HEALTH PLAN SUMMARY 2027



Rent-A-Center

TRIPLE-S SALUD

ESTAMOS CONTIGO



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.

Rent A Center (Effective Date: 1/1/2027)	
Service	**Deductibles, 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 elegible for the accumulation of maximum out of pocket.	$6,350 Individual $12,700 Family
Preventive	
Preventive Services (including those for females)	$0
Preventive Immunization (Vaccines)	$0
Immunizations (Vaccines) for Respiratory Syncytial Virus	0%
Medical Visits	
General Practitioner	$12, Salus $0
Specialist (including psychologist and psychiatrist)	$15, Salus $0
Subspecialist	$20, Salus $0
Tests	
Labs	In 35% / Out 50%
X-Rays	In 35% / Out 50%
Specialized Tests	In 35% / Out 50%
Allergy tests	$0, up to fifty (50) tests per policy year
Lithotripsy	25%
Ambulatory	
Ambulatory Surgery	$100
Therapy	
Physical Therapy	$7
Chiropractor	$7, up to 20 manipulations per policy year
Respiratory Therapy	$7
Mental Health	
Group Therapy	$5
Collateral Visits	$15
Emergency Room	
Accident	$50
Illness	$75
Recommended by Teleconsulta	$25
Urgent Care Facility	
Illness	$15
Hospitalization	
Regular	Preferred $100,Non-Preferred $200
Partial (due to mental illness)	Preferred $50,Non-Preferred $100
Other	
Durable Medical Equipment	25%
Services in United States	Services provided in the United States are covered through the Blue Cross & Blue Shield (BCBS) network and require prior authorization.

Rent A Center (Effective Date: 1/1/2027)	
Service	**Deductibles, Copays and Coinsurance**
Pharmacy	
Rule of Generic Mandatory Medication	If the plan member prefers, or the doctor prescribes, a brand name drug instead of a generic drug, even if the doctor writes the original or does not substitute it on the prescription, the plan member will pay the copayment for the brand name drug plus the difference between the cost of brand name and generic drugs
Generic Medication	$10
Preferred Brand Medication	15% minimo $15.00
Non-Preferred Brand Medication	25% minimo $25.00
Preferred Specialized Medication	30%
Non-Preferred Specialized Medication	30%
OTC Medications (Triple-S specified list)	$0
Oral Chemotherapy Drug	0%
90-Day Supply for Maintenance Medication through Pharmacy	
Generic Medication	$20
Preferred Brand Medication	11% minimo $30.00
Non-Preferred Brand Medication	25% minimo $75.00
Vision	
Glasses or Contact Lenses	$150.00 every two (2) years
Refraction Exam	$0
Dental	
Diagnostic and Preventive Services	$0
Restorative Services	$0
Endodontics	20%, services up to $1,000.00 per policy year
Oral Surgery	20%
Periodontics	20%
Prostheses and Crowns	50%, up to $1,000.00 per policy year
Orthodontics	covered up to $1,000 for life
Major Medical	
Initial Deductible	$100 per insured, $300 per family
Coinsurance	20%
Maximum Payout	$2,000 per insured, $6,000 per family
Organ and Tissue Transplant	
Maximum $2,000,000 per life, Covers only transplantation of human organs and tissues, subject to pre-certification from Triple-S Salud. These services will be covered only through the facilities contracted by Triple-S Salud in and outside of Puerto Rico. They will be covered at 100% of the rates negotiated with facilities contracted by Triple-S Salud, without being subject to coinsurance or deductibles.	
Other Benefits	
Employee Assistance Program (EAP) for Mental Health Services	Evaluation and treatment services include up to ten (10) sessions per employee and each eligible dependent, per policy year. Includes up to four (4)
Triple-S Natural (alternative medicine)	Maximum of 6 visits with $15 copay
Sanitas Urgent Clinics (Florida)	$50



