

USVI 2022



**HEALTH PLAN
SUMMARY**
**FEDERAL EMPLOYEES
AND RETIREES**

ssspr.com/federal



A great network. A great life.

WELCOME TO TRIPLE-S SALUD

Our mission is to enable healthy lives. That is why we take care of your physical, mental and emotional health. We want you to be well cared for, from prevention to care for a health condition or possible hospitalization.

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!



THE PLAN THAT GIVES YOU MORE FOR LESS

Dear Federal Member:

Beginning January 1st, 2022, 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 2022! You can review further details in Section 2 of your 2022 FEHB brochure.

- Effective in 2022, premium rates are the same for Non-Postal and Postal employees.
- Electrocardiogram and spirometry tests are now part of the preventive service at **\$0** copay, once per year.
- New! **Contigo Professional Counseling** at no cost for employee.

To get your 2022 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		PREMIUM RATE			
TYPE OF ENROLLMENT	ENROLLMENT CODE	BIWEEKLY		MONTHLY	
		GOV'T SHARE	YOUR SHARE	GOV'T SHARE	YOUR SHARE
High Option Self Only	851	\$235.05	\$78.35	\$509.27	\$169.76
High Option Self Plus One	853	\$524.63	\$179.07	\$1,136.70	\$387.98
High Option Self and Family	852	\$538.28	\$179.42	\$1,166.27	\$388.75

Federal Employees Health Benefits Plan (Effective 01/01/22)

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
Immunizations (Vaccines)

\$6,600 Self Only
\$13,200 Self Plus One & Self and Family

\$0
\$0

Medical Visits

General Practitioner in Salus Clinics
General Practitioner
Specialist
Sub-specialist
Telemedicine
Nutritionist
Chiropractor
Acupuncture

\$0
\$7.50
\$7.50
\$7.50
\$10 | Unlimited consults
\$0 | Up to 4 visits per year
\$0 | 1 Initial and 1 follow up
\$10 | Up to 10 visits per year

Maternity Care

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

\$0
\$7.50
\$0
\$0

Therapies

Chiropractic Manipulations
Physical Therapy
Respiratory Therapy

\$0 | Up to 20 manipulations per year
\$10
\$10

Tests

Labs
Imaging Studies (X-rays, Sonograms, MRI, MRA, CT Scan)
Allergy tests

\$1.00 per diagnostic test
\$0
\$10

Mental Health

Group Therapy
Collateral Visits
Psychiatrists, Psychologists and Clinical Social Workers Visits
Hospitalization | Partial Hospitalization

\$7.50
\$7.50
\$7.50
\$0.00, you may coordinate services with
FHC 1-800-660-4896

Hospitalization

Regular & Partial
Skilled Nursing Facility

\$0
\$0

Emergency Services

Emergency room at a hospital
Recommended by Teleconsulta

\$25
\$10

Urgent Care Centers

\$10

Ambulatory Surgery

Lithotripsy

\$25
\$0

Other

Durable Medical Equipment
Services by Non-Participating Providers in Puerto Rico

20% with Pre-authorization
10%

Table continues on the next page.

Federal Employees Health Benefits Plan (Effective 01/01/22)

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)
 Periapical and bitewing X-rays
 Panoramic X-Ray (one group every 3 years)
 Amalgam restorations, Endodontics, Restorative and Oral Surgery

\$0
 \$0
 30%
 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
 Radiotherapy

\$10
 \$10



SERVICE CENTERS

MAIN OFFICE

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

PLAZA LAS AMÉRICAS

2nd Level
(Entrance through north parking)
Monday to Saturday 8a.m. - 6p.m.

PLAZA CAROLINA

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

ARECIBO

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

CAGUAS

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

MAYAGÜEZ

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

PONCE

2760 Maruca Ave.
Ponce, PR 00728-4108
Monday to Friday 8a.m. - 5p.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 7:30a.m. - 8p.m.
Saturday 9a.m. - 6p.m.
Sunday 11a.m. - 5p.m.



