



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. Please read the FEHB [Plan](#) brochure (RI 73-016) that contains the complete terms of this [plan](#). All **benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB [Plan](#) brochure.** Benefits may vary if you have other coverage, such as Medicare. 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 get the FEHB [Plan](#) brochure at <http://www.ssspr.com/en>, and view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 787-774-6081 from Puerto Rico and 1-800-716-6081 from the U.S. Virgin Islands to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Not Applicable	You don't have to meet <a href="#">deductibles</a> for specific services, but a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$ 6,600 / Self Only \$ 13,200 / Self Plus One \$ 13,200 / Self and Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, health care this <a href="#">plan</a> doesn't cover, payments for non-essential benefits, <a href="#">out-of-network coinsurance</a> / <a href="#">copayments</a> , and penalties for failure to obtain pre-authorization for services.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.ssspr.com">www.ssspr.com</a> or call 787-774-6081 from Puerto Rico or 1-888-716-6081 from USVI for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a provider in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies. <https://www.healthcare.gov/sbc-glossary/>

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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$0 Salus / \$7.50 <a href="#">copay</a> / visit	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	—————none—————
	<a href="#">Specialist</a> visit	\$7.50 <a href="#">copay</a> /specialist visit	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	—————none—————
	<a href="#">Preventive care/screening/immunization</a>	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$1.00 <a href="#">copay</a> / per blood work No charge / x-ray	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	—————none—————
	Imaging (CT/PET scans, MRIs)	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	Pet scan and PET CT, subject to pre-certification.
	Generic drugs	\$2 <a href="#">copay</a> / \$4 <a href="#">copay</a> for mail order	Prescription drug coverage - covered in United States or	The following rules apply:

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 <a href="https://salud.grupotriples.com/en/health-insurance-plans/triple-s-salud-for-federal-employee/">prescription drug coverage</a> is available at <a href="https://salud.grupotriples.com/en/health-insurance-plans/triple-s-salud-for-federal-employee/">https://salud.grupotriples.com/en/health-insurance-plans/triple-s-salud-for-federal-employee/</a>	Preferred brand drugs	\$20 <a href="#">copay</a> / \$40 <a href="#">copay</a> mail order	its territories by reimbursement to the members. The member will be responsible for the 25% of the Triple-S Salud established fees, less the applicable drug <a href="#">copayment</a> and/or <a href="#">coinsurance</a> .	<ul style="list-style-type: none"> <li>• Subject to a prescription drug list</li> <li>• Generic drugs as first option</li> <li>• Up to 30 (retail) and 90 (mail order) day supply for maintenance drugs.</li> <li>• Some medications require precertification from the <a href="#">plan</a> and the use of step therapy.</li> <li>• Mail order is not available for specialty drugs and are only dispensed by our contracted specialized pharmacy network.</li> </ul>
	Non-preferred brand drugs	20% <a href="#">coinsurance</a> or \$20 <a href="#">copay</a> , whichever is higher, up to a maximum of \$125 / 20% <a href="#">coinsurance</a> or \$60 <a href="#">copay</a> , whichever is higher, up to a maximum of \$375 mail order		
	<a href="#">Specialty drugs</a>	Preferred 25% <a href="#">coinsurance</a> or \$200 <a href="#">copay</a> , whichever is lowest / Non Preferred 30% <a href="#">coinsurance</a> or \$300 <a href="#">copay</a> , whichever is lowest		
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$25 <a href="#">copay</a> / visit	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	—————none—————
	Physician/surgeon fees	No charge	10% of the allowable charges, plus any difference between our allowance and the billed amount	—————none—————
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$25 <a href="#">copay</a> / visit	\$25 <a href="#">copay</a> / visit	—————none—————
	<a href="#">Emergency medical transportation</a>	No charge. Covered through reimbursement	No charge. Covered through reimbursement	You pay for the services and the <a href="#">plan</a> will reimburse the submitted charges
	<a href="#">Urgent care</a>	\$10 <a href="#">copay</a> / visit	\$10 <a href="#">copay</a> / visit	See emergency room services
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	—————none—————
	Physician/surgeon fees	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	Lithotripsy requires precertification.