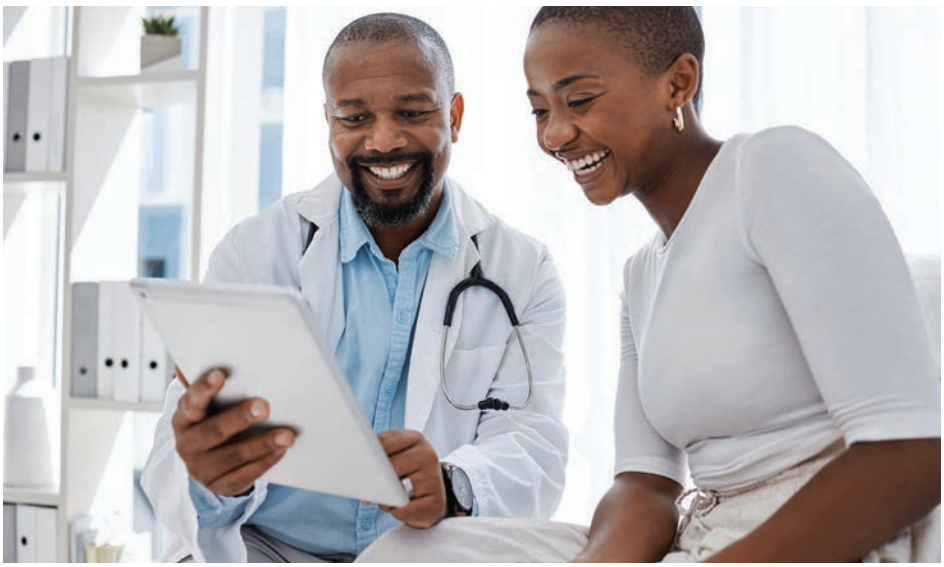
SALUS

NEW! **Exclusive care clinics just for you**

Enjoy easier and faster access to the healthcare services you need, with the convenience of having a single medical record in one place.

$0 copay

- General practitioners
- Specialists
- Subspecialists
- Nutritionists
- Psychologists
- Laboratories
- Radiology
- Imaging and more



APPOINTMENTS

787.789.1996

saluspr.com

CLINICS

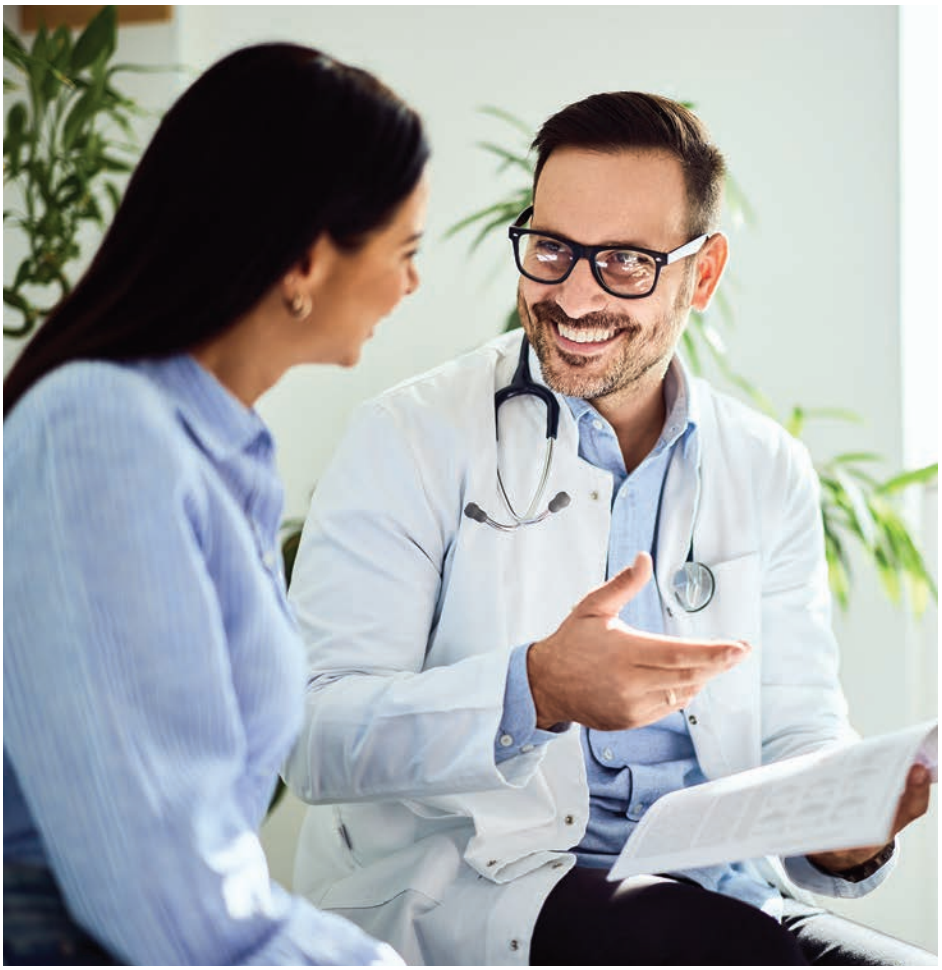
- Guaynabo
  Monday to Friday 6:30am - 4:30pm
  Saturday 7:00am - 2:00pm
- Carolina
  Monday to Friday 7:00am - 4:30pm
- Hato Rey
  Monday to Friday 7:30am - 4:30pm
- Ponce
  Monday to Friday 7:30am - 4:30pm

SERVICES

- Primary care physicians
- Specialists
- Dentists
- Psychologists
- Imaging Center
- Laboratory
- Preventive care program

*Services may vary by location.

