon fees	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	Lithotripsy requires precertification.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$7.50 <a href="#">copay</a> / group therapy \$7.50 <a href="#">copay</a> / visit (includes collaterals)	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	_____none_____
	Inpatient services	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	_____none_____
<b>If you are pregnant</b>	Office visits	\$10 <a href="#">copay</a> / visit	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	_____none_____
	Childbirth/delivery facility services	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	_____none_____
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	_____none_____
	<a href="#">Rehabilitation services</a>	\$10 <a href="#">copay</a> / visit, plus any difference between our allowance and the billed amount	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	Up to 60 physical and occupational therapies per condition, policy year. You pay for services and request reimbursement.
	<a href="#">Habilitation services</a>	See Rehabilitation services	See Rehabilitation services	See Rehabilitation services
	<a href="#">Skilled nursing care</a>	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	Requires precertification.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	10% of the allowable charges after applicable <a href="#">coinsurance</a> , plus any difference between our allowance and the billed amount	Requires precertification.

For more information about limitations and exceptions, see the FEHB [Plan](#) brochure RI 73-016 at [www.ssspr.com](http://www.ssspr.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
	<a href="#">Hospice services</a>	Covered through Case Management, subject to a precertification.	Not covered	_____none_____
<b>If your child needs dental or eye care</b>	Children's eye exam	\$10 <a href="#">copay</a> /visit	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	_____none_____
	Children's glasses	Nothing up to contracted fee. Member pays any balance exceeding contracted fee.	Covered by reimbursement up to contracted fee. Member pays any balance exceeding contracted fee.	One pair of eyeglasses or contact lenses annually for members up to age 21.
	Children's dental check-up	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	Covered through dental coverage. Up to 1 dental check-up every 6 months.

## Excluded Services & Other Covered Services:

### Services Your [Plan](#) Generally Does NOT Cover (Check your [plan's](#) FEHB brochure for more information and a list of any other [excluded services](#).)

- Acupuncture
- Cosmetic surgery
- Long-term care
- Weight loss programs
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan's](#) FEHB brochure.)

- Bariatric surgery subject to precertification
- Chiropractic care up to 15 manipulation visits per year
- Dental care (Adult)
- Hearing aids up to \$1,000 maximum every 2 years for one or both ears combined
- Infertility treatment
- Routine eye care (Adult)
- Routine foot care

**Your Rights to Continue Coverage:** You can get help if you want to continue your coverage after it ends. See the FEHB [Plan](#) brochure, contact your HR office/retirement system, contact your [plan](#) at 787-774-6081 from Puerto Rico and 1-888-716-6081 from U.S. Virgin Islands or visit [www.opm.gov/insure/health](http://www.opm.gov/insure/health). Generally, if you lose coverage under the [plan](#), then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or receive temporary continuation of coverage (TCC). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** If you are dissatisfied with a denial of coverage for claims under your [plan](#), you may be able to [appeal](#). For information about your [appeal](#) rights please see Section 3, "How you get care," and Section 8 "The disputed claims process," in your [plan's](#) FEHB brochure. If you need assistance, you can contact: 787-774-6081 from Puerto Rico and 1-888-716-6081 from U.S. Virgin Islands or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

### Does this plan provide Minimum Essential Coverage? **Yes**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### Does this plan meet the Minimum Value Standards? **Yes**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:** Spanish (Español): Para obtener asistencia en Español, llame al 787-774-6081, Libre de costo 1-800-981-3241. (TTY/TDD) al 787-792-1370 o al 1-866-215-1999.

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* —————

For more information about limitations and exceptions, see the FEHB [Plan](#) brochure RI 73-016 at [www.ssspr.com](http://www.ssspr.com).

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$10
■ Hospital (facility) <a href="#">copayment</a>	\$0
■ Other <a href="#">copayment</a>	\$1

#### This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$380
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$380</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$7.50
■ Hospital (facility) <a href="#">copayment</a>	\$0
■ Other <a href="#">coinsurance</a>	20%

#### This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$90
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$80
<b>The total Joe would pay is</b>	<b>\$370</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$10
■ Hospital (facility) <a href="#">copayment</a>	\$25
■ Other <a href="#">coinsurance</a>	20%

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$130
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
<b>The total Mia would pay is</b>	<b>\$190</b>

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: Department of Education and Disease Management at Triple-S Salud. The toll-free telephone number is 866-788-6770 or 787-793-8383, extensions 3106 or 3154.

## Notice of Non-Discrimination

### Notice: Informing individuals about nondiscrimination and accessibility requirements and nondiscrimination statement: Discrimination Is Against The Law

Triple-S Salud, Inc. complies with applicable federal civil rights laws and does not discriminate, exclude people or treat individuals differently because of race, color, national origin, age, disability, or sex.

Triple-S Salud, Inc.

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters,
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters,
  - Information written in other languages.

If you need these services, contact a customer a Service Representative.

If you believe that Triple S Salud, Inc. has failed to provide these services or has discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

#### Compliance and Privacy Office

P. O. Box 11320, San Juan, PR 00922-9905

Telephone: (787) 620-1919 ext. 4183

Fax: (787) 993-3260

E-mail: [privacidad@ssspr.com](mailto:privacidad@ssspr.com)

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, a Service Representative is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically, through the Office of Civil Rights Portal available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 Telephone: 1-800-368-1019, TDD: 1-800-537-7697

Para obtener asistencia en español, llame al servicio de atención al cliente al número que aparece en su tarjeta de identificación.

請撥打您 ID 卡上的客服號碼以尋求中文協助。

Gọi số dịch vụ khách hàng trên thẻ ID của quý vị để được hỗ trợ bằng Tiếng Việt.

한국어로 도움을 받고 싶으시면 ID 카드에 있는 고객 서비스 전화번호로 문의해 주십시오.

Para sa tulong sa Tagalog, tumawag sa numero ng serbisyo sa customer na nasa inyong ID card.

Обратитесь по номеру телефона обслуживания клиентов, указанному на Вашей идентификационной карточке, для помощи на русском языке.

العربية باللغة المساعدة على للحصول هويتك بطاقة على الموجود العملاء خدمة برقم اتصل.

Rele nimewo sèvis kliyantèl ki nan kat ID ou pou jwenn èd nan Kreyòl Ayisyen.

Pour une assistance en français du Canada, composez le numéro de téléphone du service à la clientèle figurant sur votre carte d'identification.

Ligue para o número de telefone de atendimento ao cliente exibido no seu cartão de identificação para obter ajuda em português.

Aby uzyskać pomoc w języku polskim, należy zadzwonić do działu obsługi klienta pod numer podany na identyfikatorze.

日本語でのサポートは、IDカードに記載のカスタマーサービス番号までお電話でお問い合わせください。

Per assistenza in italiano chiamate il numero del servizio clienti riportato nella vostra scheda identificativa.

Rufen Sie den Kundendienst unter der Nummer auf Ihrer ID-Karte an, um Hilfestellung in deutscher Sprache zu erhalten.

برای دریافت راهنمایی به زبان فارسی، با شماره خدمات مشتری که بر روی کارت شناسایی شما درج شده است تماس بگیرید.