



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 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 deductible .
Are there other deductibles for specific services?	No.	You do not have to pay deductibles for specific services.
What is the out-of-pocket limit for this plan?	No.	There's no limit on how much you could pay during a coverage period for your share of the cost of covered services .
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 out-of-pocket limit .
Will you pay less if you use a network providers ?	Yes. See www.ssspr.com or call 1-800-981-3241 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	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 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)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$8 copay / visit	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	-----none-----
	Specialist visit	\$12 copay / specialist visit \$15 copay / subspecialist visit	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	-----none-----
	Other practitioner office visit	\$8 copay / podiatrist, optometrist, and audiologist visit \$7 copay / chiropractor visit	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	-----none-----
	Preventive care/screening /immunization	No charge for preventive services according to the Federal Law \$0 copay for other immunizations 20% coinsurance for the immunization for respiratory syncytial virus.	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	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.
If you have a test	Diagnostic test (x-ray, blood work)	25% coinsurance	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	-----none-----

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)	
	Imaging (CT/PET scans, MRIs)	25% coinsurance	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	Pet Scan and PET CT, up to one (1) per year, subject to pre-certification. MRI and CT, up to one (1) per anatomical region, per year.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.ssspr.com .	F-38 Level 1: 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"> • Generic drugs as first option. • Up to 30 (retail) and 90 (mail order) day supply for maintenance drugs. • Some medications require precertification of the plan. • Specialized products and chemotherapy drugs are not available for mailing.
	Level 2: Brand drugs	\$20 copay / \$40 copay for mail		
	Level 3: New Drugs	\$100 copay or 30% co-insurance whichever is less / \$300 copay or 30% coinsurance what be less by mail.		
	Specialty drugs	\$100 copay or 30% coinsurance whichever less		
	Drugs for chemotherapy	No Charge		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$50 copay / visit	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	-----none-----

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)	
	Physician/surgeon fees	No Charge	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	-----none-----
If you need immediate medical attention	Emergency room services/ Urgent care	\$50 copay / visit	\$50 copay / visit	\$25 copago if recommended by <i>Teleconsulta</i> . Coinsurance may apply for non-routine diagnostic tests.
	Emergency medical transportation	Up to \$80 / occurrence	Up to \$80 / occurrence	Covered by reimbursement
If you have a hospital stay	Facility fee (e.g., hospital room)	\$50 copay / admission	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	-----none-----
	Physician/surgeon fee	No Charge, except for lithotripsy and invasive cardiovascular test	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	Lithotripsy requires pre-certification.
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$5 copay / group therapy \$12 copay / visit (includes collaterals)	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	Up to 15 group therapies visits per policy year, per member.

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)	
	Mental/Behavioral health inpatient services	\$50 copay / admission \$50 copay / partial admission	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	-----none-----
	Substance use disorder outpatient services	\$5 copay / group therapy \$12 copay / visit (includes collaterals)	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	Up to 15 group therapies visits per policy year, per member.
	Substance use disorder inpatient services	\$50 copay / admission \$50 copay / partial admission	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	-----none-----
If you are pregnant	Prenatal and postnatal care	No charge / preventive annual visit \$12 copay / routine care visit	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	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	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.	

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)	
If you need help recovering or have other special health needs	Home health care	25% coinsurance	Covered by reimbursement to the member, discounting the copay for the service.	Up to 40 visits per policy year for physical, occupational and speech therapies. Requires precertification.
	Rehabilitation / Habilitation services	\$7 copay / physical therapies and chiropractor's manipulations	Paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network.	Up to 20 physical therapies and manipulations (combined) per policy year.
	Skilled nursing care	No charge	Covered by reimbursement to the member, discounting the copay for the service.	Up to 120 days per year, per member. Requires pre-certification.
	Durable medical equipment	25% coinsurance	Covered by reimbursement to the member, discounting the copay for the service.	Up to \$5,000 per year, per member. Requires pre-certification.
	Hospice service	Not covered	Not covered	Covered under the Individual Case Management program subject to the established requirements.
If your child needs dental or eye care	Eye exam	25% coinsurance	Paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network.	Up to one (1) refraction exam per member, per year.
	Glasses	Not covered	Not covered	Not covered
	Dental check-up	DA-20 No charge	For reimbursement to the insured the amount that result less, between 100% of the expense incurred and 100% of the fee that would have been paid to a participating dental surgeon for the same service according to the fees established by Triple-S, after deducting the deductibles or applicable coinsurance.	Cleanings covered in intervals of not less than six months of the last date of service. Periapical and radiographs of bite covered no more of a complete game, every three years. Topical fluoride only for children under 19 years.

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
- 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. 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 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, or visit 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) coinsurance **\$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)

Total Example Cost	\$12,035
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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
The total Peg would pay is	\$943

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) coinsurance **\$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)

Total Example Cost	\$6,155
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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
The total Joe would pay is	\$1,245

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

- The plan's overall deductible **\$0**
- Specialist copayment **\$15**
- Hospital (facility) coinsurance **\$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)

Total Example Cost	\$1,558
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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
The total Mia would pay is	\$484

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