Coverage Period: 01/01/2025 – 12/31/2025

Coverage for: Ind/Ind + 1/Fam | Plan Type: PPO

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 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. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-800-981-3241 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Does not apply	You don't have to meet <u>deductibles</u> for specific services, but a <u>copayment</u> or <u>coinsurance</u> may apply.
Are there other deductibles for specific services?	Yes. Major Medical coverage - \$100 Individual / \$300 Family. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For medical, hospital and prescription drug services provided by in-network providers - \$6,350 Individual / \$12,700 Family.  Major Medical coverage - \$2,000 Individual / \$6,000 Family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance billing charges, health care this plan doesn't cover, payments for non essential benefits, out of network coinsurance / copayments, and penalties for failure to obtain precertification for services.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.ssspr.com or call 1-800-981-3241 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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 ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-</u>

For more information about limitations and exceptions, see the plan or policy document at <a href="https://www.ssspr.com">www.ssspr.com</a>

(DT - OMB control number: 1545-0047/Expiration Date: 12/31/2019) (DOL - OMB control number: 1210-0147/Expiration date: 5/31/2022) (HHS - OMB control number: 1210-0147/Expiration date: 5/31/2022)

number: 0938-1146/Expiration date: 10/31/2022)

		network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.



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

Common Medical	Camilaga Vay May Nagal	What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	\$5 <u>copay</u> / visit	20% <u>coinsurance</u> , covered by reimbursement after <u>annual deductible</u>	none
If you visit a health	Specialist/ subspecialist visit	\$15 <u>copay</u> / <u>specialist</u> visit \$15 <u>copay</u> / subspecialist visit	20% coinsurance, covered by reimbursement after annual deductible	none
care <u>provider's</u> office or clinic	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 precertification. You may have to pay for non-preventive services. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	25% coinsurance	20% coinsurance, covered by reimbursement after annual deductible	none

For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.ssspr.com</u>

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Common Medical		What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	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 precertification.
	Preferred Generic drugs	\$5 copay / \$10 copay mail order		
If you need drugs to	Non-Preferred Generic drugs	\$5 copay / \$10 copay mail order		The following rules apply:  Generic drugs as first option.
treat your illness or condition	Preferred Brand drugs	\$8 copay / \$16 copay mail order	Prescription drug coverage - covered in United States or its territories by	<ul> <li>Up to 30-day (retail) supply and 90-day supply or mail order for some maintenance drugs.</li> <li>Mail order is not available for specialty drugs.</li> <li>Some medications require precertification from the plan.</li> </ul>
More information about prescription drug coverage is	Non-Preferred Brand Drugs	\$10 <u>copay</u> / \$20 <u>copay</u> mail order	reimbursement to the members up to 75% of Triple-S Salud established fees, less the applicable drug copayment or coinsurance.	
available at	Preferred Specialty drugs	20% or \$10, whichever is higher		
www.ssspr.com.	Non-Preferred Specialty drugs	20% or \$10, whichever is higher		
	Drugs for chemotherapy	No Charge		
If you have	Facility fee (e.g., ambulatory surgery center)	No Charge	20% coinsurance, covered by reimbursement after annual deductible	none
If you need immediate medical attention	Physician / surgeon fees	No Charge	20% <u>coinsurance</u> , covered by reimbursement after <u>annual deductible</u>	none
	Emergency room care	\$20 <u>copay</u> / visit	\$20 <u>copay</u> / visit	No charge if recommended by <i>Teleconsulta</i> . <u>Coinsurance</u> may apply for nonroutine <u>diagnostic tests</u> other than x-rays.
	Emergency medical transportation	Up to \$80 / occurrence	Up to \$80 / occurrence	Covered by reimbursement