Triple-S Portal

Manage your health and that of your loved ones

Access our portal through our website. You will be able to view the history of medical visits, emergency room visits, hospitalizations, medications, and existing conditions. If you wish, you can share your medical information with family members or caregivers. In addition, you can request coverage certificate, ID card duplicates, process reimbursements and manage dependents, among other things. You have access to your personal information and that of your underage dependents.

A TRANSPARENT APPROACH TO YOUR CARE

As a federal member, you have access to the Cost Estimator. Here you will be able to see the corresponding copayments and coinsurance for the most frequented medical services and your basic dental coverage costs.

You can also check if a prescription is covered and your copayment before going to the pharmacy.

Regístrate en ssspr.com





The Importance of the Annual Preventive Checkup

It is always a good time to start taking better care of ourselves. That is why we want to guide you about that annual medical checkup and the most recommended preventive tests. *

Why is it important to visit the doctor every year?

- This is one of the most important tools for your health.
- A routine annual visit helps detect problems before they become crises and keeps you up to date with your preventive tests.

What are these essential tests?

They vary by age, medical history, and gender:

- Physical exam
- Blood pressure monitoring
- Weight and body mass index (BMI) evaluation
- In women: pap smear and mammogram

- Visit to ophthalmologist for the funduscopy and glaucoma examination
- Laboratories for cholesterol, sugar, among others
- Bone density
- Colorectal cancer tests
- Vaccines
- Depression screening
- Testing for sexually transmitted infections

Examples of prevention benefits

- Early detection of a cancer diagnosis is the key that may determine the success of a treatment.
 - If all people aged 50 and older were screened for colorectal cancer, up to 60% of colorectal cancer deaths could be prevented.
- If you are diabetic, getting routinely tested for AC1 helps keep your kidneys healthy.

PREVENTION IS THE BEST MEDICINE!

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.*



PREVENTIVE CENTERS

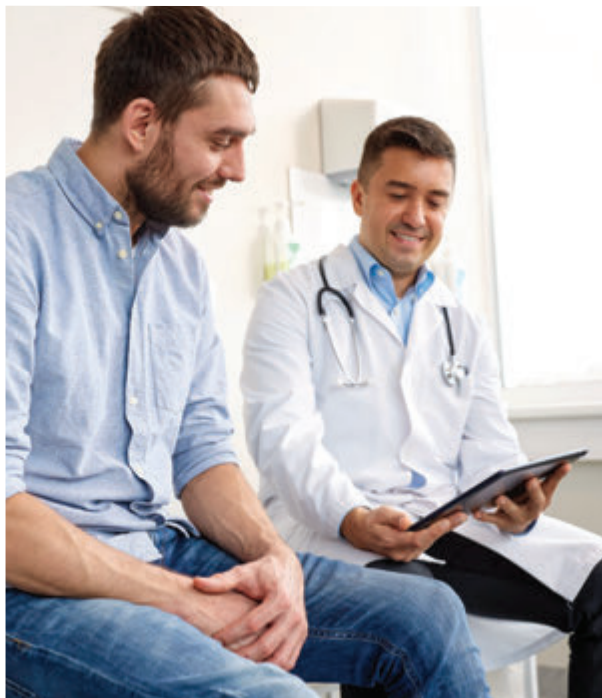


Triple-S has 9 Preventive Care Centers that promote the health and well-being of your staff. These centers simplify access to preventive checkups for better quality of health. Through these centers, members 21 years and over can get their yearly checkup in one visit without copayments in most tests. This way you prevent the development of a health condition or detect it in time to be able to manage it properly.

NO COPAYS OR LONG WAITS!

