

USVI 2021

HEALTH PLAN SUMMARY

FEDERAL EMPLOYEES

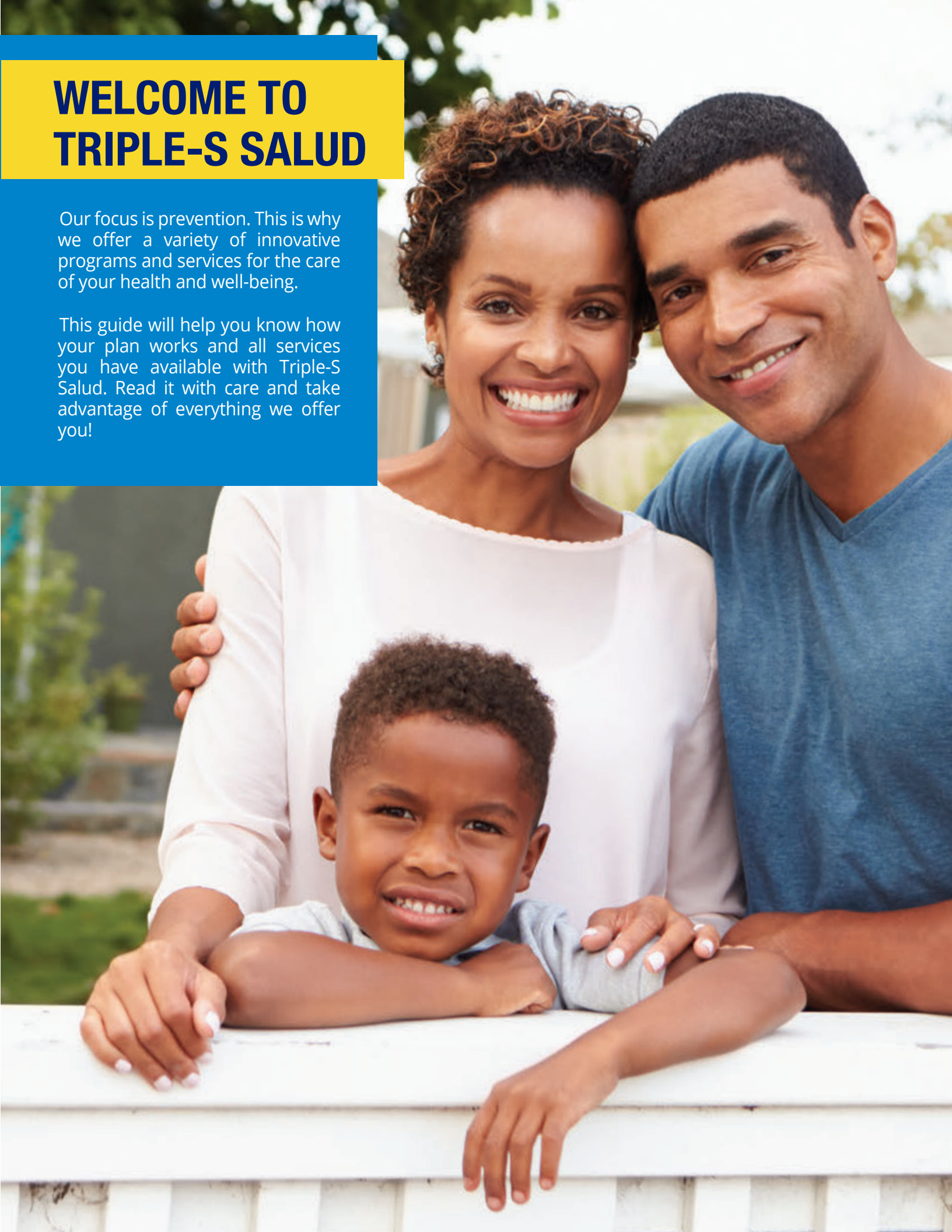


**GET MORE
HEALTH FROM
YOUR SAME PREMIUM**

WELCOME TO TRIPLE-S SALUD

Our focus is prevention. This is why we offer a variety of innovative programs and services for the care of your health and well-being.

This guide will help you know how your plan works and all services you have available with Triple-S Salud. Read it with care and take advantage of everything we offer you!



NOW WITH MORE BENEFITS FOR YOU!