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
- Visit to ophthalmologist for the fundoscopy and glaucoma examination
- 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

Preventives included according to United States Preventive Services Task Force (USPSTF)

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.

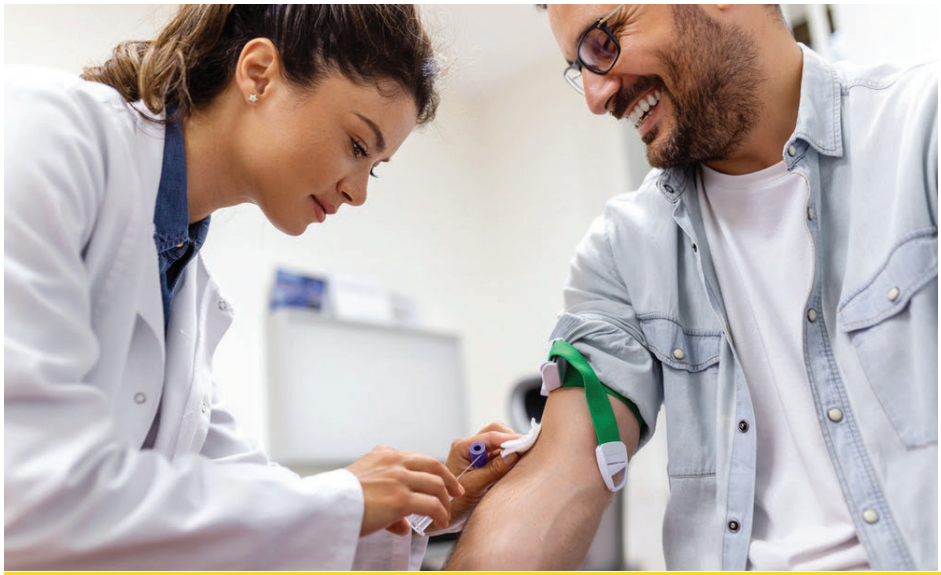
ASSESSMENT

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

$0 copay

Annual preventive checkup
in our centers

By visiting Salus clinics, you have the advantage of getting everything done on the same day and in one place.



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

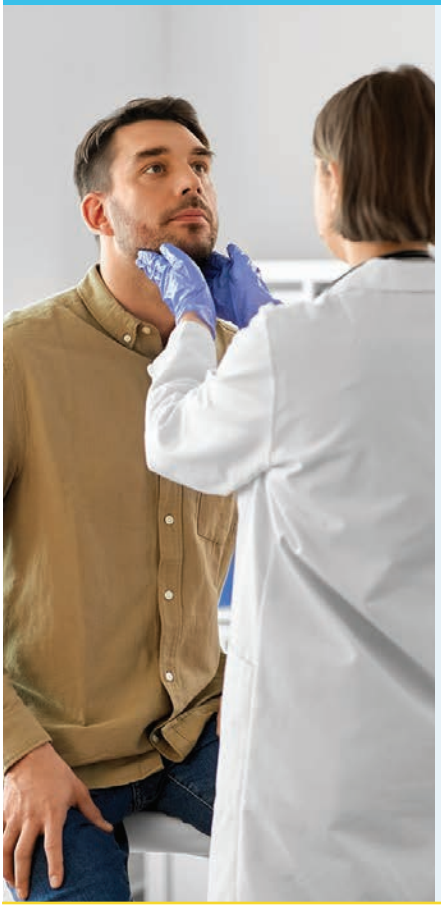
Centro Preventivo de Quebradillas
Quebradillas
787.239.3316, 787.926.0000, 787.926.0001
coordinadora.spc2@cmcapr.com

Servicios Preventivos de Mayagüez
Mayagüez
787.652.3609, 787.926.0000, 787.926.0001
coordinadora.spc2@cmcapr.com

Centro Preventivo de Arecibo
Arecibo
787.926.0000, 787.926.0001 ext. 201 and 245
coordinadora.spc2@cmcapr.com

APPOINTMENTS

Scan the QR Code to request an appointment.



