

# HEALTH PLAN SUMMARY

For Federal Employees  
& Retirees

Puerto Rico 2019

 **TRIPLE-S SALUD**   
BlueCross BlueShield of Puerto Rico



## Dear Federal Member:

Beginning January 1st, 2019, you will continue to enjoy your benefits of being a Triple-S Salud member. We want to let you know about some changes occurring this year. You can review the details in Section 2 of your 2019 FEHB brochure.

- Iron supplements for children 4 months up to 21 years with risk of anemia will be covered with \$0 copay. Previously, it was only covered until 12 months of age.
- Naloxone, which previously had a \$2 copay, will now be fully covered at the level of your drug coverage.
- We added coverage for the vaccine Shingrix from age 50 with \$0 copay.
- The *Oncology Analytics* program is now included. This program is a comprehensive oncology benefits management program which provides clinical decision support on oncology drugs, radiation therapy, molecular and genetic testing

To get your 2019 FEHB Brochure or to learn more, visit our website at [www.ssspr.com/federal](http://www.ssspr.com/federal).

---

**Thank you for trusting your health to us! At Triple-S Salud we want to give you one more reason to smile.**

PUERTO RICO		NON-POSTAL PREMIUM				POSTAL PREMIUM	
TYPE OF ENROLLMENT	ENROLLMENT CODE	BIWEEKLY		MONTHLY		BIWEEKLY	
		GOV'T SHARE	YOUR SHARE	GOV'T SHARE	YOUR SHARE	CATEGORY 1 YOUR SHARE	CATEGORY 2 YOUR SHARE
High Option Self Only	891	\$141.02	\$47.00	\$305.54	\$101.84	\$45.12	\$39.01
High Option Self Plus One	893	\$316.63	\$105.54	\$686.03	\$228.67	\$101.32	\$87.60
High Option Self and Family	892	\$322.92	\$107.64	\$699.66	\$233.22	\$103.33	\$89.34

## Federal Employees Health Benefits Plan (Effective 01/01/19)

Services	Copays and coinsurance
<b>Basic Coverage</b>	
<p><b>Maximum Out of Pocket</b> for medical, pharmacy and hospital services given by participating providers *</p> <p>*Non-essential benefits, services not covered or given by providers outside our network aren't eligible for the accumulation of maximum out of pocket.</p>	<p>\$6,600 Self Only \$13,200 Self Plus One &amp; Self and Family</p>
<p><b>Preventive</b></p> <p>Preventive Care Services at Participating Preventive Centers</p> <p>Shingrix Vaccine for members 50 and older</p>	<p>\$0 \$0</p>
<p><b>Medical Visits</b></p> <p>General Practitioner</p> <p>Specialist</p> <p>Subspecialist</p> <p>Nutritionist</p> <p>Chiropractor</p>	<p>\$7.50 \$10 \$10 \$0   Up to 4 visits per year \$0   1 Initial and 1 Subsequence</p>
<p><b>Therapy</b></p> <p>Chiropractor Manipulations</p> <p>Physical Therapy</p> <p>Respiratory Therapy</p>	<p>\$0   Up to 15 visits per year \$10 \$10</p>
<p><b>Test</b></p> <p>Labs</p> <p>X-Rays</p> <p>Allergy tests</p> <p>Lithotripsy</p>	<p>\$1 per diagnostic test \$0 \$10 \$0</p>
<p><b>Mental Health</b></p> <p>Group Therapy</p> <p>Collateral Visits</p> <p>Psychiatrists, Psychologists and Clinical Social Workers Visits</p> <p>Hospitalization   Partial Hospitalization</p>	<p>\$7.50 \$7.50 \$7.50 \$0.00, you may coordinate services with FHC 1-800-660-4896</p>
<p><b>Hospitalization</b></p> <p>Regular &amp; Partial</p> <p>Skilled Nursing Facility</p> <p>Surgical Assistance</p>	<p>\$0 \$0 \$0</p>
<p><b>Emergency Room</b></p> <p>Accident</p> <p>Illness</p>	<p>\$25 \$25</p>
<p><b>Ambulatory</b></p> <p>Ambulatory Facility</p> <p>Ambulatory Surgery</p>	<p>\$25 \$25</p>

Table continues on the next page.