EVALUATION

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



PREVENTIVE CARE CENTERS

SALUS, Guaynabo, Carolina, Ponce and Las Américas (San Juan)

(787) 789-1996
info@saluspr.com

Tiger Med, Caguas

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

Centro de Medicina y Cirugía Ambulatoria San Sebastián

(787) 926-0000, (787) 926-0001, 787-896-1850 ext. 255
coordinadora.spc2@cmcapr.com

Wellness Alliance, Guaynabo

(787) 708-6777, (787) 708-6778
esmeralda@prevencionpr.com

Centro Preventivo de Quebradillas, Quebradillas

(787) 239-3316, (787) 926-0000, (787) 926-0001
cp@emenopr.com

Servicios Preventivos de Mayagüez, Mayagüez

(787) 652-3609, (787) 926-0000, (787) 926-0001
coordinadora.spc3@cmcapr.com

Are you pregnant?



The "Contigo Mamá" prenatal program offers you educational material about the different stages of pregnancy, nutrition, prenatal care, the delivery and postpartum process, and newborn care, among others. Educational workshops on painless labor and breastfeeding are offered by nutrition and lactation specialists, perinatal educator, and prenatal nurse. These courses are available virtually to anyone diagnosed with pregnancy from the moment they learn about their pregnancy. In addition, you can consume them at your own pace as long as you complete the course before giving birth.

The prenatal nurse will assist you in coordinating other services such as: breastfeeding machine according to your policy, and other required services. Additionally, the prenatal nurse can assist you with questions that you may have during your pregnancy.

Upon completion of the course, you will obtain a certificate of participation and will be invited to a special event only for mothers who have graduated from "Contigo Mamá".

For more information about the program or to register, email us at contigomama@ssspr.com



Providing you more tools to help you maintain good physical and emotional health

We know how important emotional well-being is and how it affects our physical health. For this reason, under our new “Contigo Relax” benefit, we give you access to wellness strategies through an interactive technological tool. From Mi Triple-S you will be redirected to the portal where you can enjoy a variety of content focused on helping you manage anxiety. It includes yoga, meditation, self-massage, and mindfulness workshops, among others.

Access thru mitriples.com

Your personal trainer



Physical activity is one of the most influential factors when it comes to staying healthy. Exercise helps promote a healthy weight and prevent or combat chronic conditions such as:

- Cardiovascular conditions
- Cancer
- COPD
- Diabetes
- Parkinson
- Alzheimer
- Esclerosis múltiple
- Hipertensión
- Obesidad

**If you suffer from one of these conditions, we want to help you manage it.
Contact us at [787-277-6571](tel:787-277-6571).**

Our health education team will evaluate you to find out your needs and limitations. We will share these details with a personal trainer who will create a personalized exercise routine for you. You will have a month of virtual mentoring and monitoring with the coach.



Our Employee Assistance Program aims to contribute to your emotional and mental health. We offer confidential help with health professionals who can help you and your family in the following areas:

- Emotional, finance and legal
- Interpersonal and marital relationships
- Drug and alcohol dependency
- Poor motivation and anguish
- Work related stress management counseling, among others

Under our program you have access to face-to-face consulting, counseling and psychotherapy services through industrial and clinical psychologists. We also have a crisis consultation number available 24/7 and virtual consultation service.



1.800.660.4896 • 24/7



www.fhcsaludmental.com

Are you not feeling well and don't know what to do?



TeleConsulta

Our nursing professionals are available 24/7 over the phone to guide you on how to manage your health situation and recommend next steps.

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 a procedure or routine examination
- Your children are sick and you don't know what to do to ease symptoms
- Need advice about nutrition, diet and exercise



Our calling is to take care of you.

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

(the number is also on your ID card)

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

*If you are referred to the emergency room by TeleConsulta, you will get a lower copayment or coinsurance. Check your policy for more details.

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.

Primary Care Physician and Quality of Care: a Direct Relationship



Having a primary care physician (PCP) is one of the elements most connected to the quality of your care. This is because if you have a primary care physician, their role is to help you receive coordinated care.

Role of the PCP

The PCP's main role is to help you lead a healthy lifestyle and prevent diseases. Prevention is just as valuable at any age and a reason to have a primary care physician, even if you have a free choice health plan. Medicine is becoming more complex and specialized. That is why patients often have difficulty understanding their conditions and the scope of treatment. When you have a PCP, they help you navigate your care, assess the urgency of your health problems, and guide you on the specialist you should visit. This way you don't waste time visiting a gastroenterologist when you really need to see a cardiologist.

