



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, you can access [www.ssspr.com](http://www.ssspr.com) or call (787) 774-6060. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary at <https://www.healthcare.gov/sbc-glossary> or call **1-800-981-3241**.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0	See the chart of common events below for the costs of the services covered by this plan.
Are there services covered before you meet your deductible?	Does not apply	This plan does not have an overall <b>deductible</b> .
Are there other deductibles for specific services?	Yes. Major Medical coverage - <b>\$100</b> individual / <b>\$300</b> family. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <b>deductible</b> amount before this plan begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For medical, hospital and prescription drugs services provided by in-network providers – <b>\$6,350</b> Individual / Family <b>\$12,700</b> . Major Medical coverage - <b>\$2,000</b> Individual / <b>\$6,000</b> Family.	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. If you have other family members under this plan, the maximum out-of-pocket per family must be completed.
What is not included in the out-of-pocket limit?	Premiums, payments for non-essential benefits, payments for services not covered, services provided by non-network providers and upfront deductibles, copayments and coinsurance for the purchase of medicines.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
Will you pay less if you use a <u>network providers</u> ?	Yes. See <a href="http://www.ssspr.com">www.ssspr.com</a> or call <b>1-800-981-3241</b> for a list of <b>network providers</b> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (balance billing). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a <u>specialist</u> ?	No.	You can see the <b>specialist</b> you choose without a <b>referral</b> .



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	\$5 copay / visit	20% coinsurance, covered by reimbursement after annual deductible.	-----none-----
	Specialist visit	\$15 copay / specialist visit \$15 copay / subspecialist visit	20% coinsurance, covered by reimbursement after annual deductible.	-----none-----
	Other practitioner office visit	\$5 copay / podiatrist, optometrist, and audiologist visit \$15 copay / chiropractor visit	20% coinsurance, covered by reimbursement after annual deductible.	-----none-----
	Preventive care/screening /immunization	No charge for preventive services according to the Federal Law No charge for other immunizations No charge for the immunization for respiratory syncytial virus.	20% coinsurance, covered by reimbursement after annual deductible.	Immunization for respiratory syncytial virus requires pre-certification. You may have to pay for non-preventive services. Consult your doctor if the services you need are preventive. Then check how much your plan will pay for services.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	25% coinsurance	20% coinsurance, covered by reimbursement after annual deductible.	-----none-----
	Imaging (CT/PET scans, MRIs)	25% coinsurance	20% coinsurance, covered by reimbursement after annual deductible.	Pet Scan and Pet CT are covered under the Major Medical coverage, subject to a pre-certification.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.ssspr.com">www.ssspr.com</a> .	Preferred Generic drugs	\$5 copay / \$10 copay mail order	Prescription drug coverage - covered in United States or its territories by reimbursement to the members up to 75% of Triple-S Salud established fees, less the applicable drug co-payment or co-insurance.	The following rules apply: <ul style="list-style-type: none"> <li>• Generic drugs as first option.</li> <li>• Subject to drugs list.</li> <li>• Up to 30 (retail) and 90 (mail order) day supply for maintenance drugs.</li> <li>• Mail order is not available for specialty drugs.</li> <li>• Some medications require precertification from the plan.</li> </ul>
	Non Preferred Generic drugs	\$5 copay / \$10 copay mail order		
	Preferred brand drugs	\$8 copay / \$16 copay mail order		
	Non Preferred Brand Drugs	\$10 copay / \$20 copay mail order		
	Preferred Specialty drugs	20% or \$10.00 whichever is higher		
	Non-preferred Specialty drugs	20% or \$10.00 whichever is higher		
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No Charge	20% coinsurance, covered by reimbursement after annual deductible.	-----none-----
	Physician/surgeon fees	No Charge	20% coinsurance, covered by reimbursement after annual deductible.	-----none-----
<b>If you need immediate medical attention</b>	Emergency room services/ Urgent care	\$20 copay / visit	\$20 copay / visit	No Charge if recommended by <i>Teleconsulta</i> . Coinsurance may apply for non-routine diagnostic tests.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Emergency medical transportation	Up to \$80 / occurrence	Up to \$80 / occurrence	Covered by reimbursement
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$50 copay / admission	20% coinsurance, covered by reimbursement after annual deductible.	-----none-----
	Physician/surgeon fee	No charge, except for lithotripsy and invasive cardiovascular test	No charge, except for lithotripsy and invasive cardiovascular test	Lithotripsy requires pre-certification.
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	\$5 copay / group therapy \$15 copay / visit (includes collaterals)	20% coinsurance, covered by reimbursement after annual deductible.	-----none-----
	Mental/Behavioral health inpatient services	\$50 copay / admission \$50 copay / partial admission	20% coinsurance, covered by reimbursement after annual deductible.	-----none-----
	Substance use disorder outpatient services	\$5 copay / group therapy \$15 copay / visit (includes collaterals)	20% coinsurance, covered by reimbursement after annual deductible.	-----none-----
	Substance use disorder inpatient services	\$50 copay / admission \$50 copay / partial admission	20% coinsurance, covered by reimbursement after annual deductible.	-----none-----
<b>If you are pregnant</b>	Prenatal and postnatal care	No charge / preventive annual visit \$15 copay / routine care visit	20% coinsurance, covered by reimbursement after annual deductible.	Depending on the type of service a coinsurance, copayment or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC.
	Delivery and all inpatient services	\$50 copay / admission	20% coinsurance, covered by reimbursement after annual deductible.	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	Home health care	25% coinsurance	20% coinsurance, covered by reimbursement after annual deductible.	Up to 40 visits per policy year for physical, occupational and speech therapies. Requires precertification.
	Rehabilitation / Habilitation services	\$5 copay / physical therapies and chiropractor's manipulations	20% coinsurance, covered by reimbursement after annual deductible.	Up to 50 physical therapies per policy year, per member. Up to 30 manipulations per policy year, per member.
	Skilled nursing care	No charge	Covered by reimbursement or assignment of benefits.	Up to 120 days per year, per member. Requires pre-certification.
	Durable medical equipment	25% coinsurance	Covered by reimbursement or assignment of benefits, subject to 25% coinsurance.	Requires pre-certification.
	Hospice service	No charge	No charge	Covered under the Individual Case Management Program subject to the established requisites.
<b>If your child needs dental or eye care</b>	Eye exam	25% coinsurance	20% coinsurance, covered by reimbursement after annual deductible.	Up to one (1) refraction exam per member, per year.
	Glasses	Not covered	Not covered	Not covered
	Dental check-up	Not covered	Not covered	Not covered

