

**POSTAL RETIREE  
MEDICARE PRESCRIPTION  
DRUG PROGRAM**

**2025**

Welcome Kit



[ssspr.com/postal](https://ssspr.com/postal)



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# Welcome

## to the Triple-S Óptimo PSHB Medicare Prescription Program

A Medicare prescription drug benefit for eligible members who qualify for Medicare Part A, Medicare Part B or both, utilizing Medicare as their Primary Health Care coverage. We are offering MPDP as a Part D plan to help our members save on their prescriptions. MPDP is just one way we are making your Triple-S coverage and Medicare work together for you.

Rest assured, you will still get the health benefits you currently receive and there is no interruption to your coverage.

**This new benefit only impacts your Triple-S PDP coverage (Triple-S Óptimo PSHB).**





## Getting started with Triple-S Óptimo PSHB

Here's how to get the most out of your new prescription drug benefit:

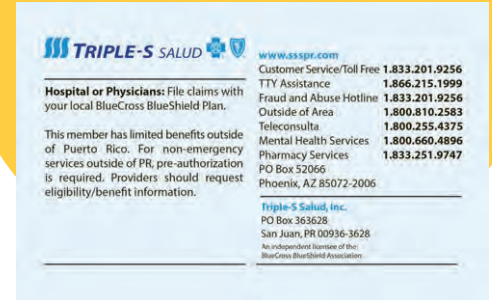
- Make sure you share your new member ID card with your providers and pharmacies as soon as you receive it.**
- Visit the Triple-S portal service retiree landing page to use our Cost Calculator tool to make sure you're filling your prescriptions at the lowest cost and most convenient locations.**
- If you currently take a drug that requires prior approval or has a quantity limit, call us after January 1, 2025, to confirm we transferred your prior approval.**
- Save this new phone number for your pharmacy benefit: 1-833-251-9747**

# Your member ID card

You have already received—or will soon receive—a new member ID card. Each member on your contract will receive their own member ID card.\*

It's very important that after your new member ID card arrives, you get rid of your old card and start using your new card. You should use it for all of your medical and prescription drug needs.

\*This is just an example of your member ID card. Elements showed may vary according to your coverage.



## What makes your new card different

We've made enhancements to your card so everything you need is in one place, including:



Your new member ID number with the Medicare RX logo, which you should use for all of your medical care



Your new Rx ID number, which you should use for your pharmacy benefits, including filling your prescriptions



On the back of the new ID card there are important phone numbers you can use if you have any questions, such as our new pharmacy number: **1-833-251-9747**

Don't forget that if you download **CVS Caremark** app, you'll have access to your patient portal where you can validate your information. Download the app today on the App Store® or Google Play™.



# Get to know your Triple-S Óptimo PSHB prescription drug benefit

## Drug tiers

We assign each covered drug to a tier. There are four tiers for your MPDP benefit.

**Tier 1:**  
Generic drugs

**Tier 2:**  
Preferred brand name

**Tier 3:**  
Non-preferred brand name

**Tier 4:**  
Specialty drugs



### Approved drug list

We list all of your covered drugs on an approved drug list (formulary). You can download your full Triple-S Óptimo PSHB PDP formularies at [ssspr.com/postal](https://ssspr.com/postal)

# What you'll pay for your prescriptions

Benefit	Benefits with MPDP			
	Generic Drugs	Preferred Brand Drugs	Non-Preferred Brand Name Drugs	Specialty Drugs
<b>Copays with 30-day supply</b>	You pay \$2 per unit or refill. Except for Antihypertensives (medications known as ACE Inhibitors, ARBs and Direct Renin Inhibitors), Antidiabetics (excludes insulins), Ahtihyperlipidemics (includes only statins) which will have \$0 copay.	You pay <b>\$20</b> per unit or refill.	You pay <b>20%</b> or <b>\$20</b> , whichever is higher, up to \$125 per unit or refill.	You pay 25% or \$200, whichever is the lowest, per unit or refill. Only through certain specialty drug stores.
<b>Copays with 90-day supply</b>	<b>\$4</b>	<b>\$40</b> per repetition	<b>20%</b> coinsurance or <b>\$60</b> , whichever is greater, up to a maximum of <b>\$375</b> per refill.	<b>N/A</b>
<b>Specialty Pharmacy</b>	You do not need to fill your prescriptions through your current Specialty Pharmacy Program.			
<b>Annual Pharmacy Out-of-Pocket Max</b>	<b>\$2,000</b> per member			

