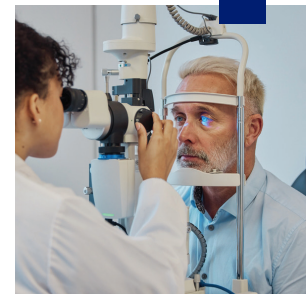
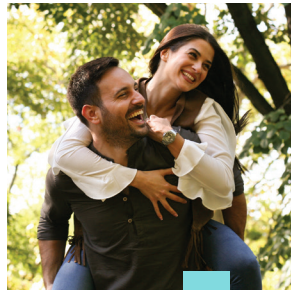


YOUR HEALTH PLAN 2026 GUIDE



P U E R T O R I C O

FEHB & PSHB





We stand by you

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

This guide will help you learn how your plan works and all the services Triple-S offers. Check it out and take advantage of everything we offer.



DEAR FEDERAL AND POSTAL MEMBER

Beginning January 2026, you will enjoy new and enhanced benefits for you and your family. We are pleased to share a summary of our changes for 2026! Count on us to be by your side with your healthcare needs! You can review further details in Section 2 of your 2026 FEHB and PSHB brochure.

- ✓ We now cover the cost of **insulin pumps and supplies** at no member cost share for patients with uncontrolled diabetes who require multiple daily injections of insulin and demonstrate fluctuations in glucose levels. To be eligible for the coverage of an insulin pump, you must enroll and participate in our Disease Management Program.

- ✓ We now cover the cost of **diagnostic testing required for HIV PrEP** with no cost shared.

- ✓ **Iatrogenic infertility** services are no longer subject to the \$15,000 annual maximum previously applied to infertility services. Check your policy for the definition of iatrogenic infertility.

To get your 2026 FEHB and PSHB Brochure or to learn more, visit our website at ssspr.com/federal and ssspr.com/postal.

Thank you for trusting your health to us!
We are with you, every step of the way.

TeleConsulta MD

Virtual consultations with physicians, specialists, and psychologists.

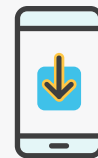
Sign up for free today so you and your family can see a doctor online the next time you get sick. It is a great option when your doctor is not available.

- Simplifies the process of seeing a doctor.
- Receive prescriptions in your preferred pharmacy quickly and efficiently when you need them.

Doctors are just one click away!



**Unlimited
virtual visits**



Service is available only in Puerto Rico .



Order through the app, and we will deliver your prescribed medications and Over the Counter (OTC) items wherever you need them, for free!

- Buy medicines
- Send prescriptions online
- Order your OTC products without a prescription

Caregivers can now register and request to manage and order prescriptions and OTC products.

Download and sign up today!



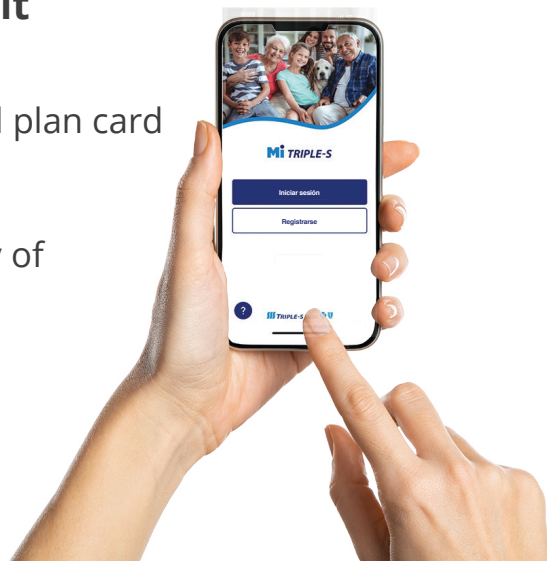
For more information
triplesencasa.com
 1.888.525.4842
 toll free





**Download Mi Triple-S App
and enjoy what it
offers you:**

- Access your digital plan card
- Make payments
- Review the history of services received



Mi TRIPLE-S web

Access www.mitriples.com to view:

- History of medical and ER visits
- Hospitalizations
- Medications
- Existing conditions for you and your underage dependents

You can also:

- Make payments
- Access educational modules

Sign up today at
mitriples.com





**We go the extra mile
to take care of you**



For more information

787.706.2552

1.800.981.4860

Monday to Friday
8:00 a.m. to 4:30 p.m.



manejocasos@ssspr.com

Clinical Care Programs

We have a group of experts available to you, including nurses, health educators, social workers, and nutritionists focused on your well-being. They evaluate your health, social, and nutritional needs to develop a healthcare plan based on your needs. They also help you schedule your services, appointments, coordinate educational activities, and help you manage health conditions such as diabetes, asthma, heart failure, obesity, mental health, hypertension, and chronic obstructive pulmonary disease (COPD).