## Federal Employees Health Benefits Plan (Effective 01/01/19)

Services	Copays and coinsurance
<b>Basic Coverage</b>	
<b>Other</b> Durable Medical Equipment Services in United States  Services by Non-Participating Providers in Puerto Rico	20% with Pre-authorization. We cover emergencies or services that we have pre-authorize. When you receive covered services outside the service area that are neither emergency nor precertified, we will reimburse 90% of Triple-S Salud established fees. For more information please refer to Section 1 of your brochure.  10%
<b>Pharmacy Coverage</b>	
<b>30 Day Supply (Retail Pharmacy)</b> Tier 1: Generic prescription drugs Tier 2: Preferred brand prescription drug Tier 3: non-preferred brand name drugs  Tier 4: Preferred Specialty/biotech drugs Tier 5: Non-Preferred Specialty/biotech drugs	\$2.00 for unit or refill \$20 for unit or refill 20% or \$20, whichever is higher \$125 maximum out of pocket for unit or refill. 25% or \$200, whichever is the lowest for unit or refill 30% or \$300, whichever is the lowest for unit or refill
The following: antihypertensives, antidiabetics (except insulins), antihyperlipidemics (only statins), and Naxolone will be covered at 100%.	
<b>90 day supply and mail order</b> Tier 1: generic prescription drugs Tier 2: preferred brand prescription drug Tier 3: non-preferred brand name drugs	\$4.00 for unit or refill \$40 for unit or refill 20% or \$60, whichever is higher \$375 maximum out of pocket for unit or refill.
<b>Vision</b>	
Glasses or Contact Lenses up to 21 years of age	Covered up to a maximum benefit of \$109.
<b>Dental</b>	
Preventive Cleaning (adults and children, one every 6 months)	\$0
Periapical and bitewing X-rays	\$0
Panoramic X-Ray (one group every 3 years)	30%
Amalgam restorations, Endodontics, Restorative and Oral Surgery	30%
<b>Organ and Tissue Transplant</b>	
Solid organ transplants, tandem blood and marrow stem cell transplant, mini transplants (preauthorization by plan required).	\$0
<b>Other Benefits</b>	
Chemotherapy	\$10
Radiotherapy	\$10

This is a brief informational summary and does not replace or modify the policy. We urge you to review the Certificate of Benefits (Policy) so that you know in detail the benefits, limitations and exclusions of the cover.





## Service centers

### MAIN OFFICE

1441 F.D. Roosevelt Ave.  
San Juan, PR 00920  
Monday to Friday 8:00 a.m. - 5:00 p.m.

### PLAZA LAS AMÉRICAS

2nd Level  
(Entrance through north parking)  
Monday to Friday 8:00 a.m. - 7:00 p.m.  
Saturday 9:00 a.m. - 6:00 p.m.  
Sunday 11:00 a.m. - 5:00 p.m.

### PLAZA CAROLINA

2nd Level  
Monday to Friday 9:00 a.m. - 7:00 p.m.  
Saturday 9:00 a.m. - 6:00 p.m.  
Sunday 11:00 a.m. - 5:00 p.m.

### ARECIBO

Caribbean Cinemas Building, Suite 101  
Road 2 km 81.0 Arecibo, PR 00612  
Monday to Friday 8:00 a.m. - 5:00 p.m.

### CAGUAS

Angora Building, Luis Muñoz Marín Ave.  
Corner/Street Troche, Caguas, PR 00725  
Monday to Friday 8:00 a.m. - 5:00 p.m.

### MAYAGÜEZ

Road 114 km 1.1 Castillo Community,  
Mayagüez, PR 00680  
Monday to Friday 8:00 a.m. - 5:00 p.m.

