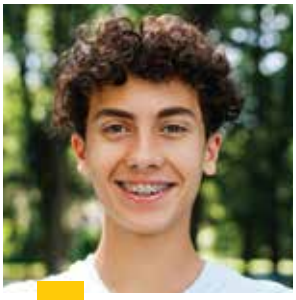
YOUR HEALTH PLAN 2027 GUIDE









USVI

FEHB & PSHB

CELEBRATING OUR MEMBERS FOR LIFE

TRIPLE-S SALUD

ESTAMOS CONTIGO



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.

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DEAR FEDERAL AND POSTAL MEMBER

Starting January 1, 2027, you will continue to enjoy more and better benefits for yourself and your family. We are pleased to share with you the changes to our benefits for 2027! Discover why it feels good to have Triple-S Salud as your FEHB and PSHB plan. You can review further details in Section 2 of your 2027 FEHB and PSHB Policy.

- We are eliminating cost-sharing for services provided at **SALUS Clinics and SALUS Urgent Care Centers**. Members will pay nothing for the following services: consultations with general practitioners, specialists, and sub-specialists; laboratory tests; non-invasive vascular tests; cardiovascular tests; podiatrist visits; and routine foot care visits.
- We are eliminating the $10 copayment per visit and the $25 copayment per ambulatory surgery center for **voluntary male sterilization** services obtained within the network.
- Coverage for **acupuncture for chronic low back pain** is being added, with a $0 copayment for in-network services and 10% coinsurance for out-of-network services (up to 12 visits within 90 days).
- We are adding coverage for board-certified lactation consultants, for up to a maximum of six (6) consultations.
- The **Dental Benefit** will cover preventive and diagnostic services at 100%.
- We are increasing the frequency of **Pap smear tests** to once every 12 months, with no copayment for in-network services.
- We have enhanced our **Obesity Program**: Our program connects you with a specialized representative who will help you navigate the range of services designed to assist you in losing weight and maintaining a healthy lifestyle. There is no cost to participate in the obesity program; however, a copayment applies to medical services or medications. These services include:

Specialized Obesity Care: Highly specialized care with clear access pathways to ensure you receive the help you need.

Nutritional Support: Receive personalized guidance on healthy eating and nutrition. Maximum of six (6) visits; $0 copayment per visit.

Behavioral Support: Access to counseling and support to help you stay on track.

Intensive Behavioral Therapy: Work with a healthcare professional to develop healthy habits and behaviors. Up to 18 visits per year; $7.50 copayment per visit.

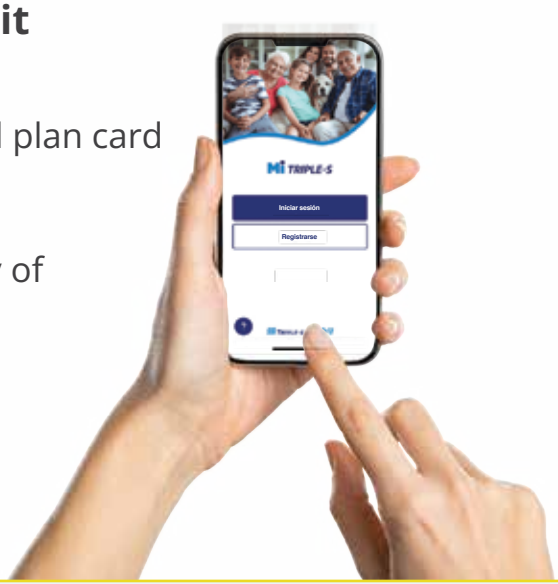
Anti-Obesity Medications (GLP-1s): If other methods have not been effective, we can provide access to medications, along with guidance and support. A 50% copayment applies to GLP-1 medications. *Participation in the program is required to obtain these prescriptions.

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.

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



CONTIGO

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

SSS CONTIGO MUJER



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

SSS CONTIGO MAMÁ

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





SSS CONTIGO RELAX

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

mitriples.com

SSS CONTIGO FIT

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



SSS CONTIGO

CONSEJERÍA PROFESIONAL

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 Employee Assistance Program is managed by FHC.

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 identi ed by the United States Prevetive Services Task Force (USPSTF). Tests that are not identi ed by the USPSTF require copay. Please check your policy for more details.

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:

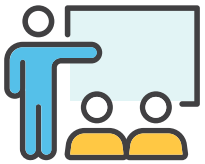
- Generalists
- Family doctor
- Internist
- Pediatrician, if the patient is a minor

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!

Sanitas Medical Center

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



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***

PROVIDERS OF THE PROGRAM

1.800.810.BLUE
(2583)

http://provider.bcbs.com/

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.

* 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



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.