The importance of having a Primary Care Physician (PCP)

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

Primary care physicians:

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

We all benefit from having a primary care physician

HRA

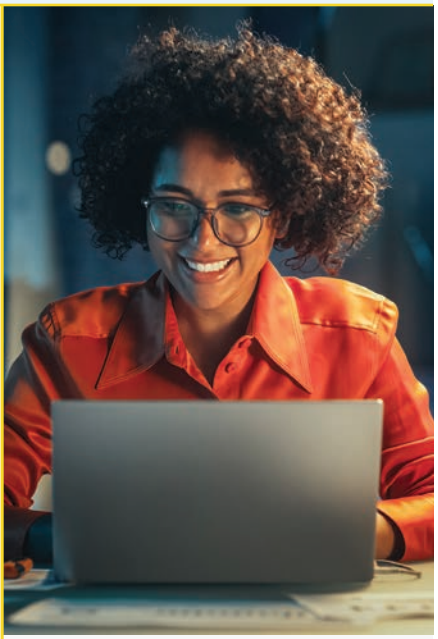
Health Risk Assessment quick guide

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 recommendations for improvement of your health.

Share it with your doctor and follow his/her instructions for tests and other preventive diagnostic tests.**



ssspr.com

**Requires registration at ssspr.com Health Risk Assesment

MiConsulta MD

A NEW GENERATION OF CARE CLOSER TO YOU

Connect with a doctor and receive an evaluation, diagnosis, and prescription on the spot, and avoid long waits in the emergency room.



We help you with:

- Asthma
- Cold
- Flu
- Earache
- Fever
- Rash
- Sinusitis
- Cough

$0 COPAY

Visit us:

Farmacia Caridad

Caguas
#191 Degetau Ave.

Vega Baja
Road #2

Plaza Las Américas
In front of JC Penney

Plaza del Caribe
In front of Victoria's Secret

Plaza del Sol
Bayamón

For other locations, visit miconsultamd.com or scan the QR code.

Connect with a doctor and receive a medical evaluation on the spot

AVAILABLE SERVICES

- Blood pressure and heart rate
- Temperature, oxygen level, and weight
- Eyes, nose, and throat evaluation
- Skin check
- Medical prescriptions

Exclusively for Triple-S members

Accessible. Easy. Fast

TRIPLE-S SALUD
ESTAMOS CONTIGO

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


Bronchitis


Nausea or indigestion


Sprains or minor fractures

EMERGENCIES


High Fever


Chest pain


Asthma


Bone fracture


Hemorrhage

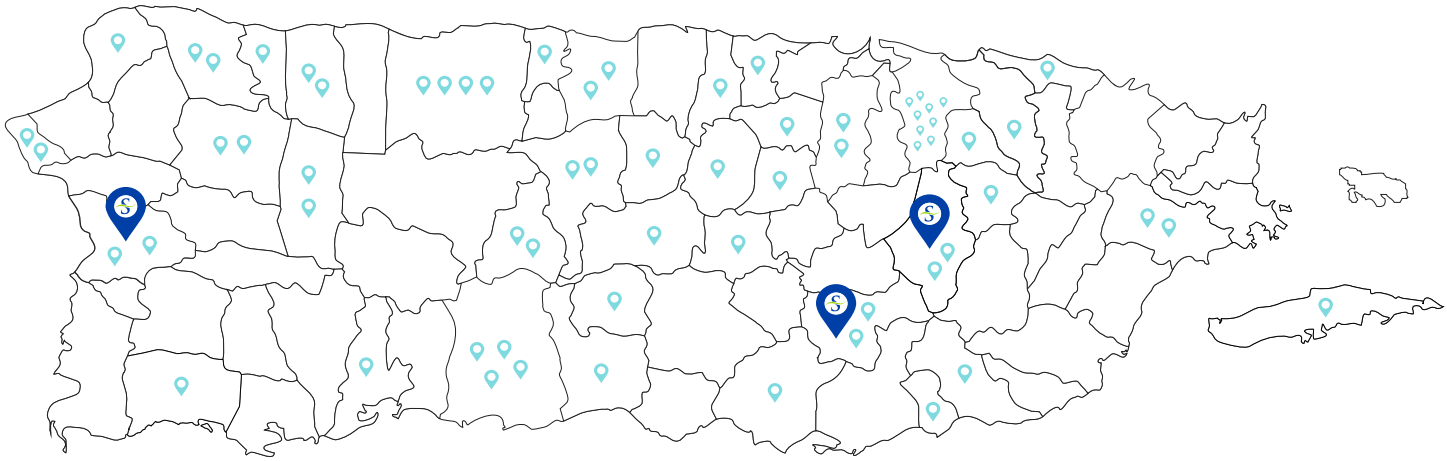

Loss of vision


Seizures or loss of consciousness



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.