### PONCE

2760 Maruca Ave.  
Ponce, PR 00728-4108  
Monday to Friday 8:00 a.m. - 5:00 p.m.

## Service call center

787-774-6081  
Toll Free: 1-800-716-6081  
(TTY / TDD) 787 792 1370  
Toll Free: 1-866-215-1999

**SERVICE HOURS (AST):**  
Monday to Friday 7:30 a.m. - 8:00 p.m.  
Saturday de 9:00 a.m. - 6:00 p.m.  
Sunday de 11:00 a.m. - 5:00 p.m.

# Self-Service

Use your online tools to handle your plan at any time and without waiting.

---

## **INTERNET** **ssspr.com**

### **Connect to ssspr.com**

In our portal, you can:

- Check your and your dependent's eligibility
- Get a Coverage Certificate
- View information of
  - Your coverage
  - Your drugs and pharmacy plan through SSS pharmacy
  - Your record of care received
- Ask for copies of your ID card
- Request and check the status of a reimbursement

---

## **MOBILE APP** Triple-S Salud For iOS or Android

### **You can enjoy these useful benefits:**

- Your Card Always with You: Email your plan ID card or your dependent's card to doctors.
  - Review your and your dependent's coverage easily.
  - Find the provider nearest you.
  - Have our main phone numbers and addresses.
  - Service questions
  - View the records of the care you received.
-

# Better Health... Made Easier

With a variety of available services, you and your family can have multiple appointments the same day.



Salus Guaynabo



Salus Carolina

## MORE THAN 40 SPECIALISTS

**Imaging center**    **Pharmacy\***  
**Laboratory**        **Dental\***

### ■ GUAYNABO

Casa Linda Ave. #1, Suite 101, Road 177,  
Los Filtros, Km. 2.0, Bayamón  
Monday to Thurs. 7:00 a.m. - 8:00 p.m.  
Friday: 7:00 a.m. - 7:00 p.m.  
Saturday: 8:00 a.m. - 3:00 p.m.

### ■ CAROLINA

Road 190, Km. 1.8,  
Sabana Abajo, Carolina  
Monday to Friday 7:00 a.m. - 5:00 p.m.

## PRIMARY CARE PHYSICIAN

**Vaccination**        **Walk-ins welcome**  
**Nutritionist**

### ■ CONDADO

2 Calle Washington, San Juan  
Monday to Friday 8:00 am - 6:00 pm  
Saturday: 8:00 am - 12:00 m



**(787) 789-1996**  
**info@saluspr.com**  
**saluspr.com**



\*Only available in Guaynabo



# TRIPLE-S CONTIGO

SPECIALIZED CARE DURING  
YOUR HOSPITALIZATION



You deserve care as special as you. With Triple-S Contigo a **personal assistant** who will be you during your hospital stay and guide you for a successful transition of care with your primary doctor.

We want to help you complete your treatment as prescribed and avoid the need to return to the hospital.

## Among the services given are:

- Coordination of services or equipment needed to continue treatment at home
- Coordination of follow up visit with your doctor in the first seven days after discharge
- Medication reconciliation
- Educational information about your medical conditions
- Member rights and duties guidance
- During admission our case manager will contact you and become part of your discharge planning



ASHFORD PRESBYTERIAN



CENTRO CARDIOVASCULAR



MANATÍ MEDICAL CENTER



MAYAGÜEZ MEDICAL CENTER



SAN LUCAS PONCE

# Health information Hotline

**Teleconsulta is an exclusive health information hotline from Triple-S Salud, available 24 hours a day, 7 days a week, 365 days a year.**

Staffed by highly trained nursing professionals.