PCP vs. Subspecialist

A PCP can be a general practitioner, family physician, as well as an internist.

The PCP's and the specialist's work complement each other. For example, a patient who is referred to a cardiologist usually arrives with laboratories and a more complete clinical picture than one who goes on his or her own. This helps the specialist save time and achieve a faster diagnosis and treatment.

Who benefits from having a PCP?

We all benefit from having a PCP, because when we go from specialist to specialist the continuity of care is affected. In these cases, specialists, not knowing your entire history, will most likely order laboratory tests and imaging scans that you may already have in your record with your primary care physician. This represents a higher expense in deductibles and a possible delay in your treatment. Likewise, your PCP can ensure that you're not taking a medication that may interact with any other medication you're taking or treatment you're in.

TeleConsulta MD

Visit a doctor online in just a few minutes.

Visits through TeleConsulta MD are simple and are a benefit included in your Triple-S Salud plan.

Sign up for free today so you and your family members can see a doctor in just a few minutes the next time they get sick. It is a great option when your own doctor is not available.

TeleConsulta MD can help you with the following:



See a doctor in minutes

if you have a cold, COVID-19 symptoms, sinusitis, conjunctivitis, urinary tract infections, allergies, or other illnesses.



Receive prescriptions

at your preferred pharmacy quickly and easily when you need them.

Obtain medical order for labs and preventive tests.
Share study results and photos with your doctor.



Available 7 days a week from 6am -10pm

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

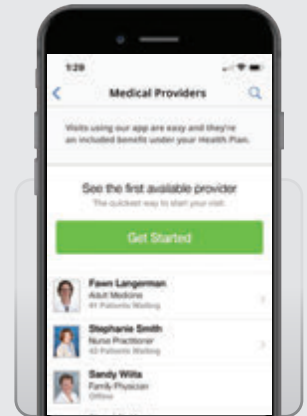
Some of the conditions that are treated

- Acne
- Gout
- Stomach discomfort
- Insects Bites
- Headaches
- Throat Infections
- Mouth ulcers
- Conjunctivitis
- Urinary tract Infections
- Cold and Flu
- Sinusitis

Available physicians

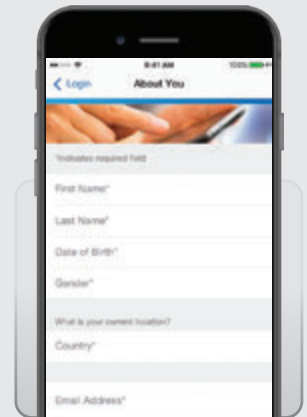
- Generalist
- Internist
- Family Physician
- Pediatrician

SIGNING UP IS VERY EASY!



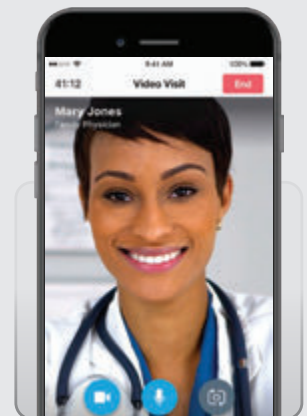
1. Let's get started

Download the application or visit teleconsultamd.com



2. Sign up

Input your plan ID information to see the cost of your visit.



3. Talk to a Doctor

The online doctor is just a click or phone call away.



SALUS

Our network of clinics is designed to make your health care easier. We have primary doctors, over 40 specialists, and dentists within the network sharing a single electronic record which allows for a more effective management of your health needs.

SALUS
HEALTH MADE EASIER

787.789.1996
saluspr.com

\$0 COPAY
in generalist
A single electronic medical record

GUAYNABO

- Primary Care Physicians
- More tha 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
- Imaging Center

Calle Navarra 1825, Torre Sofía, Tercer Piso

Mon - Fri: 8:00 a.m. - 5:00 p.m.