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 mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$7.50 <a href="#">copay</a> / group therapy \$7.50 <a href="#">copay</a> / visit (includes collaterals)	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	—————none—————
	Inpatient services	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	—————none—————
<b>If you are pregnant</b>	Office visits	\$7.50 <a href="#">copay</a> / visit	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	—————none—————
	Childbirth/delivery facility services	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	—————none—————
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	—————none—————
	<a href="#">Rehabilitation services</a>	\$10.00 <a href="#">copay</a> for therapy, plus any difference between our allowance and the billed amount	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	Up to 60 physical and occupational therapies per condition, policy year. You pay for services and request reimbursement.
	<a href="#">Habilitation services</a>	See Rehabilitation services	See Rehabilitation services	See Rehabilitation services
	<a href="#">Skilled nursing care</a>	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	Requires precertification.

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)	
	<a href="#">Durable medical equipment</a>	25% <a href="#">coinsurance</a>	10% of the allowable charges after applicable <a href="#">coinsurance</a> , plus any difference between our allowance and the billed amount	Requires precertification.
	<a href="#">Hospice services</a>	Covered through Case Management, subject to a precertification.	Not covered	—————none—————
<b>If your child needs dental or eye care</b>	Children's eye exam	\$7.50 <a href="#">copay</a> /visit	10% of the allowable charges after applicable <a href="#">copay</a> , plus any difference between our allowance and the billed amount	—————none—————
	Children's glasses	Nothing up to contracted fee. Member pays any balance exceeding contracted fee.	Covered by reimbursement up to contracted fee. Member pays any balance exceeding contracted fee.	One pair of eyeglasses or contact lenses annually for members up to age 21.
	Children's dental check-up	No charge	10% of the allowable charges plus any difference between our allowance and the billed amount	Covered through dental coverage. Up to 1 dental check-up every 6 months.

**Excluded Services & Other Covered Services:**

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your <a href="#">plan's</a> FEHB brochure for more information and a list of any other <a href="#">excluded services</a> .)	
<ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Cosmetic surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan's</a> FEHB brochure.)		
<ul style="list-style-type: none"> <li>• Bariatric surgery subject to precertification</li> <li>• Chiropractic care up to 20 manipulation visits per year</li> <li>• Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids up to \$1,000 maximum every 2 years for one or both ears combined</li> <li>• Infertility treatment</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care (Adult)</li> <li>• Routine foot care</li> </ul>

**Your Rights to Continue Coverage:** There are agencies that can help you if you want to keep your coverage after it ends. See the FEHB [Plan](#) brochure, contact your HR office/retirement system, contact your [plan](#) at 787-774-6081 from Puerto Rico and 1-888-716-6081 from U.S. Virgin Islands or visit [www.opm.gov/healthcare-insurance/healthcare/](http://www.opm.gov/healthcare-insurance/healthcare/). Generally, if you lose coverage under the [plan](#), then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or receive temporary continuation of coverage (TCC). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**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 on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights please see Section 3, “How you get care,” and Section 8 “The disputed claims process,” in your [plan's](#) FEHB brochure. If you need assistance, you can contact: 787-774-6081 from Puerto Rico and 1-888-716-6081 from U.S. Virgin Islands or Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act>

**Does this plan provide Minimum Essential Coverage? Yes**

**Does this plan meet the Minimum Value Standards? 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 the [Marketplace](#).

**Language Access Services:** Spanish (Español): Para obtener asistencia en Español, llame al 787-774-6081, Libre de costo 1-800-981-3241. (TTY/TDD) al 787-792-1370 o al 1-866-215-1999.

*To see examples of how this [plan](#) 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 [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](#) \$7.50
- Hospital (facility) [copayment](#) \$0
- Other [copayment](#) \$1

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>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$30
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$30</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](#) \$7.50
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$400
<a href="#">Coinsurance</a>	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$600</b>

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$7.50
- Hospital (facility) [copayment](#) \$25
- Other [coinsurance](#) 20%

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>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$100
<a href="#">Coinsurance</a>	\$50
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$150</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

Note: These numbers assume the patient is not participating 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.