Dear Federal Member:

Beginning January 1st, 2021, you will continue to enjoy the new and enhanced benefits with the same price just by being part of the Triple-S Salud family. We are happy to share with you the changes in your benefits for 2021! You can review further details in Section 2 of your 2021 FEHB brochure.

- Your share for Postal and non-Postal premiums will stay the same.
- We cover **unlimited** telemedicine services with a \$10 copayment per member. Previously, it was covered up to four consults per member.
- We have increased chiropractic manipulations of the spine and extremities, up to **20 manipulations** per year which continue to have a **\$0** copay. Previously, we covered up to 15 manipulations per year.
- Members that register in our Maternal Program within the first trimester will have **\$0** copay for obstetric visits. Members not enrolled in the Maternal Program will have \$7.50 copay per visit.
- We cover strips and lancets for all members who have been diagnosed with Diabetes Type 1 without age limit.
- We cover strips and lancets with **\$0** copay for members with Diabetes Type 2 that are enrolled in Medicare Part A and B.
- We cover **Lipid Panel Test** as part of the Preventive Care Services. Previously, only Total Blood Cholesterol was covered.

To get your 2021 FEHB Brochure or to learn more, visit our website at 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.

USVI		NON-POSTAL PREMIUM		POSTAL PREMIUM	
ENROLLMENT CODE	TYPE OF ENROLLMENT	BIWEEKLY	MONTHLY	CATEGORY 1	CATEGORY 2
851	Self Only	\$78.35	\$169.76	\$75.22	\$65.03
853	Self Plus One	\$186.24	\$403.52	\$179.05	\$157.49
852	Self and Family	\$179.42	\$388.75	\$172.25	\$148.92

Services

Copays and coinsurance

Basic Coverage

Maximum Out of Pocket for medical, pharmacy and hospital services given by participating providers *

*Non-essential benefits, services not covered or given by providers outside our network aren't eligible for the Out of Pocket minimum.

Preventive

Preventive Care Services at Participating Preventive Centers \$0
 Immunizations (Vaccines) \$0

Medical Visits

General Practitioner in Salus Clinics \$0
 General Practitioner \$7.50
 Specialist \$7.50
 Sub-specialist \$7.50

Telemedicine

Nutritionist \$10 | Unlimited consults
 Chiropractor \$0 | Up to 4 visits per year
 Acupuncture \$0 | 1 Initial and 1 follow up
 \$10 | Up to 10 visits per year

Maternity Care

Prenatal care visits (if enrolled in Maternal Program) \$0
 Prenatal care and postnatal care \$7.50
 Delivery \$0
 Electric Breast Pump \$0

Therapies

Chiropractic Manipulations \$0 | Up to 20 manipulations per year
 Physical Therapy \$10
 Respiratory Therapy \$10

Tests

Labs \$1.00 per diagnostic test
 Imaging Studies (X-rays, Sonograms, MRI, MRA, CT Scan) \$0
 Allergy tests \$10

Mental Health

Group Therapy \$7.50
 Collateral Visits \$7.50
 Psychiatrists, Psychologists and Clinical Social Workers Visits \$7.50
 Hospitalization | Partial Hospitalization \$0.00, you may coordinate services with FHC 1-800-660-4896

Hospitalization

Regular & Partial \$0
 Skilled Nursing Facility \$0

Emergency Services

Emergency room at a hospital \$25
 Recommended by Teleconsulta \$10

Urgent Care Centers

\$10

Ambulatory Surgery

\$25

Lithotripsy \$0

Other

Durable Medical Equipment 20% with Pre-authorization
 Services by Non-Participating Providers in Puerto Rico 10%

Services

Copays and coinsurance

Services in United States

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.

Pharmacy Coverage

30 Day Supply (Retail Pharmacy)

- 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

90 day supply and mail order

- 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

Vision

Glasses or Contact Lenses up to 21 years of age

Covered up to a maximum benefit of \$109.

Dental

- | | |
|---|-----|
| 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% |

Organ and Tissue Transplant

- | | |
|--|-----|
| Solid organ transplants, tandem blood and marrow stem cell transplant, mini transplants (preauthorization by plan required). | \$0 |
|--|-----|

Other Benefits

- | | |
|--------------|------|
| Chemotherapy | \$10 |
| Radiotherapy | \$10 |



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 9:00 a.m. - 6:00 p.m.
Sunday 11:00 a.m. - 5:00 p.m.