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

Where Should I Go: Emergency Room or Urgent Care Center?



In recent years, we have been seeing the rise of urgent care centers in the island. But if one asks the difference between an urgent care center and an emergency room, few people can explain it. It is important that you know their differences and when each one should be visited.

The main difference is in the severity of the cases they treat. An emergency room is designed to treat health situations that put a person's life in imminent danger, such as a heart attack or severe asthma.

In contrast, an urgent care center treats situations that require quick attention, but that are not necessarily life threatening.

EXAMPLES OF EMERGENCIES

In addition to chest pressure or chest pain that raise the suspicion of a heart attack, the following are considered emergencies:

- Sudden, severe pain in the stomach area
- Uncontrolled blood pressure
- Loss of consciousness
- Trouble breathing
- Sudden headache or headache that is accompanied by nausea
- Numbness, tingling, or loss of movement in one part of the body, especially if it is in one part of the body. Unable to speak coherently.

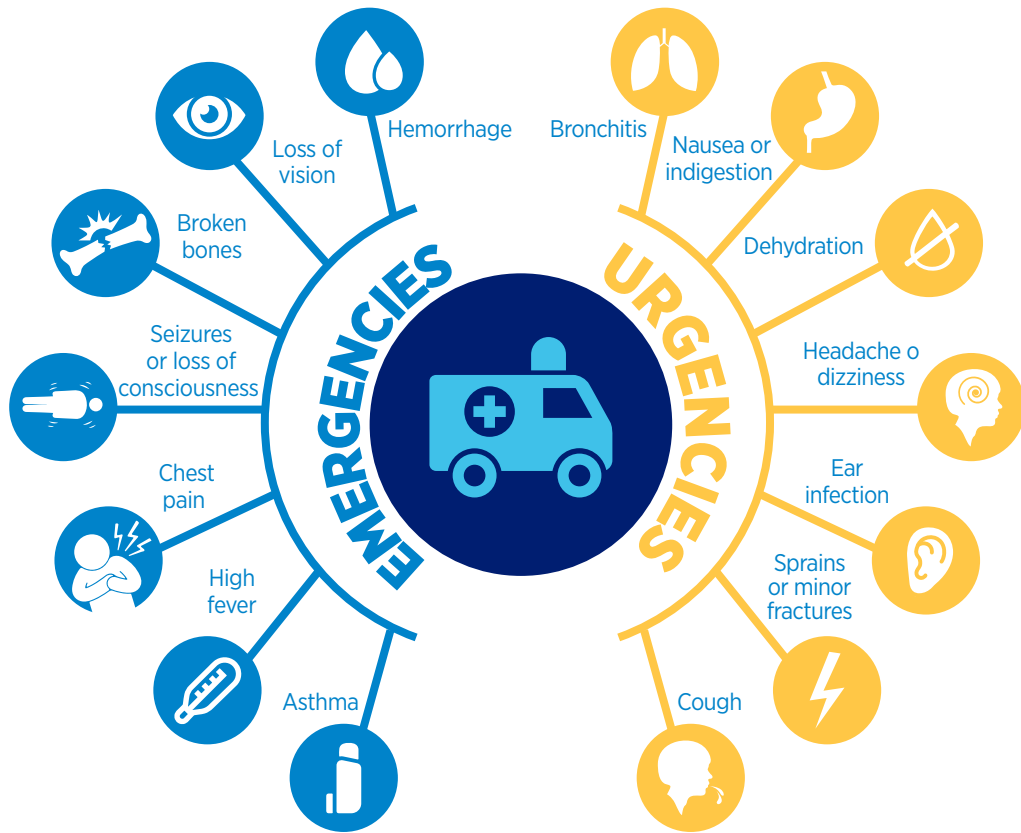
- Sudden changes in vision
- A wound with severe bleeding
- A severe burn
- Fractures, especially if the bone is visible

EXAMPLES OF URGENCIES

- Earache
- Eye infection
- Sprained ankle
- Severe sore throat
- Vomiting/diarrhea
- Back pain, painful muscle spasms

WHAT ARE THE ADVANTAGES OF VISITING THE URGENT CARE CENTER WHEN IT IS NOT A TRUE EMERGENCY?