Over 89 urgent care centers on the island



Refer to the Provider Directory for the full list of Urgent Care Centers around the island.

SALUS URGENT CARE

CENTROS DE URGENCIA

Sanitas Medical Center

In **Florida**

844.665.4827 • mysanitas.com

MIAMI

Sanitas Doral Urgent Care
2000 NW 87th Ave. Suite 101-102, Doral, FL

Sanitas Miami Lakes Urgent Care
18610 NW 87th Ave. Suite 101, Miami, FL

Sanitas Kendall Urgent Care
7135 SW 117th Ave., Miami, FL

ORLANDO

Sanitas East Colonial Urgent Care
11750 E. Colonial Dr., Orlando, FL

Sanitas Ocoee Urgent Care
8849 West Colonial Dr., Ocoee, FL

Sanitas Kissimmee Urgent Care
1307 East Osceola Parkway, Kissimmee, FL

BROWARD & PALM BEACH

Sanitas Plantation Urgent Care
180 SW 84th Ave. Suite B, Plantation, FL

Sanitas Lauderdale Lakes Urgent Care
4850 W. Oakland Park Blvd. Suite 136
Lauderdale Lakes, FL

Sanitas Lake Worth Urgent Care
5960A Jog Rd., Lake Worth, FL

TAMPA

Sanitas Tampa Urgent Care
3617 W. Hillsborough Ave., Tampa, FL



TeleConsulta MD

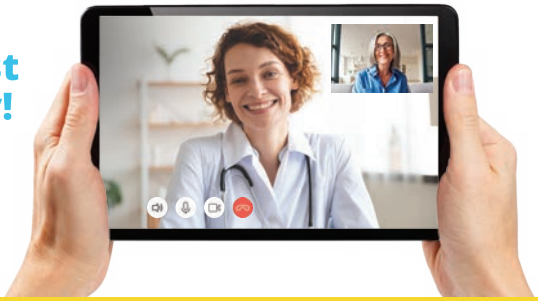
Medical consultations when you need them.

- Primary care physicians
- Pulmonologists
- Nephrologists
- Neurologists
- Endocrinologists
- Cardiologists
- Gynecologists
- Psychologists

Register today for free so you and your family can consult a doctor virtually the next time you get sick. It's a great option when your regular doctor is not available.

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

Doctors are just one click away!



Service available only in Puerto Rico.

TeleConsulta MD

DOWNLOAD HERE!



TeleConsulta

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

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

- Graduate Nurses guide you on how to manage your health concerns and recommend next steps.
- They will help you treat your condition at home or refer you to the hospital if necessary.
- You can avoid unnecessary emergency room visits.
- Available 24|7

Call:
1.800.255.4375
(the number is also on your health plan card)

CHAT available in the Mi Triple-S app



en casa
OTC & RX DELIVERY

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
- Stay on top of your drugs with refill alerts

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 on the App Store

GET IT ON Google Play

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.

Mi TRIPLE-S App

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

- Your digital plan card
- TeleConsulta with a nurse via chat
- Handle and submit reimbursements
- Check the status of your preauthorizations





Mi TRIPLE-S Web

Access **www.mitriples.com** to view:

- History of medical and ER visits
- Hospitalizations
- Medications
- Your pre-existing conditions and those of your underage dependents

You can also:

- Access educational modules

Sign up today at
mitriples.com

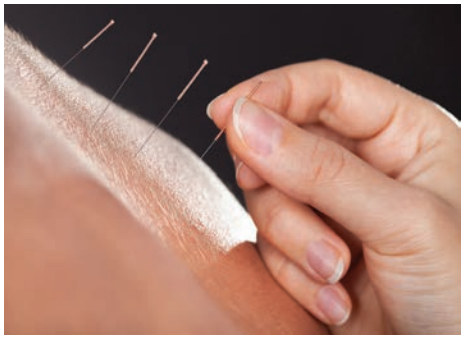
Triple-S Natural

Get medical services using an integrated model of medicine, in which complementary techniques and treatments validated by the National Institute of Health in the United States and agencies recognized at the international level are used.