We offer an educational program to promote women's integral health through activities that promote prevention.

Educational interventions include videos and special events, among others.



Healthy women are vital for
healthy families and societies.



mitriples.com



**Prenatal and
postpartum
visits**

**\$0
copay**



For more information
or to register email us at
contigomama@ssspr.com



Educational program for pregnant women

Our program offers virtual workshops on prenatal care, childbirth, and breastfeeding. We provide you telephone counseling with a clinical management specialist.

Includes:



- Breast pump



- In-home support: help with tasks such as light cleaning and meal preparation
-16 hours postpartum (4 hours x 4 days)
-16 hours prenatal for high-risk pregnancies (4 hours x 4 days)



- Glucometer and arterial pressure monitor for high-risk pregnancies





Educational program focused on mental and behavioral health for all ages. The content includes videos, presentations, and events.

mitriples.com



We offer a virtual program of functional exercises. The program works with a personal trainer to help you boost your physical activity and set up monthly routines.

The program is available to members who complete the required education modules. Once completed, you will receive questionnaires from nutritionists who will qualify you for the program.



Sign up for
mitriples.com



We offer confidential assistance with health professionals who can help you and your family in the following areas:

- Emotional, financial, and legal advice
- Interpersonal and marital relationships
- Drug and alcohol dependency
- Poor motivation and anguish
- Work-related stress and management counseling, among others
- Consulting, clinical psychologists, and psychotherapy services by industrial psychologists



Available 24/7
in case of a crisis
1.800.660.4896



www.fhcsaludmental.com



The Importance of the Annual Preventive Checkup



Why is it essential to visit the doctor every year?

A routine annual visit helps detect problems before these get complicated and keeps you up to date with your preventive tests.



It's always a good time to start taking better care of ourselves.

PREVENTIVE TESTS

They vary by age, medical history, and gender:

- Physical exam
- Blood pressure monitoring
- Weight and body mass index (BMI) evaluation
- Lab tests for cholesterol and glucose, among others
- Bone density
- Vaccines
- Depression screening
- Sexually transmitted infections tests
- Cancer tests:
 - Colorectal
 - Pap smear and mammogram for women
 - PSA (Prostate Specific Antigen) for men

Some of these tests are performed at the doctor's discretion. Preventives that are covered are those identified by the United States Preventive Services Task Force (USPSTF). Tests that are not identified by the USPSTF require copay. Please check your policy for more details.

Prevention is the best medicine

Triple-S has 11 Preventive Care Centers where members 21 years and over can get their yearly checkup in one visit. This way you prevent the development of a health condition or detect it in time to manage it properly.

ASSESSMENT

- Medical history
- Physical exam
- Depression screening
- Risk behaviors
- Counseling:
 - alcohol
 - smoking cessation
 - diet
 - nutrition
 - among others



**Annual
preventive
checkup**
in our centers



SALUS

Guaynabo, Carolina, Ponce
and Hato Rey
787.789.1996
info@saluspr.com

Tiger Med

Caguas
787.646.2800, 787.286.2800
ext. 636, 246 & 641
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
787.708.6778
esmeralda@prevencionpr.com
Humacao
787.708.6777 ext. 300
info@prevencionpr.com

Centro Preventivo de Quebradillas

Quebradillas
787.239.3316, 787.926.0000,
787.926.0001
coordinadora.spc2@cmcapr.com

Servicios Preventivos de Mayagüez

Mayagüez
787.652.3609, 787.926.0000,
787.926.0001
coordinadora.spc3@cmcapr.com

Centro Preventivo de Arecibo

Arecibo
787.926.0000, 787.926.0001
ext. 201 & 245
coordinadora.spc2@cmcapr.com

APPOINTMENTS



Scan the QR Code to
request an appointment.

SALUS


NEW!
Care clinics now exclusively for you

Our network of clinics is now exclusively for Triple-S members. It offers easier and faster access to the healthcare services you need. All with the convenience of having a single medical record in one place.