- First and foremost, you are freeing up resources to deal with true emergencies.
- Also, you will probably have a shorter wait in an urgent care center. We must remember that emergency rooms operate on a triage basis. This means it is not a first-come, first-served basis; the most serious cases are seen first. If you have a cold and go to the emergency room, you will have a longer wait, since a cold is not considered a priority.
- Lastly, urgent care centers have lower copayments than emergency rooms.



URGENT CARE CENTERS

NETWORK OF 60+ CENTERS IN 47 MUNICIPALITIES

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.

COMPARE AND SAVE: EMERGENCY ROOM \$25 / URGENT CARE CENTER: \$10



MAYAGÜEZ

- General Practitioners • X Rays • Laboratory
- Minor Surgery • Hydration
- Respiratory therapy • Health Certificates

Plaza Sultana Shopping Center Mayagüez
Bo. Guanajibo Mayagüez, PR 00682

Mon - Sun 7:30 a.m. - 9:00 p.m.

787.781.4000

CAYEY

- General Practitioners • X Rays • Laboratory
- Minor Surgery • Hydration
- Respiratory therapy • Health Certificates

Cayey Shopping Center

Mon - Sun 7:30 a.m. - 9:00 p.m.

www.haspr.com

787.286.6060

CAGUAS

- General Practitioners • X Rays • Laboratory
- Minor Surgery • Hydration
- Respiratory therapy • Health Certificates

Plaza del Carmen Mall

Mon - Sun 7:30 a.m. - 9:00 p.m.

www.haspr.com

787.286.6060

Calle Troche

Mon - Sun 7:30 a.m. - 9:00 p.m.

www.haspr.com

787.286.6060

* Refer to the Provider Directory for the full list of Emergency Centers



SPECIALIZED CARE DURING YOUR HOSPITALIZATION

Because you deserve care as special as you, you will receive personalized assistance during your hospital stay and guidance 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



DOCTORS' CENTER HOSPITAL
San Juan • Bayamón • Carolina • Manatí



Unit of Personalized Care for Sub-Acute Patients

Operated by Clinical Solutions, LLC

#1395 St. San Rafael, 7th floor

DOCTORS' CENTER HOSPITAL OF SAN JUAN

Designed exclusively for *Triple-S Salud* and *Triple-S Advantage* patients who have been discharged from acute care hospitals but need additional care to complete their treatment.

Sub-acute patients are those who no longer require services as critical as those offered at traditional hospitals but whose health could be compromised if they return home, due to their multiple chronic conditions.

MOST COMMON CONDITIONS IN SUB-ACUTE CARE

Care for ulcers, wounds, tracheotomy, colostomy, gastrostomy, ventilators, Bi-PAP, to complete antibiotic treatments, osteomyelitis, cellulitis, and sepsis, among others.

SERVICES

- We provide patients with comprehensive and personalized health care services designed to get them on track to a full recovery.
- Nursing staff and other health care professionals who specialize in sub-acute care.
- Nutritionists, social workers, and various other professionals, based on patient needs.
- Individualized care available 24/7.

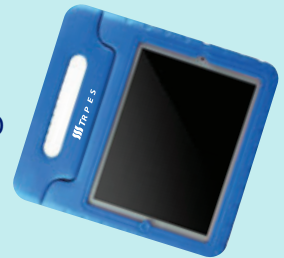


PERSONAL ASSISTANT

Patients will have a personal assistant to lead them through a successful transition of care to their primary care physician.