## Excluded Services & Other Covered Services:

### Services Your Plan Does NOT Cover (This is not a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Cosmetic surgery
- Dental care
- Glasses
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Weight loss programs

### Other Covered Services (This is not a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric surgery subject to pre-certification
- Chiropractic care
- Hearing aids
- Routine eye care
- Routine foot care

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Other coverage options may be available to you too, including buying individual insurance coverage. For more information about the individual insurance coverage, visit [www.ssspr.com](http://www.ssspr.com) or call 787-774-6060 or toll free 1-800-981-3241.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or visit [www.ssspr.com](http://www.ssspr.com) or call 787-774-6060 or toll free 1-800-981-3241.

### Does this Coverage Provide Minimum Essential Coverage? **Yes**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### Does this Coverage Meet the Minimum Value Standard? **Yes**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through individual insurance coverage.

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al **787-774-6060** or toll free **1-800-981-3241**.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa **787-774-6060** or toll free **1-800-981-3241**.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 **787-774-6060** or toll free **1-800-981-3241**.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' **787-774-6060** or toll free **1-800-981-3241**.

—————To see examples of how this plan might cover costs for a sample medical situation, see the next page.—————



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**  
(9 months of in- network pre-natal care and a hospital delivery)

- The plan's overall deductible \$0
- Specialist copayment \$15
- Hospital (facility) copayment \$150
- Other coinsurance 25%

**This EXAMPLE event includes services like:**

Specialist office visits (prenatal care)  
Childbirth/Delivery Professional Services  
Childbirth/Delivery Facility Services  
Diagnostic tests (ultrasounds and blood work)  
Specialist visit (anesthesia)

<b>Total Example Cost</b>	<b>\$12,035</b>
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**In this examples, patient pays:**

Cost Sharing	
Deductibles	\$0
Copayments	\$465
Coinsurance	\$418
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$943</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well – controlled condition)

- The plan's overall deductible \$0
- Specialist copayment \$15
- Hospital (facility) copayment \$150
- Other coinsurance 25%

**This EXAMPLE event includes services like:**

Primary care physician office visits (including disease education)  
Diagnostics tests (blood work)  
Prescription drugs  
Durable medical equipment (glucose meter)

<b>Total Example Cost</b>	<b>\$6,155</b>
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**In this examples, patient pays:**

Cost Sharing	
Deductibles	\$0
Copayments	\$420
Coinsurance	\$770
What isn't covered	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$1,245</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$0
- Specialist copayment \$15
- Hospital (facility) copayment \$150
- Other coinsurance 25%

**This EXAMPLE event includes services like:**

Emergency room care (including medical supplies)  
Diagnostic test (x-ray)  
Durable medical equipment (crutches)  
Rehabilitation services (physical therapy)

<b>Total Example Cost</b>	<b>\$1,558</b>
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**In this examples, patient pays:**

Cost Sharing	
Deductibles	\$0
Copayments	\$463
Coinsurance	\$21
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$484</b>

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact us.\*Note: This plan has other deductibles for specific services included in this coverage example. See are there other deductibles for specific services?" row above