Self-Service

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

TELEXPRESO

787-774-6060

1-800-981-3241

(free of charge)

In Telexpreso, you can:

- Check your eligibility and your dependents
- Check the status of a reimbursement
- Get information on asking for a reimbursement, copies of your ID cards, certifications, among others.

INTERNET

ssspr.com

Connect to ssspr.com

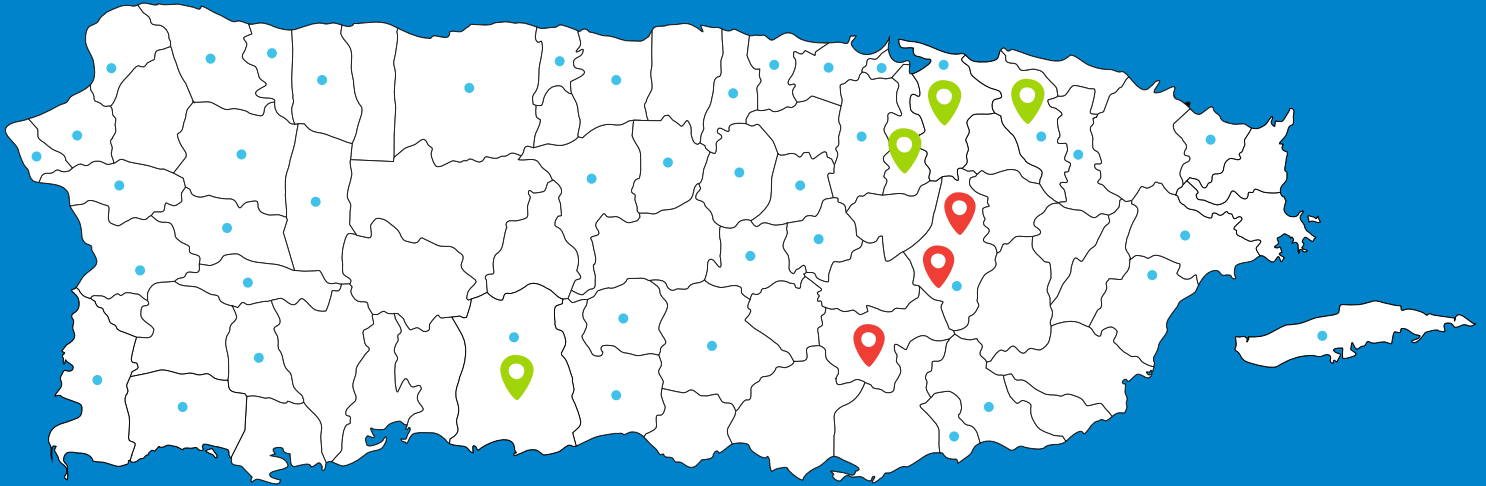
In our portal, you can:

- Check your and your dependents' eligibility
- Get a Coverage Certificate
- View your:
 - coverage
 - drugs and pharmacy plan through SSS pharmacy
 - record of services received
- Ask for copies of your ID card
- Request and check the status of a reimbursement

NEW FEHB COST CALCULATOR - COMING JANUARY 2021

A new tool designed so you can access medical, pharmacy and dental cost information through **Mi Triple-S** will be available in January 2021. Simple, convenient, and easy to access with either your mobile or computer.

Your Triple-S Salud plan gives you easy access to health care services.



• URGENT CARE CENTERS (See Provider Directory)

📍 SALUS 📍 HAS

SALUS
HEALTH MADE EASIER

787.789.1996
saluspr.com

\$0 COPAY
in generalist
A single electronic medical record

GUAYNABO

- Primary Care Physicians
- More than 40 specialists
- Dentists
- Imaging Center
- Women's Health and Breast Care
- Mammograms, Sonograms and Biopsies
- Chronic condition management
- Preventive programs
- Laboratory
- Pharmacy

Ave. Casa Linda #1, Carr. 177, Los Filtros, Km. 2.0, Bayamón
(by the entrance to the American Military Academy)
Mon - Fri 7:00 a.m. - 6:00 p.m. / **Sat** 8:00 a.m. - 3:00 p.m.