THE TRIPLE-S NATURAL PROGRAM INTEGRATES:

- Medical Acupuncture
- Therapeutic Massage
- Naturopathic Medicine
- Music Therapy







MULTIDISCIPLINARY FACILITIES THAT INTEGRATE SEVERAL SERVICES:

Armonía Natural - Manatí
Urb. Atenas
J49 calle JP Reyes
787-884-7024

Armonía Natural - Dorado
Dorado del Mar Shopping Center, 500 Carr. 693
suite 20
787-796-3380

Pain Buster
Paseo Caribe Suite 200
Ave. Luis Muñoz Rivera, San Juan
787-550-9166

Acupati PSC
32 calle Del Río, Mayagüez
787-831-7173

Body Align
Edif. San José, Bo Ceiba Baja
Carr. 110 Km 1.2, Aguadilla
787-238-7909

Condado Wellness
San Juan Health Centre
150 Ave. de Diego, Piso 2
San Juan
787-230-7557

Centro Universitario de Medicina Integral y Complementaria de Puerto Rico
100 Ave. Laurel
Lomas Verdes, Bayamón
787-269-0988



As well as a variety of **chiropractors** within our provider network.

Availability of services varies per facility.



SSS CONTIGO

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.

CHRONIC CONDITION
MANAGEMENT PROGRAMS

- Evaluate your health, social, and nutritional needs.
- Develop a personalized care plan.
- Coordination of services or specialist visits
- Educational interventions with nutritionists, social workers, educators as needed.
- Management of uncontrolled health conditions.

BEHAVIOR MODIFICATION
PROGRAMS

Our team offers the following programs, which provide you with the necessary tools to manage the care of conditions:

- Yo Controlo mi Diabetes (“I control my diabetes”)
- Respirando Contigo (“Breathing with you”)
- Latidos Saludables (“Healthy Beats”)
- Encouraging Physical Activity

Throughout the year, group programs are organized on specific dates. We recommend that you stay tuned to your corporate email to receive notifications about upcoming dates and not miss the opportunity to participate.

HEALTH EPISODE
MANAGEMENT PROGRAMS

- High-risk pregnancies
- Cancer in active treatment
- Social Determinants of Health
- Living Smoke-Free: Smoking Cessation
- High usage of emergency Room services



For more information:

787.706.2552

1.800.981.4860

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



Submit your request by fax to:

787.774.4824

1.855.887.8275



manejocasos@ssspr.com

SSS CONTIGO MUJER

Educational program focused on women's integral health through activities and educational campaigns that promote prevention.



Healthy women are vital for healthy families and societies.



mitriples.com



CONTIGO MAMÁ

Educational program for pregnant women with online workshops on prenatal care, the birthing process, and breastfeeding. It includes phone counseling with a clinical management specialist.



For more information,
write to us:
contigomama@ssspr.com



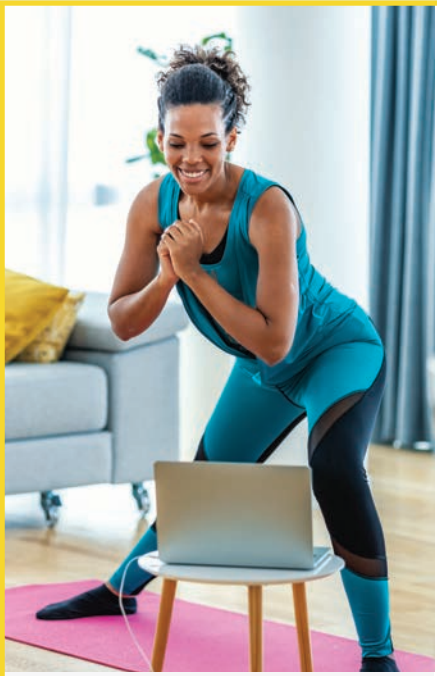
SSS CONTIGO RELAX

Educational program focused on mental and behavioral health topics for all ages. Offers virtual tools to manage emotional health, such as yoga, meditation, mindfulness workshops, and more.

mitriples.com

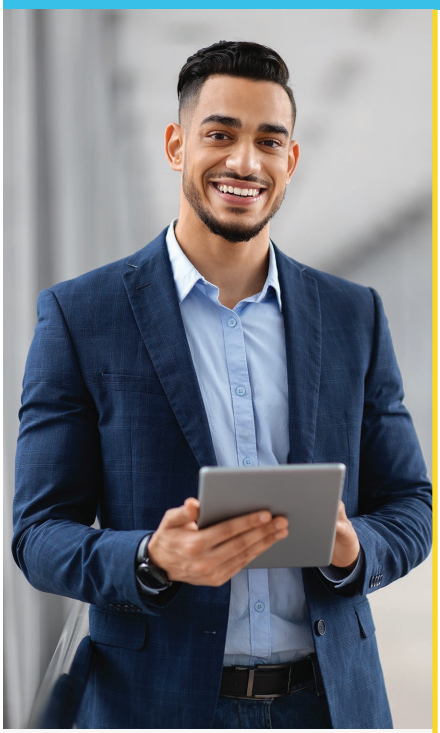
SSS CONTIGO FIT

Virtual functional exercise program that allows you to increase your physical activity with the help of a virtual personal trainer, who will prepare a one-month plan aligned with your health goals. Offers video support and educational materials for a balanced diet, developed by nutritionists.