**for
GENERALISTS**

APPOINTMENTS



787.789.1996



saluspr.com

GUAYNABO

- Primary Care Physicians
- Pediatricians
- Specialists
- Dentists
- Imaging Center
- Laboratory
- Pharmacy
- Preventive care programs

Ave. Casa Linda #1, Carr. 177,
Los Filtros, Km. 2.0, Bayamón
(by the entrance of the American Military Academy)

PONCE

- Preventive care programs
- Médicos Primarios
y Especialista

619 Av. La Ceiba, Ponce, 00717

CAROLINA

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

Carr. 190, Km. 1.8, Sabana Abajo
(by the entrance of the Ana G. Méndez University)

HATO REY

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

400 Ave. FD Roosevelt Suite 101 and 103,
San Juan
(First floor of Clínica Las Américas en Hato Rey)

The importance of having a Primary Care Physician (PCP)

The PCP's main role is to help you lead a healthy lifestyle and prevent diseases. This medical professional helps you manage your care, assess the urgency of your health problems, and guide you to the next steps you should take.

Primary Care Physician

- Knows your health conditions
- Assess your needs
- Prescribes your medications
- Prescribes diagnostic tests in advance
- Tells you which specialist you need to see



We all benefit from having a primary care physician

Primary care physicians:

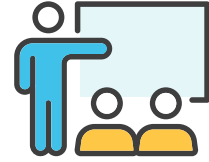
- Generalists
- Family doctor
- Internist
- Pediatrician, if the patient is a minor

Health Up

Want to feel healthier and happier?

The Health Up program gives you the opportunity to receive health benefits at work and participate in activities specially designed for federal employees. Our goal is to provide you with a holistic and accessible care to help you reach your health and wellness goals.

Check with your agency's AGENCY BENEFIT OFFICER (ABO) for program details. If you are a retiree, watch for our email notifications.



- Health Conferences
- Mental health seminars with FHC
- New employee orientations
- Retirement Seminars
- Health Clinics
- Healthy Breaks
- among others



Cuidando de ti

We bring your annual preventive exams directly to you.

Our exclusive preventive model consists of preventive lab tests, and vaccines, among others; all in your workplace, on the same day.

Once all the results are ready, we coordinate with your agency and the medical staff to discuss the results for each member on-site. Tests are free of copay, according to your benefits.

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

Save time and money.

Visit an urgent care center when you need quick medical attention, but your life is not in danger.

URGENT CARE CENTER



Cough



Headache or dizziness



Ear infection



Dehydration



Sprains or minor fractures



Bronchitis



Nausea or indigestion

EMERGENCIES



High Fever



Chest pain



Asthma



Broken bones



Hemorrhage



Seizures or loss of consciousness



Loss of vision

Refer to the Provider Directory for the full list of Urgent Care Centers in Puerto Rico.

If a person requires treatment for an emergency condition, they should seek immediate care in a hospital emergency room or a nearest emergency room facility or call the 9-1-1 System.

New!



**Urgent care
in Florida**

\$50

If you travel to Florida and need medical attention, visit a Sanitas Medical Center urgent care facility.

Urgent care centers available in:

MIAMI

- Sanitas Doral Urgent Care
- Sanitas Miami Lakes Urgent Care
- Sanitas Kendall Urgent Care

ORLANDO

- Sanitas East Colonial Urgent Care
- Sanitas Ocoee Urgent Care
- Sanitas Kissimmee Urgent Care

BROWARD & PALM BEACH

- Sanitas Plantation Urgent Care
- Sanitas Lauderdale Lakes Urgent Care
- Sanitas Lake Worth Urgent Care

TAMPA

- Sanitas Tampa Urgent Care



844.665.4827
mysanitas.com



In Triple-S, we are here to help you.
Contact us at your convenience.

Service Centers

MAIN OFFICE

1441 Ave. F.D. Roosevelt
San Juan

PLAZA LAS AMÉRICAS

2nd Level

PLAZA CAROLINA

2nd Level

ARECIBO

Caribbean Cinemas Building
Suite 101

CAGUAS

Angora Building
Luis Muñoz Marín Ave.

MAYAGÜEZ

114 road, km 1.1
Castillo Community

PONCE

2760 Maruca Ave.

Service Call Centers



787.774.6081

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



SERVICE HOURS (AST):

Monday to Friday from 7:30 a.m. to 8 p.m.
Saturday from 9 a.m. to 6 p.m.
Sunday from 11a.m. to 5 p.m.