**Our calling is to take care of you.**

**Call  
1-800-255-4375**

(the number is also on your plan card)

**Our professionals at TeleConsulta, with over 5 years of experience will gladly answer your questions on any healthcare topic that may interest or worry you.**

Call us in confidence if:

- You feel sick, have some pain and don't know what to do
- You have questions about prescription drugs
- You want to know more about some conditions like asthma, diabetes, high blood pressure, among others
- You have doubts about some procedure or routine examination
- Your children are sick. Do not know what to do to ease symptoms
- Nutrition, diet and exercise

Our nursing professionals will guide you if you need to:

- Make an appointment with your doctor
- Do something to ease the symptoms that you have safely and reliably in the comfort of your home
- Go to an emergency room

---

Teleconsulta is an exclusive service of Triple-S Salud for their members and it is administered by Axis Point Health, an independent contractor that provides phone health information and orientation services.

# TeleConsulta MD

**You don't have time to waste!**

- Have a doctor consult virtually. Save time and avoid long waits at the Emergency Room.
- Doctor electronically sends your prescription to the pharmacy.
- Have a doctor evaluate you immediately or choose the time of your appointment.
- Receive lab and preventive test orders.
- Share results of labs and pictures with your doctor.

Available 7 days a week from 6am- 10pm

The following are the costs of service:

- \$10 (for first 4 visits)
- \$40 (from the 5th visit on)

Download the app or visit  
[TeleConsultaMD.com](https://www.TeleConsultaMD.com)



# Make proper use of the Emergency Room



**Health emergencies are serious health problems that happen quickly. These warnings may be thought as emergencies:**

- Threatened abortion
- Choking
- Harsh asthma attack
- Seizures
- Foreign bodies in cavities
- Severe diarrhea and throwing up at the same time
- Sudden and sharp stomach pain
- Sharp chest pain
- Sharp headache
- Poisoning
- Severe psychotic event
- Shock of any type
- Broken bone or dislocation
- Bleeding
- Deep wounds
- Pacemaker does not work well
- Faint
- Large burns
- Harsh allergic reaction
- Harsh and sudden nose bleeding
- Sharp wound

An emergency represents an immediate threat to your life, an organ or an extremity of your body. Call 911 directly for immediate help or go to the nearest emergency room.

## **DO YOU HAVE DOUBTS ABOUT PROPER CARE?**

Call Teleconsulta, available 24 hours, at **1-800-255-4375** to get guidance on the proper care.



# Preventive centers

Triple-S has Preventive Care Centers that promote the health and well-being of your staff. These centers simplify access to preventive checkups for better quality of health. Through these centers, members 21 years and over can get their yearly checkup in one visit without copayments in most tests.

**NO COPAYS\* OR LONG WAITS!**

## ■ EVALUATION

- Medical history
- Physical examination
- Screening of depression
- Risk behavior
- Guidance: alcohol, smoking, diet, nutrition and others



## **CENTROS DE CUIDADO PREVENTIVO**

### **SALUS, Guaynabo**

(787) 789-1919 ext. 1044 & 1054  
(787) 999-3096  
rcalderon@saluspr.com

### **SALUS, Carolina**

(787) 789-1996

### **Tiger Med, Caguas**

(787) 646-2800  
(787) 286-2800 ext. 636 & 248  
ssspreventive@tigermedpr.com

### **Centro de Medicina y Cirugía Ambulatoria San Sebastián**

(787) 501-5324, (787) 926-0000  
coordinadora.spc2@cmcapr.com

### **Preventive Care Service, Ponce**

(787) 651-1435, (787) 651-6479  
(787) 651-3607, (787) 651-3914  
citas@preventivecareservicespr.com

### **Villa Los Santos, Arecibo**

(787) 879-1585 ext. 233  
relacionespublicas@cdtvillalossantos.com

### **Bella Vista Family Medicine Center, Mayagüez**

(787) 834-6160 ext.203  
(787) 834-6172  
imunizbfmc@gmail.com

### **Wellness Alliance, Guaynabo**

(787) 708-6777

\*No copayments on most preventive tests.



# Health Tips

**Maintaining a healthy lifestyle is the most effective protection we have against diseases. Follow these tips to keep a superior quality of life:**

## EXERCISE

- Walk at least five times a week for 30-60 minutes increasing gradually.
- Take the stairs instead of the elevator.
- Park your car in the furthest parking space from your destination.
- Do stretching exercises daily to maintain flexibility and improve posture.
- Do resistance exercises at least three (3) times per week to maintain muscle definition and keep your metabolism active.