PATIENTS WALK OUT WITH EVERYTHING SET

- Follow-up visits
- Medication prescriptions
- Support during the first month for proper follow-up on care at home



FACILITIES

- Patients from other hospitals are welcome
- Completely remodeled with state-of-the-art equipment
- 20 beds
- LCD TVs with cable service, including premium channels (free of charge)
- iPads with WiFi included
- Exclusive sensory ambience
- LED lighting
- Fire control system
- 24/7 monitoring

787-999-2959

787-999-7620 ext. 7073

*Services are offered in the Clinical Solutions, LLC facilities located in Doctors' Center Hospital of San Juan. A physician's referral is required. Patients from other hospitals are welcome.



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

YOUR PHARMACY PROGRAM

WERE YOU GIVEN A PRESCRIPTION?

You have several programs within your pharmacy benefits that will help you keep optimal health conditions while saving time and money. First, we want you to understand the difference between some medications.



GENERIC DRUGS

They are drugs that provide the same clinical benefit and are just as safe and effective as brand name medicine. These go through a rigorous review process to obtain the Food & Drug Administration (FDA) approval.

The FDA ensures that a generic drug works in the same way and provides the same clinical benefit as its brand-name version in the following respects:

- Active ingredients
- Effectiveness
- Benefits
- Potency
- Quality
- Safety

EFFECTIVE SAVINGS

Generic drugs tend to cost less than brand-name drugs because they do not have to repeat clinical studies already conducted by brand-name drug manufacturers to demonstrate their safety and effectiveness. This way you can save on your medical expenses without compromising your health.

\$2 or less for your generic drugs

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 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.

OTC Program

Triple-S Salud has added in most of its prescription drug coverages some OTC drug alternatives; without \$0 copay to you.

These choices are of great benefit for you because you can have access to effective drugs with a lower cost in your pharmacological therapy.

To take advantage of this program and to ensure that you are using an appropriate therapy, you must submit a prescription from your doctor for dispensing of the OTC drug.

Tell your doctor that he needs to write in the prescription the name of the drug followed by OTC.

These are the OTC drug alternatives available:

Category	Available OTC drugs
ULCERS AND REFLUX (Proton pump inhibitors)	Omeprazole DR Tab 20 mg, Omeprazole Mag DR Cap 20.6 mg: Prilosec OTC ^{®*} Omeprazole-Sodium Bicarbonate Cap 20-1100 mg: Zegerid OTC ^{®*} Lanzoprazole DR Cap 15 mg: Prevacid 24hr ^{®*} Esomeprazole MAG DR Tab 20 mg, Esomeprazole MAG DR Cap 20 mg: Nexium 24hr ^{®*}
ALLERGIES (Non-sedative antihistamines)	Cetirizine Hcl Cap 10 mg, Cetirizine HCl Tab 5 mg, Cetirizine HCL Tab 10 mg, Cetirizine HCl Chew Tab 5 mg, Cetirizine HCl Chew Tab 10mg, Cetirizine HCl Oral Sol 1 mg/ml (5 mg/5ml) Cetirizine HCl Desintegrating Tab 10 mg: Zyrtec ^{®*}

Tabla continúa en la siguiente página.