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

Through 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, under these specific conditions:

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

FOLLOW THESE STEPS

To find program providers, you may call 1-800-810-BLUE (2583) or visit <http://provider.bcbs.com/>.

Visit a participating healthcare provider in the BCBS network and show your insurance card.

The provider will verify your eligibility, policy deductibles, coinsurance, and conditions. The provider will then bill their local BlueCross BlueShield.

You will pay the deductible and coinsurance corresponding to your benefit in the United States.

The BCBS plan in the area the service was provided will pay the provider and send Triple-S Salud the insurance claim electronically.

Triple-S Salud will reimburse the BCBS plan.

PROVIDERS OF THE PROGRAM



1.800.810.BLUE
(2583)



<http://provider.bcbs.com/>

* Requires Preauthorization ** Requires a certificate from the university *** Only available for the employee (main holder) member

Coordination of Benefits

Important information if you have more than one health plan



Make sure to fill out the attached Service Coordination form.

* For detailed information about Coordination of Benefits refer to section 9 of your FEHB Brochure.

What is coordination of benefits?

- Avoid payments in excess when two or more health plan policies cover health care.
- This also applies to any reimbursement request you have made where you could recover the whole or the maximum possible cost of the care received.

How do I pay the deductibles and coinsurances?

Traditional Medicare

Triple-S Salud pays the deductibles and coinsurances applied by Medicare, subject to our payment policy.

Triple-S Salud with another Triple-S Salud plan or an external private plan

The payment of deductibles and coinsurances applied to the primary plan, will be assumed by the secondary plan when this payment does not exceeds the net payment amount that would have been made as if it 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, without exceptions. The employer plan will always be the primary.

COORDINATION OF BENEFITS

	Primary	Secondary	Tertiary
Dependent / Nondependent	Where you are the policy main holder	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 (main holder)	Active Employee insurance	Retired employee insurance	
Active/inactive (as a dependent)	Retired employee insurance	Active Employee insurance	
Active/inactive (retired as a dependent) and Medicare	Active Employee insurance	Medicare	Retired employee insurance
Antiquity	Oldest policy	Newest policy	

Federal Employee with part A and B of Medicare*	Primary	Secondary
Age (older than 65 years)		
Retiree	Medicare	Triple-S
Active Employee	Triple-S	Medicare
Disability		
Federal employee receiving disability benefits for six months or more	Medicare	Triple-S
End Stage Renal Disease		
Have Medicare solely based on end stage renal disease (ESRD) and: 1. Is within the first 30-months of eligibility for or entitlement to Medicare due to ESRD (30-month coordination period)	Triple-S	Medicare
2. Is beyond the 30-month coordination period and you or a family member are still entitled to Medicare due to ESRD	Medicare	Triple-S



PREMIUMS AND BENEFITS FOR FEHB MEMBERS

FEHB HEALTH PLAN PREMIUMS

EFFECTIVE 01/01/26

PUERTO RICO		PREMIUM RATE			
TYPE OF ENROLLMENT	ENROLLMENT CODE	BIWEEKLY		MONTHLY	
		GOVERNMENT SHARE	YOUR SHARE	GOVERNMENT SHARE	YOUR SHARE
<i>High Option Self Only</i>	891	\$174.45	\$58.15	\$377.98	\$125.99
<i>High Option Self Plus One</i>	893	\$391.70	\$130.56	\$848.67	\$282.89
<i>High Option Self and Family</i>	892	\$399.49	\$133.16	\$865.56	\$288.52

APPLIES TO PUERTO RICO AND THE U.S. VIRGIN ISLANDS

Service	Copays and Coinsurances
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.	\$6,600 Self Only \$13,200 Self Plus One & Self and Family
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	\$0 Unlimited consults
Nutritionist	\$0 Up to 6 visits per year
Chiropractor	\$0 1 Initial and 1 follow up
Maternity Care	
Prenatal and postnatal 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
Hospitalizations	
Regular & Partial	\$0
Skilled Nursing Facility	\$0
Emergency Services	
Emergency room at a hospital	\$25
Urgent Care Centers	\$10
Sanitas Urgent Care Medical Centers	\$50
Ambulatory Surgery	\$25
Lithotripsy	\$0

Services

Copays and Coinsurances

Basic Coverage cont.