LAS AMÉRICAS

- Primary Care Physicians
- Preventive programs
- Imaging Center
- Specialists

400 Ave. FD Roosevelt Suite 101 y 103, San Juan
(Primer Nivel Clínica Las Américas en Hato Rey)
Mon - Fri: 8:00 a.m. - 5:00 p.m.

CAROLINA

- Primary Care Physicians
- Imaging Center
- Laboratory
- Vaccination
- Specialists
- Audiology Center
- Preventive Care

Carr. 190, Km. 1.8, Sabana Abajo
(entry by Universidad Ana G. Méndez)
Mon - Fri 8:00 a.m. - 5:00 p.m.

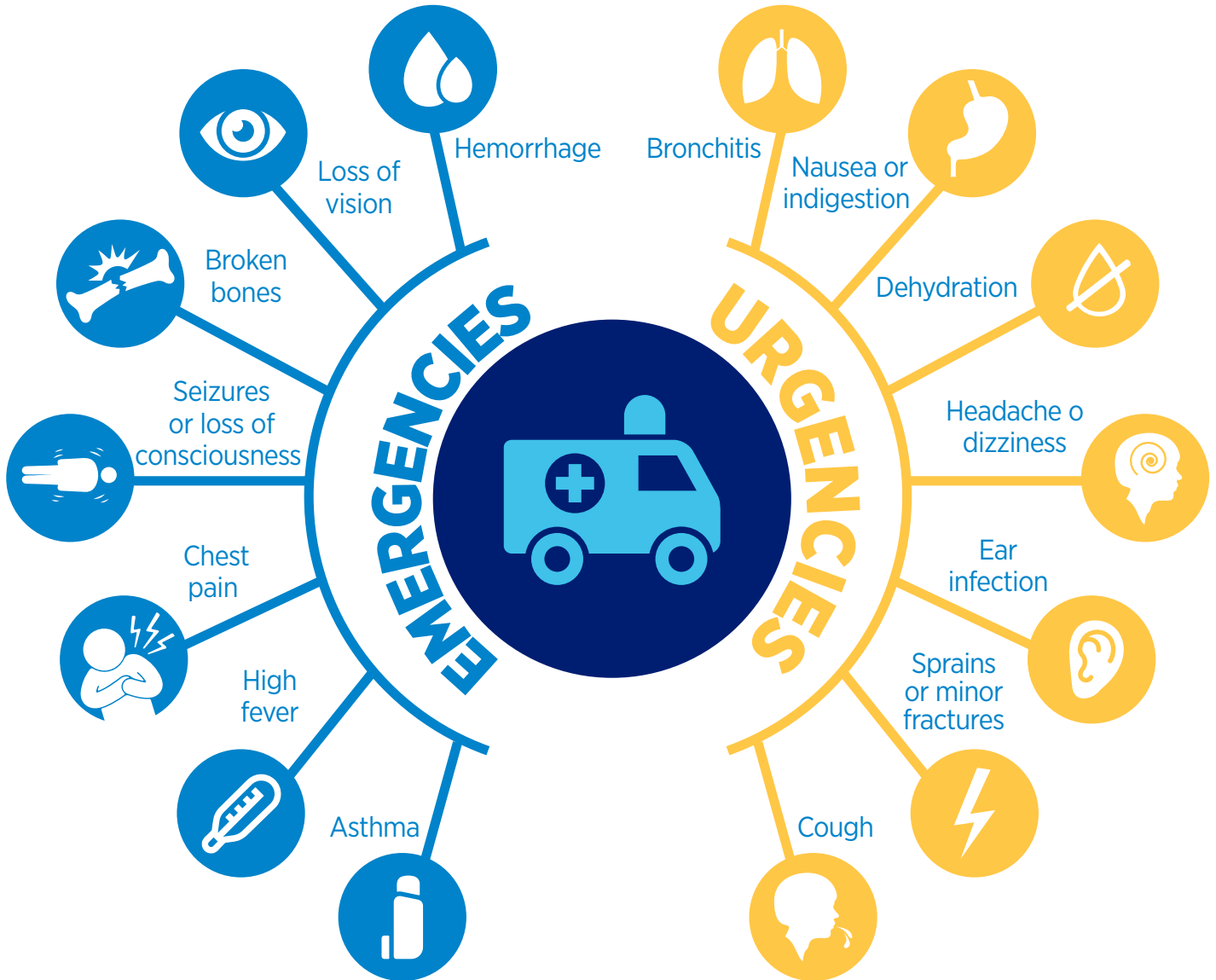
PONCE

- Primary Care Physicians
- Preventive Care
- Specialists

Calle Navarra 1825, Torre Sofia, Tercer Piso
Mon - Fri: 8:00 a.m. - 5:00 p.m.