Register at

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
787.448.5651

Clinics:
1.800.284.9515
787.651.2384

imental@inspirapr.com



The Employee Assistance Program is managed by Inspira.

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

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.

Walgreens #21385
576 César González St.
STE 206, San Juan
T: 787-777-1120
F: 787-777-1124

Alivia Specialty Pharmacy
Amelia Industrial Park
Lote 18, Guaynabo
T: 787-925-1989
F: 787-723-6987
787-925-1015

Alivia Infusion Services
107 El Tuque Industrial Park, Ponce
T: 787-651-8070
F: 787-651-1188

CVS Caremark
6020 Roberto Sánchez Vilella Ave., Carolina
T: 787-759-4162
F: 855-297-1270



For more information

787.774.6060

STEP THERAPY FOR PRESCRIPTION DRUGS



Step Therapy is a protocol that establishes the sequence of medications to treat a medical condition.

BENEFITS:



Reduces the use of expensive medications



Improves treatment adherence



Optimizes the use of medications and treatments

STEP THERAPY STEP BY STEP

1. Requires the patient to use a first-line medication before coverage for a second-line medication for the same condition is considered.

2. If the first-line medication is not effective, the plan will cover a second-line medication to treat the medical condition.

Discuss the benefits of Step Therapy with your doctor.

This program is subject to pharmacy plan exclusions. The medications eligible under this program may vary depending on coverage. Please refer to the Medication List for further information.



You have several programs within your pharmacy benefits that will help you keep optimal health conditions while saving time and money.

Were you given a prescription?

First, we want you to understand the difference between some medications.

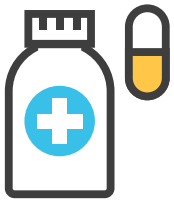
GENERIC DRUGS

They are drugs that provide the same clinical benefits 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.

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.

ACUTE DRUGS

Used to treat a sudden illness of short duration that have a clearly defined time of start and end.



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
- Savings in copayments or coinsurances
- Improve your life-long health problems with a higher supply on hand



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** and have your information ready.

MAIL

Complete the inscription form thats included in your inscription package.

Send the form, including the original prescription to our address thats included on this page.



SEND THE PRESCRIPTION TO THE PHARMACY BY:

FAX

Use the fax form. You may access the website and print it out.

Give the form to your doctor to fill out and send by fax to the number indicated on the document.

E-PRESCRIBE

If your doctor has the technology to submit prescriptions electronically, ask them to submit it that way.

IF YOU NEED THE MEDICATION IMMEDIATELY:

Ask your doctor for two prescriptions, one for a short term (example: 30 days) so that the local pharmacy can provide immediate dispatch and the other for a 90-day supply with a repetition.

CONTACT INFORMATION

PHONE NUMBERS

1-800-345-1985 /
1-800-925-0178 TTY (english)

1-800-778-5427/
1-877-220-6173 TTY (spanish)

FAX

1-800-332-9581

MAIL

PO Box 29061 Phoenix, AZ 85038-9061

SCHEDULES

24/7

OTC Drugs

Triple-S Salud has added in most of its prescription drug coverages some OTC drug alternatives; with $0 copay to you.

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

To take advantage of this coverage and to ensure that you are using an appropriate theraphy, 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.

Drug Name	Reference Name
OVER THE COUNTER (OTC) COVERED DRUG LIST This plan requires a prescription in order for you to obtain your OTC medications.	
GASTROINTESTINAL AGENTS	
Gastrointestinal Agents (Combination Product)	
omeprazole-sodium bicarbonate 20-1100 mg cap	ZEGERID
Proton Pump Inhibitors	
esomeprazole magnesium 20 mg cap dr	NEXIUM
lansoprazole 15 mg cap dr	PREVACID
omeprazole 20 mg tab dr	PRILOSEC
omeprazole magnesium 20.6 (20 Base) mg cap dr	
OPHTHALMIC AGENTS	
Ophthalmic Anti-Allergy Agents	
ALAWAY 0.025 % ophth soln	
ketotifen fumarate 0.025 % ophth soln	

Table continues on next page.