## NUTRITION

- Start with a healthy eating plan and physical activity.
- At each meal, consume foods from every food group in moderate portions (amount).  
Drink a minimum of 72 oz. of water a day
- Avoid trans fats, which increase the risk of cardiovascular diseases.
- Think twice about sweets; compare an apple pie that has about 400 calories with a fresh apple that has about 80 calories.
- Don't go more than 3 hours without eating.
- Eat fruits and vegetables every day.
- Avoid soft drinks and high-caffeine drinks to prevent dehydration.

## MENTAL STRENGTH

- Do relaxation exercises such as yoga or tai chi at least twice a week.
- Smile always; this will help you keep a positive attitude.
- Read a book about a topic of your interest to keep your mind agile.

# Total Wellness

**By calling 1-866-788-6770, you have within your reach a range of educational and disease management programs that will help you to enjoy a better quality of life.**

**By participating in our programs you can:**

- Learn about your health condition, their signs, the correct use of drugs, how to handle it and keep it in control.
- Prevent other health problems linked to your condition
- Change your lifestyle with the help of our group of nurses, health educators and nutritionists and get educational material.
- Take advantage of the educational activities we provide.

If you are pregnant, in our Prenatal Program we educate you on the importance of early prenatal care and the risks to which you must be aware. We give you educational materials, guidance by phone from our one analyst/nurse specialist and educational workshops.



**Hypertension**



**Asthma**



**Diabetes**



**Heart Failure**



**COPD**  
(Chronic obstructive pulmonary disease)



**Prenatal Care**

Call us at Disease Management Unit at **1-866-788-6770**.

# Case Management Program



**If you are dealing with a serious illness or require long term medical care, Triple-S Salud offers you this program that makes sure your care is well-coordinated.**

---

## HOW THIS PROGRAM WORKS?

A group of nurses, doctors and a social worker with extensive clinical experience, will evaluate your health care needs and determine available care options.

You can be eligible to join based on the existence of effective options for treating your health problem. These may include: health services at home, durable medical equipment or admission in a specialized care center, among others.

Our Case Managers will coordinate the care you need and follow up through phone calls and personal visits. Along with a social worker they will work with you and your doctor to make sure you're getting the best care possible.

These are some of the conditions that our program works:

- Stroke and other cerebrovascular conditions
- Cancer in terminal stage
- Degenerative diseases
- cystic fibrosis
- Mental illness and substance abuse
- HIV + or AIDS

---

## WHAT ARE THE BENEFITS I GET FROM PARTICIPATING IN THE PROGRAM?

- No additional cost
- Personalized attention
- We work directly with your doctor and other care
- Providers Connect you with valuable resources and services in your community.

---

## CONTACT US

**Operating Hours:**  
M-F 8:00 a.m. – 4:30 p.m.  
787-706-2552 or  
1-800-981-4860 (toll free)

**Send your request via fax at**  
787-774-4824 or  
1-855-887-8275 (toll free)

Email: [manejocasos@ssspr.com](mailto:manejocasos@ssspr.com)

# Health Risk Assessment HRA

**To help you achieve your health goal, we offer you the Health Risk Assessment (HRA). This online tool allows you to identify risk factors and lifestyles that can affect your well-being and your family.**

## ***Take control of your health!***

When completing the questionnaire, the HRA tool develops a general evaluation of health and offers you recommendations for improvement of your health. Share it with your doctor and follow his/her instructions for tests and other preventive diagnostic tests.\*



\* Requires registration at [ssspr.com](http://ssspr.com)

# Health Up



**Healthy  
Employees**



**Healthy  
Organizations**



**Healthy  
Workplaces**

**“Health Up” Program focuses on giving federal employees the opportunity to receive Health at Work with a creative, convenient and effective way to practice awareness and prevention.**

**A Health Champion is a key team player identified in your agency to facilitate and coordinate activities for your agency. Want to be healthier and live happier? We can help! Ask how our Health Up Program can help you.**

Our goal is to help you make informed health choices that matter helping you reach your health goals and wellbeing.