* Services vary by clinic and/or urgent care center.

URGENCY VS EMERGENCY



Save time and money!

Visit an urgent care center when you have a health situation that needs quick medical attention but your life is not in danger.

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

Unlimited visits in Puerto Rico with a \$10 copay.



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





WE GO THE EXTRA MILE TO TAKE CARE OF YOU

CLINICAL CARE PROGRAMS



At Triple-S, we go the extra mile to take care of your health. We have a group of experts available to you, including nurses, health educators, social workers, and nutritionists focused on your wellbeing.

CLINICAL CARE PROGRAMS:

- Evaluate your health, social, and nutritional needs.
- Develop a health care plan based on your specific needs.
- Schedule your services (appointments and others).
- Coordinate group and individual educational activities for physical and mental health.
- Manage chronic health conditions that are out of control.

HEALTH MODIFICATION AND CARE PROGRAMS:

Do you need help controlling a chronic condition? Our team is available to offer the tools you need to manage and care for conditions, such as:

- Diabetes
- Asthma
- Heart Failure
- Hypertension
- Chronic Obstructive Pulmonary Disease (COPD)
- Obesity

We also have programs to help you manage:

- High-risk pregnancies
- Terminal stage cancer
- Ulcers and homebound care needs
- Children with special needs requiring service coordination
- High usage of emergency room services
- Cerebrovascular accidents
- Mental health

For more information about our Clinical Care Programs, please call us at **787-706-2552**.

CONTACT US

M-F 8:00 a.m. – 4:30 p.m.

787-706-2552 or 1-800-981-4860

Fax: 787-774-4824 or 1-855-887-8275

Email: manejocasos@ssspr.com

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

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

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
- Access our app Triple-S Salud, available for Apple and Android.

DISPENSING/SUPPLY

Acute Drugs

Used to treat a sudden illness of short duration that have a clearly defined time of start and end. In general, we cover up to a maximum supply of fifteen (15) days with 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.

Ask your doctor for a 90 day prescription plus one (1) refill of your maintenance drugs.

PROGRAM ADVANTAGES

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



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 www.alliancerxwp.com/home-delivery
- Once registered, follow the instructions in the confirmation page to submit your prescription.

TELEPHONE

Call Customer Service Center at 1-800-778-5427

SEND THE PRESCRIPTION TO THE PHARMACY BY:

- Facsimile
- E-prescribe

IF YOU NEED THE MEDICATION IMMEDIATELY

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

CONTACT INFORMATION

www.alliancerxwp.com/home-delivery

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 chronic conditions.

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 conditions handled through these pharmacies are:

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

Pharmacy	Address	Telephone
WALGREENS #15191	AVE 65 INFANTERIA, ESQ. BARBOSA SAN JUAN	T: 787-777-1120 F: 787-777-1124
ALIVIA SPECIALTY PHARMACY	355 DE DIEGO AVE 3RD FLOOR, SAN JUAN	T: 787-723-6869 F: 787-723-6987
FARMACIA PUREMED	107 EL TUQUE INDUSTRIAL PARK, PONCE	T: 787-651-8070 F: 787-651-1188
CVS CAREMARK	JESUS T PINERO AVE #278-280 STE B, RIO PIEDRAS	T: 787-759-4162 F: 855-297-1270

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.

Step Therapy for Prescription Drugs

A pharmacy program designed to help you use safe and cost effective drugs.



1 Access to drugs that have been proven to work well and be safe.



2 Lower or even zero copayments



3 Savings in drugs helps you comply with the therapy

STEP THERAPY STEP BY STEP

1 You start treatment with a first step drug, that works well and is safe, but at a lower cost*.

2 If the first step drug does not give you the expected therapeutic benefit, you use a second step drug.

Ask your doctor about Step Therapy benefits.