Drug Name	Reference Name
RESPIRATORY TRACT/PULMONARY AGENTS	
Antihistamines	
cetirizine hcl 10 mg tab, 10 mg tab chew, 5 mg tab, 5 mg tab chew	ZYRTEC
cetirizine hcl allergy child 5 mg/5ml soln	ZYRTEC
cetirizine hcl childrens 1 mg/ml soln	ZYRTEC
fexofenadine hcl 180 mg tab, 60 mg tab	ALLEGRA
fexofenadine hcl childrens 30 mg/5ml susp	ALLEGRA CHILDREN
levocetirizine dihydrochloride 5 mg tab	XYZAL
loratadine 10 mg cap, 10 mg tab	CLARITIN
loratadine childrens 5 mg/5ml soln, 5 mg/5ml syr	CLARITIN CHILDREN
Anti-Inflammatories, Inhaled Corticosteroids	
budesonide 32 mcg/act nasal susp	RHINOCORT
fluticasone propionate 50 mcg/act nasal susp	FLONASE
triamcinolone acetonide 55 mcg/act nasal aer	NASACORT
Respiratory Tract/Pulmonary Agents (Combination Product)	
cetirizine-pseudoephedrine er 5-120 mg tab er 12 hr	
fexofenadine-pseudoephed er 180-240 mg tab er 24 hr, 60-120 mg tab er 12 hr	ALLEGRA-D
loratadine-d 12hr 5-120 mg tab er 12 hr	CLARITIN D-12
loratadine-d 24hr 10-240 mg tab er 24 hr	CLARITIN D-24

The Blue Card Program

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, for:

- Medical emergencies
- Treatments not available in PR*
- Full-time college students**

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

PROVIDERS OF THE PROGRAM



1.800.810.BLUE
(2583)



http://provider.bcbs.com/

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.

COORDINATION OF BENEFITS

	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	

Coordination with Medicare*	Primary	Secondary
A. AGE (older than 65 with a group coverage)		
Less than 20 employees	Medicare	Triple-S
20 employees or more	Triple-S	Medicare
B. DISABILITY		
Less than 100 employees	Medicare	Triple-S
100 employees or more	Triple-S	Medicare
C. KIDNEY FAILURE		
The number of employees is not considered	Triple-S	Medicare

* Triple-S will always be secondary if you belong to an employer group or section classified as: Retired, Retired, Disabled, Cobra Section, Individual Direct Payment Policy.

Is your child turning 26?



We want to continue taking care of their health in this new stage.

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.

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.

For mor information

787.277.6682

sssdirecto.com

TWO OPTIONS FOR CONTINUATION OF CARE

CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT (COBRA)

COBRA is a federal law through which employees and their dependents who become ineligible for their employer-sponsored health insurance can keep their coverage. If your health insurance offers this, COBRA allows your child to keep enjoying the same health benefits they now have. They can enjoy this benefit for up to 36 months. To learn more about COBRA and its cost, please call the health plan administrator in your company.

TRIPLE-S DIRECTO AND POCKET

Offers health at the next level, including benefits such as:

- **TeleConsulta MD**
  $0 Copayment on unlimited virtual visits with primary doctors, specialists and psychologists.
- **Triple-S en casa**
  Get your prescriptions and OTC wherever you want at no additional cost.
- **Natural Fit**
  Up to $240 annually for gym, yoga class, personal trainer, acupuncture, therapeutic massage or reflexology when you complete your Health Risk Evaluation (HRA) and the annual preventive visit.
- **Travel Assistance Insurance**
  Up to $10,000 for medical services when you travel outside of Puerto Rico, at no additional cost.



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

787.774.6060
Toll Free: 1-800-981-3241
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.



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, 1-800-981-3241 toll free, (TTY/TDD) 787-792-1370 or 1-866-215-1999 toll free. If you are a federal employee or retiree, call 787-774-6081, 1-800-716-6081 toll free. If you are a postal employee or retiree call 787-474-5219, 1-833-201-9256 toll free. For federal or postal employee or retiree (TTY/TDD) 787-792-1370 or 1-866-215-1999 toll free. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 787-774-6060,1-800-981-3241 libre de costo, (TTY/TDD) 787-792-1370 o 1-866-215-1999 libre de costo. Si es empleado o retirado federal llame al 787-774-6081, 1-800-716-6081 libre de costo. Si es empleado o retirado postal llame al 787-474-5219, 1-833-201-9256 libre de costo. Para empleados y retirados federales y postales (TTY/TDD) 787-792-1370 o 1-866-215-1999 libre de costo. TSS-DVAC-5654-2026-B

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