**Be a champion,  
Contact us today!**

Contact the Federal Programs Administration team at:

[fpad@ssspr.com](mailto:fpad@ssspr.com)



***Better Health,  
Better Living...  
Better You.***



# Blue365deals.com

Your savings club!



## Enjoy another great benefit

TO IMPROVE YOUR WELLBEING AND YOUR FINANCIAL HEALTH...

Because saving is healthy, **Triple-S Salud** Provides you a world of offers with **Blue365**. This is an exclusive discount program for Triple-S members. **Blue365** is proof of our commitment to add more value to your Triple-S health plan.



### REGISTER

Join this savings club at no additional cost. To start saving, you must first register by accessing the website **Blue365deals.com**. To register, you must have at hand the first three letters of your contract number which appear on your member card.



### SAVE

Once you register, you must select the offers you wish to redeem. National offers are redeemed on line, while local offers are redeemed personally at the store with the coupon obtained on the website. **The savings will make you smile all year long!**



### ENJOY

With the **Blue365** savings club you'll enjoy discounts on many products and services to improve or maintain your health and wellness:

- Financial Health
- Personal Care
- Lifestyle
- Nutrition and Diet
- Fitness
- Wellness

# Your Pharmacy Program



**Understanding your pharmacy benefits and programs will help you maintain an optimal state of health and will save you time and money.**

## PHARMACY NETWORK

**Our network includes retail pharmacies throughout the Island, including most independent pharmacies, as well as drugstore chains. You can also purchase your prescriptions in the United States and US Virgin Islands.**

To find a participating pharmacy near you:

- Visit our online site [ssspr.com](http://ssspr.com)
- Access our app Triple-S Salud, available for Apple and Android.

## DISPENSING/SUPPLY

### Acute Drugs

To treat conditions that have a clearly defined time from start and end. Its onset is sudden and the treatment is of short duration.

In general, our plans cover up to a maximum supply of fifteen (15) days for these drugs and have no refills.

### Maintenance Drugs

Are those that treat a life-long health problems such as diabetes, thyroid, asthma, and Parkinson's Disease, among others.

These drugs are covered for 30 days supply and up to a maximum of five (5) refills. **Some of these drugs may also be filled in an extended 90 days supply (and one refill).**

There are pharmacy coverages that require the dispensing of generic drugs as a first choice.





## 90 Days Extended Supply Program at participating pharmacies

**You can get a 90-day supply for certain maintenance drugs in our Program pharmacies. All you need is to ask your doctor for a prescription 90 days plus one (1) refill of your maintenance drugs.**

### WHAT PROGRAM ADVANTAGES OFFERS?

- Save time and visits to the drugstore
- Savings in copayments or coinsurances
- Improve your life-long health problems with a higher supply on hand



---

For more information about this Program, call to (787) 774-6081

# Triple-S Salud Pharmacy Mail Order Program

**You can get certain maintenance drugs through the mail, in the comfort of your home; up to a 90-day supply.**

## HOW TO BEGIN USING THE SERVICES OF PHARMACY MAIL ORDER PROGRAM?

Request your prescription drugs by mail in the following way:

### INTERNET

- Signup in [Walgreens.com/MailService](https://www.walgreens.com/mail-service).
- From the page of confirmation of registration, follow the instructions to submit your recipe.

### TELEPHONE

Call Customer Service Center at **1-866-560-5881** and have your information list.

## SEND THE PRESCRIPTION TO THE PHARMACY BY:

- Facsimile
- E-prescribe

## IF YOU NEED THE DRUG IMMEDIATELY

Ask your doctor for two prescription, one for the first 30 days that you can fill it in your local pharmacy and other for 90 days with one refill for our mail order pharmacy to dispense.