## What is an out-of-pocket maximum?

With MPDP, you have a new annual pharmacy out-of-pocket maximum. **The maximum is \$2,000 per member enrolled in MPDP on your plan.** Once you reach the maximum, you will pay nothing else for your prescriptions for the rest of the year. As a member when you have both Medicare Part A and Part B primary, you typically pay nothing out-of-pocket for covered medical services. Your only out-of-pocket cost is for prescription drugs. This means the most you would pay for services during the calendar year is **\$2,000 for Medicare part D medications.**

You still have an overall medical out-of-pocket maximum. Your MPDP pharmacy out-of-pocket maximum is part of it, not added to it.

If you have any questions call us at **(787) 474-5219**  
TTY/TDD 1-866-215-1999





# How you fill your prescriptions

There are two ways to fill your prescription drugs: at one of our many in-network (Preferred) retail pharmacies or using the MPDP Mail Service Pharmacy.



## Filling your prescription at an in-network pharmacy

There are three ways you can locate an in-network pharmacy:



**Pharmacy Locator tool at**  
[ssspr.com/postal](https://ssspr.com/postal)



**The CVS Caremark app**



**Call**  
**1.833.251.9747**

Once you locate a pharmacy, all you need to do is take your new member ID card with you to the pharmacy when you fill your prescriptions.



## Filling your prescription using the MPDP Mail Service Pharmacy

The Mail Service Pharmacy allows you to fill up to a 90-day supply of your medications. There are two ways you can fill your prescriptions this way:



**Call**  
**1.833.251.9747**



**Log into your patient portal at**  
[www.caremark.com](https://www.caremark.com)

We will then mail your prescriptions directly to you to the address you provide.



# TRIPLE-S<sup>Rx</sup> en casa

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](http://triplesencasa.com)  
**1.888.525.4842**  
toll free



Limited variety of OTC products. Orders with only OTC non-prescription items must meet a \$25 minimum order to qualify for free delivery. Residents of Vieques and Culebra should call 1-888-525-4842 (toll-free) to request the service. Applies to members of commercial metallic plans with Triple-S Salud pharmacy coverage. Does not apply to beneficiaries of Plan Vital.



# TeleConsulta

## Not feeling well and don't know what to do?

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



Call **1.800.255.4375**

(the number is also on your health plan card)

# 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!**



Service is available only in Puerto Rico.



**Unlimited virtual visits**





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

### **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).



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](mailto:manejocasos@ssspr.com)



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](https://mitriples.com)



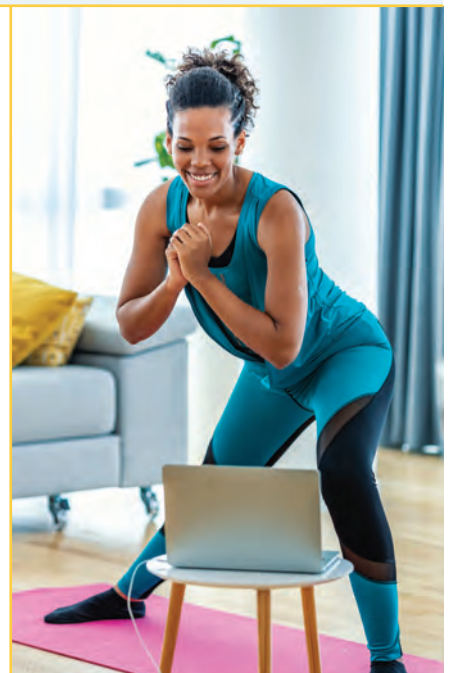
Educational program focused on mental and behavioral health for all ages. The content includes videos, presentations, and events.