Common Medical		What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Urgent care	See emergency room services	See emergency room services	Coinsurance may apply for non-routine diagnostic tests other than x-rays.
If you have a	Facility fee (e.g., hospital room)	\$50 <u>copay</u> / admission	20% coinsurance, covered by reimbursement after annual deductible	none
hospital stay	Physician/surgeon fees	No charge, except for lithotripsy and invasive cardiovascular test	20% coinsurance, covered by reimbursement after annual deductible	Lithotripsy requires precertification.
	Outpatient services	\$5 copay / group therapy \$15 copay / visit (includes collaterals)	20% coinsurance, covered by reimbursement after annual deductible	none
If you need mental health, behavioral health, or substance abuse services	Inpatient services	\$50 copay / admission \$50 copay / partial admission	20% coinsurance, covered by reimbursement after annual deductible	none
If you are pregnant	Office visits	\$15 <u>copay</u>	20% coinsurance, covered by reimbursement after annual deductible	Cost sharing does not apply for preventive services. Maternity care may include tests and services
	Childbirth/delivery professional services	No charge	20% coinsurance, covered by reimbursement after annual deductible	described elsewhere in the SBC (i.e. ultrasound.)

Common Medical		What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Childbirth/delivery facility services	\$50 <u>copay</u>	20% <u>coinsurance</u> , covered by reimbursement after <u>annual deductible</u>	
	Home health care	25% coinsurance	Covered by reimbursement or assignment of benefits, subject to a 25% coinsurance	Up to 40 visits per policy year for physical, occupational and speech therapies. Requires precertification.
If you need help recovering or have	Rehabilitation services	\$5 copay / physical therapies and chiropractor's manipulations \$15 copay / chiropractor visit	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.
other special health needs	Habilitation services	See Rehabilitation services.	See Rehabilitation services.	See Rehabilitation services.
	Skilled nursing care	No charge	Covered by reimbursement or assignment of benefits	Up to 120 days per year, per member. Requires precertification.
	Durable medical equipment	25% coinsurance	Covered by reimbursement or assignment of benefits, subject to a 25% coinsurance	Requires <u>precertification</u> .
	Hospice service	Covered through Case Management, subject to be a precertification.	Not covered	none
If your child needs dental or eye care	Children's eye exam	25% <u>coinsurance</u> for refraction exam	Balances over network allowance	Children are covered for exams and lenses once per year up through the ages of 18. Children are covered for frames once per 24 months through the age of 18. Benefits are separately administered by Davis Vision.

Common Medical		What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Children's glasses	No charge	Balances over \$100 network allowance	Children are covered for exams and lenses once per year up through the ages of 18. Children are covered for frames once per 24 months through the age of 18. Benefits are separately administered by Davis Vision.
	Children's dental check-up	No charge for up to two per calendar year.	Balances over network allowance	Children are fully covered for two exams per year up through the age of 18. Benefits are separately administered by Delta Dental.

### **Excluded Services & Other Covered Services:**

# Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Infertility treatment

- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
  - Weight loss programs

## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (covered through Triple-S Natural)
- Bariatric surgery subject to precertification
- Chiropractic care

- Dental care
- Hearing aids (covered through Major Medical coverage)
- 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 <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you too, including buying individual insurance coverage. For more information about the individual insurance coverage, visit <a href="www.ssspr.com">www.ssspr.com</a> 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. 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 <u>www.dol.gov/ebsa/healthreform</u>, or visit <u>www.ssspr.com</u> or call 787-774-6060 or toll free 1-800-981-3241.

# Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

# Does this plan meet the Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>. **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, kwiijigo holne' 787-774-6060 or toll free 1-800-981-3241.

# To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

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# **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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	\$50
■ 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)

**Total Example Cost** 

lr	In this example, Peg would pay:		
	Cost Sharing		
	<u>Deductibles</u>	\$0	
	<u>Copayments</u>	\$60	
	Coinsurance	\$400	
	What isn't covered		
	Limits or exclusions	\$0	
	The total Peg would pay is	\$460	

# 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	\$50
■ Other coinsurance	25%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

\$12,700

Durable medical equipment (glucose meter)

# Total Example Cost \$5,600

In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$100	
Copayments	\$300	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is \$6		

### **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	\$50
■ 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)

Total Example Cost	\$2,800

# In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$100
Copayments	\$300
Coinsurance	\$70
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$470