## CONTACT INFORMATION

[Walgreens.com/MailService](https://www.walgreens.com/mail-service)

**Telephones:** 1 (800) 345-1985 (English)

1 (800) 778-5427/

TTY 1 (877) 220-6173 (Spanish)

**Fax:** 1 (800) 332-9581

### Mail:

PO Box 29061 Phoenix, AZ 85038-9061

### Opening Hours:

24 hours / 7 days a week



# Specialty Drug Management Program through our Exclusive Pharmacy Network

## An integrated care of specialized medications for high risk and life-long health.

You or your doctor may call one of these pharmacies and be guided with the steps to follow for ordering and getting your specialty drugs. You should remind your doctor to write two prescriptions, one for specialty drugs and the other for the non-specialty drugs.

Some of the health problems or types of drugs are handled through these pharmacies:

- Cancer (oral)
- Crohn's Disease
- Antihemophilic Factor
- Rheumatoid Arthritis
- HIV (human immunodeficiency virus)
- Multiple Sclerosis
- Hepatitis C

Pharmacy	Address	Phone
<b>BestOption Healthcare</b>	355 Ave. De Diego San Juan, PR 00909	T: (787) 723-6868 LC: 1(866) 981-8124 F: (787) 723-6987
<b>CVS Caremark Specialty Pharmacy</b>	Ave. Jesús T. Piñero #280, Suite B, San Juan, PR 00918	T: (787) 759-4162 LC: 1(888) 280-1190 F: (787) 759-4161 / 1(855) 297-1270
<b>Walgreens Specialty Pharmacy</b>	15191 65 Infantería Shopping Court Suite 101, San Juan, PR 00926	T: (787) 777-1120 F: (787) 777-1124 / (787) 777-1545

You will get your drugs at your place of choice in Puerto Rico or USVI. You may arrange to have them sent to your home, physician's office, or any other place for pick-up.

If you have questions or need help, call (787) 774-6081.



# Coordination benefits you. Do it now.

## WHAT IS COORDINATION OF BENEFITS?

- Avoids payments in excess when health care is covered by two or more health plan policies.
- The payment of deductibles and coinsurances left to pay by the primary plan, will be assumed by your secondary plan when the payment does not outpace the Net Payment Amount if only you had a primary plan. The payment policy will apply as stated by the contract.
- This also applies to any request of reimbursements you have made where you could recover the whole or the maximum possible of the cost of the care received.



## HOW DO I PAY THE DEDUCTIBLES AND COINSURANCES?

- a. **Traditional way** (Medicare) - Triple-S Salud pays the deductibles and coinsurances left to pay for Medicare, applying the payment policy.
- b. **Triple- S Salud with another Triple-S Salud plan or an external private plan** - the payment of deductibles and coinsurances left to pay for the primary plan, will be assumed by the secondary plan when and when this payment does not outpace the amount of the net payment that would have made this same policy if only this were your primary plan. The payment policy applies.
- c. **Preserving benefits** - payment for the secondary takes as its basis the comparison of the net payment of your primary with the net payment of your secondary plan, as if the latter is primary

# 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.**



1. 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)
2. 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:

### **Service Representative**

P.O. Box 11320, San Juan, PR 00922-9905  
Telephone: (787) 774-6081 or 1-800-716-6081  
TTY: (787) 792-1370 or 1-866-215-1999  
TSACompliance@sssadvantage.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 Ave, SW Room 509F, HHH Building, Washington, D.C. 20201

**Telephone:** 1-800-368-1019,  
**TDD:** 1-800-537-7697

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 787-774-6081, libre de costo 1-800-716-6081; (TTY/TDD) 787-792-1370; libre de costo 1-866-215-1999.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 787-774-6081, Toll Free 1-800-716-6081; (TTY/TDD) 787-792-1370; Toll-Free 1-866-215-1999.





# HEALTH PLAN SUMMARY

For Federal Employees  
& Retirees

Puerto Rico 2019