[mitriples.com](https://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](https://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](http://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 Arcibo

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

## APPOINTMENTS



Scan the QR Code to request an appointment.

# SALUS

HEALTH MADE EASIER



The network of Clinics offer you the flexibility to receive multiple primary medical services from more than 20 specialists and dentists in one location with a single electronic medical record. In addition, it offers preventive care programs, diagnostic testing services, and integrated programs that allow you to receive multiple services on the same day.



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?

Come and enjoy our annual member retreats and participate in activities specially designed for our federal retiree population. You will be our special guest! Have fun while making health a priority with our Cuidando de Ti preventive checkup, **bringing your annual preventive exams directly to you by** providing a holistic and accessible care to help you reach your health and wellness goals.



- Health Conferences
- Mental health seminars with FHC
- 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 on the same day. Tests are free of copay, according to your benefits. During our Member Retreats, we will host different educational activities including entertainment, treats, food, and good company, all meanwhile your doctor is right there with you. Watch out for your regular mail and stay tuned to our email notifications for exclusive invitations to our events during the year. Don't miss out to enjoy and reconnect with your retired colleagues.



**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.



# Coordination of Benefits

## Important information if you have more than one health plan



Make sure to fill out the attached Service Coordination form.

### 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
<b>Age (older than 65 years)</b>		
Retiree	Medicare	Triple-S
Active Employee	Triple-S	Medicare
<b>Disability</b>		
Federal employee receiving disability benefits for six months or more	Medicare	Triple-S
<b>End Stage Renal Disease</b>		
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

# Coordination of Benefits Form

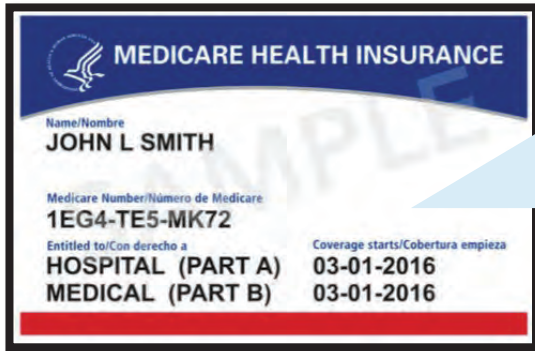
for federal employees and retirees

Your health plan has a Coordination of Benefits provision. If you have more than one health plan in your household, you must notify it by filling out this form. It is important to keep your information updated about other health plans to avoid incorrect payments or payment recoveries and maximize your benefits.

Are you or any other family member covered by Medicare?

Yes No

If you marked yes, you must fill in a separate form for each family member with Medicare.



Use this example of the Medicare card to fill out the information below.

Name in the Medicare Card: \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_  
MM / DD / YYYY

- Is your Medicare due to:
- Age (65 and over)
  - Disability
  - ESRD (End Stage Renal Disease)
  - Dependent

Do you have?	Yes	No	ID Number:	Effective Date
Medicare Part A (hospital)				
Medicare Part B (medical)				
Medicare Part C (Medicare Advantage)				
Medicare Part D (pharmacy)				

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Phone: ( ) \_\_\_\_\_

Email: \_\_\_\_\_

Triple-S Salud Contract Number: \_\_\_\_\_

**PLEASE FILL OUT THIS FORM AND RETURN WITHIN THE NEXT FIFTEEN (15) DAYS.**

**Options to return the completed form:**

- ✉ Departamento de Operaciones de Servicios  
Triple-S Salud  
PO Box 363628  
San Juan, PR 00936-3628
- @ email: [servicioalcliente@ssspr.com](mailto:servicioalcliente@ssspr.com)
- ☎ Fax: 787-706-2833