Other

Durable Medical Equipment

25% with Pre-authorization

Services by Non-Participating Providers in Puerto Rico

10%

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

30 Day Supply (Retail Pharmacy)

Tier 1: Generic prescription drugs

\$2.00 for unit or refill

Tier 2: Preferred brand prescription drug

\$20 for unit or refill

Tier 3: Non-preferred brand name drugs

20% up to \$125 maximum out of pocket
for unit or refill

Tier 4: Preferred Specialty/biotech drugs

25% or \$200, whichever is the lowest for unit or refill

Tier 5: Non-Preferred Specialty/biotech drugs

30% or \$300, whichever is the lowest for unit or refill

The following: antihypertensives, antidiabetics (except insulins), antihyperlipidemics (only statins), and Naxalone will be covered at 100%.

90 Day Supply and Mail Order

Tier 1: Generic prescription drugs

\$4.00 for unit or refill

Tier 2: Preferred brand prescription drug

\$40 for unit or refill

Tier 3: Non-preferred brand name drugs

20% up to \$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



PREMIUMS AND BENEFITS FOR PSHB MEMBERS

PSHB HEALTH PLAN PREMIUMS EFFECTIVE 01/01/26

PUERTO RICO		PREMIUM RATE			
TYPE OF ENROLLMENT	ENROLLMENT CODE	BIWEEKLY		MONTHLY	
		GOVERNMENT SHARE	YOUR SHARE	GOVERNMENT SHARE	YOUR SHARE
High Option Self Only	83A	\$169.61	\$56.53	\$367.48	\$122.49
High Option Self Plus One	83C	\$380.81	\$126.94	\$825.10	\$275.03
High Option Self and Family	83B	\$388.39	\$129.46	\$841.51	\$280.50

APPLIES TO PUERTO RICO AND THE U.S. VIRGIN ISLANDS

Service	Copays and Coinsurances
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.	\$6,600 Self Only \$13,200 Self Plus One & Self and Family
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	\$0 Unlimited consults
Nutritionist	\$0 Up to 6 visits per year
Chiropractor	\$0 1 Initial and 1 follow up
Maternity Care	
Prenatal and postnatal 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
Hospitalizations	
Regular & Partial	\$0
Skilled Nursing Facility	\$0
Emergency Services	\$25
Emergency room at a hospital	
Urgent Care Centers	\$10
Sanitas Urgent Care Medical Centers	\$50
Ambulatory Surgery	\$25
Lithotripsy	\$0

Services

Copays and Coinsurances

Basic Coverage cont.

Other

Durable Medical Equipment

25% with Pre-authorization

Services by Non-Participating Providers in Puerto Rico

10%

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

30 Day Supply (Retail Pharmacy)

Tier 1: Generic prescription drugs

\$2.00 for unit or refill

Tier 2: Preferred brand prescription drug

\$20 for unit or refill

Tier 3: Non-preferred brand name drugs

20% up to \$125 maximum out of pocket
for unit or refill

Tier 4: Preferred Specialty/biotech drugs

25% or \$200, whichever is the lowest for unit or refill

Tier 5: Non-Preferred Specialty/biotech drugs

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%.

90 Day Supply and Mail Order

Tier 1: Generic prescription drugs

\$4.00 for unit or refill

Tier 2: Preferred brand prescription drug

\$40 for unit or refill

Tier 3: Non-preferred brand name drugs

20% up to \$375 maximum out of pocket for unit or refill

PDP Pharmacy

30 Day Supply

Tier 1: Generic prescription drugs

\$2.00 for unit or refill

Tier 2: Preferred brand prescription drug

\$20 for unit or refill

Tier 3: Non-preferred brand name drugs

20% up to \$125 maximum out of pocket
for unit or refill

Tier 4: Preferred Specialty/biotech drugs

25% or \$200, whichever is the lowest for unit or refill

Tier 5: Non-Preferred Specialty/biotech drugs

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%.

90 Day Supply and Mail Order

Tier 1: Generic prescription drugs

\$4.00 for unit or refill

Tier 2: Preferred brand prescription drug

\$40 for unit or refill

Tier 3: Non-preferred brand name drugs

20% up to \$375 maximum out of pocket
for unit or refill

Tier 4: Specialty/biotech drugs

25% or \$200, whichever is the lowest
for unit or refill

Vision

Glasses or Contact Lenses up to 21 years of age

Covered up to a maximum benefit of \$109

Services	Copays and Coinsurances
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



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