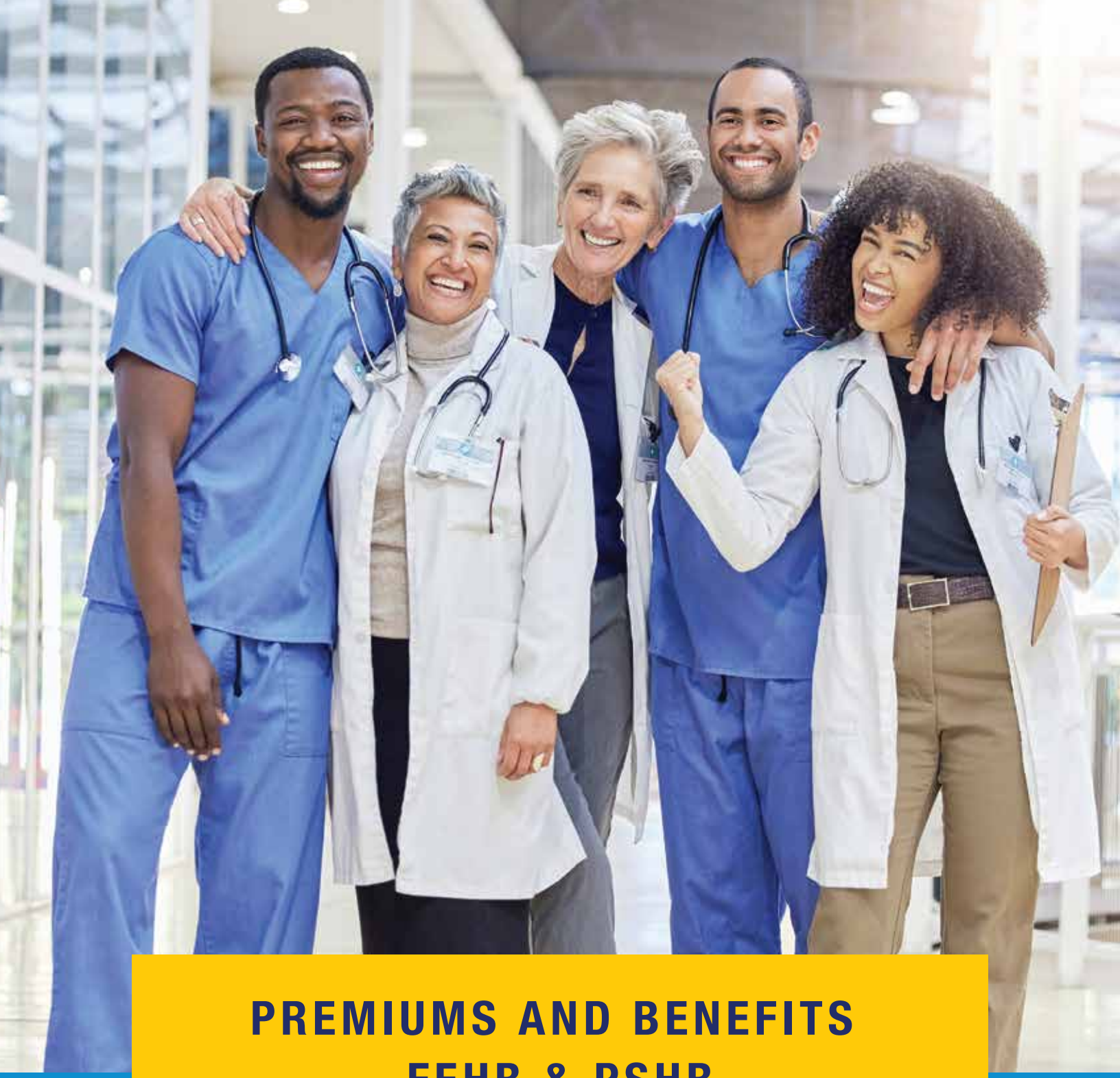


Make sure to fill out the attached Service Coordination form.

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

	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
FEHB & PSHB



PREMIUMS AND BENEFITS FOR FEHB INSUREDS

FEHB HEALTH PLAN PREMIUMS

EFFECTIVE 01/01/27

PUERTO RICO		PREMIUM RATE			
		BIWEEKLY		MONTHLY	
TYPE OF ENROLLMENT	ENROLLMENT CODE	GOVERNMENT SHARE	YOUR SHARE	GOVERNMENT SHARE	YOUR SHARE
High Option Self Only	891	$183.17	$61.05	$396.86	$132.28
High Option Self Plus One	893	$411.28	$137.09	$891.11	$297.03
High Option Self and Family	892	$419.46	$139.82	$908.83	$302.94

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	$0 SALUS Clinics / $7.50
Specialist	$0 SALUS Clinics / $7.50
Sub-specialist	$0 SALUS Clinics / $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
Board Certified Lactancy Consultant; Up to 6 consultations.	$0
Therapies	
Chiropractic Manipulations	$0 | Up to 20 manipulations per year
Physical Therapy	$10
Respiratory Therapy	$10
Tests	
Labs	$0 SALUS Clinics / $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	$0 SALUS Urgent Care / $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
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
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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PREMIUMS AND BENEFITS FOR PSHB INSUREDS

PSHB HEALTH PLAN PREMIUMS

EFFECTIVE 01/01/27

PUERTO RICO		PREMIUM RATE			
		BIWEEKLY		MONTHLY	
TYPE OF ENROLLMENT	ENROLLMENT CODE	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

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Board Certified Lactancy Consultant; Up to 6 consultations, per birth	$0
Therapies	
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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
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Periapical and bitewing X-rays	$0
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Radiotherapy	$10

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TRIPLE-S SALUD

ESTAMOS CONTIGO

This guide 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. 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.

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