Category	Available OTC drugs
<p>ALLERGIES (Non-sedative antihistamines)</p>	<p>Fexofenadine HCL Tab 60 mg, Fexofenadine HCl Tab 180 mg, Fexofenadine HCl Susp 30 mg/5ml (6 mg/ml), Fexofenadine HCl Desintegrating Tab 30 mg: Allegra®*</p> <p>Levocetirizine Tab 5 mg, Levocetirizine Soln 2.5 mg/5ml (0.5 mg/ml): Xyzal®*</p> <p>Loratadine Cap 10 mg, Loratadine Tab 10 mg, Loratadine Chew Tab 5 mg, Loratadine Syrup 5 mg/5ml, Loratadine Desintegrating Tab 5 mg, Loratadine Desintegrating Tab 10 mg: Claritin®*</p> <p>Cetirizine-Pseudoephedrine Tab ER 12hr 5-120 mg: Zyrtec-D®*</p> <p>Loratadine & Pseudoephedrine ER 12hr 5-120 mg: Claritin-D®*</p> <p>Loratadine & Pseudoephedrine Tab Er 24hr 10-240 mg: Claritin-D®*</p> <p>Fexofenadine-Pseudoephedrine Tab Er 12hr 60-120 mg: Allegra-D®*</p> <p>Fexofenadine-Pseudoephedrine Tab 24hr 180-240 mg: Allegra-D®*</p>
<p>EYE ALLERGIES</p>	<p>Ketotifen Fumarate Ophthalmic Solution 0.025%: Zaditor®*</p>
<p>NASAL ALLERGIES</p>	<p>Budesonide Nasal Suspension 32 mcg/act: Rhinocort Allergy®*</p> <p>Fluticasone Furoate Nasal Suspension 27.5 mcg/spray: Flonase Sensimist®*</p> <p>Fluticasone Propionate Nasal Suspension 50mcg/act: Flonase Allergy Relief®*</p> <p>Triamcinolone Acetonide Nasal Aerosol Suspension 55 mcg/act: Nasacort Allergy 24hr®*</p>

*Trade name of product as reference

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>

Travel healthy with all the benefits **The Blue Card Program** has to offer



Thanks to our affiliation with BlueCross BlueShield, you can access health care services with your Triple-S Salud card when you travel to the United States.

You may use the BlueCross BlueShield network of participating providers, available throughout the United States, for:

- **Medical emergencies**
- **Treatments not available in PR***
- **Full-time college students****
- **Temporary Duty Assignment (TDY) of up to 3 months*****



1. To find program providers, you may call 1-800-810-BLUE (2583) or visit <http://provider.bcbs.com/>.
2. Visit a participating healthcare provider in the BCBS network and show your insurance card.
3. The provider will verify your eligibility and your policy deductibles, coinsurance, and conditions. The provider will then bill their local BlueCross BlueShield.
4. You will pay the deductible and coinsurance corresponding to your benefit in the United States.
5. The BCBS plan in the area the service was provided will pay the provider and send Triple-S Salud the insurance claim electronically.
6. Triple-S Salud will reimburse the BCBS plan. They will also mail you a report with the explanation of provided services.

* Requires Preauthorization

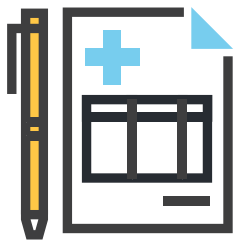
** Requires a certificate from the university

*** Only available for self

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?

- Traditional way** (Medicare) - Triple-S Salud pays the deductibles and coinsurances left to pay for Medicare, applying the payment policy.
- 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.
- 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	

Is your child turning 26?

Triple-S Salud has options to keep taking care of their health

Did you know 26 is the age limit for a child to be an eligible dependent under a health plan? We understand how this may worry you. Knowing your child is about to turn 26, at Triple-S Salud we would like to tell you more about what you can do to keep them covered and continue getting their health care services.



YOUR OPTION FOR CONTINUATION OF CARE

Temporary Continuation of Coverage (TCC)

As an insured dependent on FEHB, your child may be eligible for Temporary Continuation of Coverage (TCC). This extended period of coverage allows you to maintain the same FEHB coverage, with the following considerations:

- Employees or dependents who are separated can continue with TCC for up to 18 months after the separation date.
- Member must pay the full plan premium they select (i.e. employee and government contribution) plus an administrative fee of 2%.
- Federal and family employees who lose their FEHB coverage due to a qualifying event may be eligible for TCC.
- **IMPORTANT:** You may not elect TCC if you are fired from your Federal or Tribal job due to gross misconduct.

For more information visit <https://www.opm.gov/healthcare-insurance/healthcare/temporary-continuation-of-coverage/> where it explains what you must do to enroll.

Don't let them lose their protection

To do this, get the protection of a Triple-S Directo plan before they lose eligibility to your employer-sponsored plan. To learn more, please call 787-277-6682 or visit our page, sssdirecto.com

ssspr.com/federal



A great network. A great life.

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