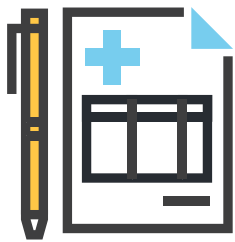
* Applies only if you are using the drug for the first time or have not used it for the last six (6) months. Included OTC drugs belong to Triple-S Salud OTC program. Check your Drug List for more detail. The program is subject to the exclusions of the pharmacy plan. The drugs may change by coverage.

ST Group Desc	Step 1 Drugs	Step 2 Drugs
Proton Pump Inhibitors	<i>Prevacid-OTC</i> <i>Lansoprazole (gen for Prevacid)-OTC/Rx</i> <i>Prilosec- OTC</i> <i>Omeprazole (gen for Prilosec)-OTC/Rx</i> <i>Pantoprazole (gen for Protonix)</i> <i>Zegerid-OTC</i> <i>Nexium-OTC</i>	<i>Prevacid Rx</i> <i>Prilosec Rx</i> <i>Protonix</i> <i>Dexilant</i> <i>Nexium</i> <i>Esomeprazole (gen for Nexium)</i> <i>Rabeprazole (gen for Aciphex)</i>
Non-sedative Antihistamines	<i>Levocetirizine tablets (gen for Xyzal)</i> <i>Zyrtec/ Cetirizine -OTC</i> <i>Zyrtec D/Cetirizine- Pseudoephedrine-OTC</i> <i>Allegra/Fexofenadine-OTC</i> <i>Allegra D/Fexofenadine-Pseudoephedrine-OTC</i> <i>Claritin/Loratadine-OTC</i> <i>Claritin D/Loratadine-Pseudoephedrine-OTC</i> <i>Xyzal-OTC</i>	<i>Clarinex</i> <i>Clarinex-D</i> <i>Desloratadine (gen for Clarinex)</i>
Ocular Allergies	<i>Ketotifen Fumarate Ophthalmic Solution 0.025 % - OTC</i>	<i>Emadine</i> <i>Azelastine Oph (gen for Optivar)</i> <i>Olopatadine (gen for Patanol and Pataday)</i>
Statins	<i>Atorvastatin (gen for Lipitor)</i> <i>Lovastatin (generic for Mevacor)</i> <i>Simvastatin (generic for Zocor)</i> <i>Pravastatin (generic for Pravachol)</i> <i>Rosuvastatin (gen for Crestor)</i>	<i>Fluvastatin (gen for Lescol)</i> <i>Simvastatin-Ezetimibe (gen for Vytorin)</i>
Biphosphonates	<i>Alendronate (gen for Fosamax)</i>	<i>Fosamax</i> <i>Ibandronate (gen for Boniva)</i> <i>Risedronate (gen for Actonel)</i> <i>Risedronate DR (gen for Atelvia)</i>
Nasal Corticosteroids	<i>Fluticasone (generic for Flonase and Veramyst)-Rx & OTC</i> <i>Budesonide (gen for Rhinocort)</i> <i>Nasacort Allergy- OTC</i> <i>Rhinocort Allergy- OTC</i> <i>Flonase Allergy -OTC</i>	<i>mometasone (gen for nasonex)</i> <i>Flunisolide (gen for Nasarel)</i> <i>Beconase AQ</i> <i>Qnasl</i> <i>Triamcinolone Acetonide</i>

Benefit coordination

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

WHO PAYS FIRST?

See table on next page.

Coordination with Government Health Plan

The government health plan will always be secondary to any other insurance.

	Primary	Secondary	Tertiary
Dependent / Non dependent	Where you are the policy mainholder	Where you are a dependent	
Birthdays	First birthday of the year or Oldest policy (in case both birthdays are on the same day)	Second birthday of the year	
Custody	Who has custody of the child	Spouse of custodian	Parent without custody
Active/inactive (mainholder)	Active Employee insurance	Retired employee insurance	
Active/inactive (as dependent)	Retired employee insurance	Active Employee insurance	
Active/inactive (retired as dependent) and Medicare	Active Employee insurance	Medicare	Retired employee insurance
Antiquity	Oldest policy	Newest policy	

ssspr.com/federal



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