Service	Copays and Coinsurances
<b>Basic Coverage</b>	
<b>Maximum Out of Pocket</b> (MOOP) 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
<b>Preventive</b>	
Preventive Care Services at Participating Preventive Centers	\$0
Immunizations (Vaccines)	\$0
<b>Medical Visits</b>	
General Practitioner in Salus Clinics	\$0
General Practitioner	\$7.50
Specialist	\$7.50
Sub-specialist	\$7.50
Telemedicine by TeleConsulta MD	\$0   Unlimited consults
Nutritionist	\$0   Up to 6 visits per year
Chiropractor	\$0   1 Initial and 1 follow up
<b>Maternity Care</b>	
Prenatal and postnatal care visits (if enrolled in Maternal Program)	\$0
Prenatal care and postnatal care	\$7.50
Delivery	\$0
Electric Breast Pump (Coordinated with the Maternal Program)	\$0
<b>Therapies</b>	
Chiropractic Manipulations	\$0   Up to 20 manipulations per year
Physical Therapy	\$10
Respiratory Therapy	\$10
<b>Tests</b>	
Labs	\$1.00 per diagnostic test
Imaging Studies (X-rays, Sonograms, MRI, MRA, CT Scan)	\$0
Digital breast tomosynthesis bilateral screening	\$0
Allergy tests	\$10
<b>Mental Health</b>	
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
<b>Hospitalizations</b>	
Regular & Partial	\$0
Skilled Nursing Facility	\$0
<b>Emergency Services</b>	
Emergency room at a hospital	\$25
Recommended by Teleconsulta	\$10
<b>Urgent Care Centers</b>	
Sanitas Medical Centers in Florida	\$50
<b>Ambulatory Surgery</b>	
Lithotripsy	\$0

Services	Copays and Coinsurances
<b>Basic Coverage cont.</b>	
<b>Other</b>	
Durable Medical Equipment	25% with Pre-authorization
Services by Non-Participating Providers in Puerto Rico	10%
<b>Services in United States</b>	
<b>We cover emergencies or services that we have pre-authorized.</b> 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.	
<b>Vision</b>	
Glasses or Contact Lenses up to 21 years of age	Covered up to a maximum benefit of \$109
<b>Dental</b>	
Preventive Cleaning (adults and children, one every 6 months)	\$0
Periapical and bitewing X-rays	\$0
Panoramic X-Ray (one group every 3 years)	30%
Amalgam restorations, Endodontics, Restorative and Oral Surgery	30%
<b>Organ and Tissue Transplant</b>	
Solid organ transplants, tandem blood and marrow stem cell transplant, mini transplants (preauthorization by plan required)	\$0
<b>Other Benefits</b>	
Chemotherapy	\$10
Radiotherapy	\$10

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





PO Box 363628  
San Juan PR 00936-3628  
ssspr.com

PRESORTED STD  
U.S. POSTAGE  
**PAID**  
SAN JUAN P.R.  
PERMIT NO. 940

## If you have any questions about your Triple-S Optimo PSHB PDP coverage please contact CVS Caremark



**Call**  
[1-833-251-9747](tel:1-833-251-9747)



**Visit**  
[www.caremark.com](http://www.caremark.com)



Triple-S Salud, Inc. cumple con las leyes federales aplicables de derechos civiles y no discrimina en base a raza, color, origen de nacionalidad, edad, discapacidad, o sexo. Triple-S Salud, Inc. complies with applicable federal civil rights laws and does not discriminate because of race, color, national origin, age, disability, or sex. ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 787-774-6060, (TTY/TDD) 787-792-1370 or 1-866-215-1999. Free of charge 1-800-981-3241. If you are a federal employee or retiree call 787-774-6081, Toll Free 1-800-716-6081; (TTY / TDD) 787-792-1370; Toll-Free 1-866-215-1999 ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística llame al 787-774-6060, Libre de costo 1-800-981-3241. (TTY/TDD) al 787-792-1370 o 1-866-215-1999. Si es empleado o retirado federal llame al 787-774-6081, libre de costo 1-800-716-6081; (TTY / TDD) 787-792-1370; libre de costo 1-866-215-1999. Independent Licensee of BlueCross BlueShield Association. TSS-MKT-5700-2024-B