



HEALTH PLAN SUMMARY

2021

A GREAT NETWORK
*for a great family of
employees*





WELCOME TO TRIPLE-S SALUD

Our focus is prevention. This is why we offer a variety of innovative programs and services for the care of your health and well-being.

This guide will help you know how your plan works and all services you have available with Triple-S Salud. Read it with care and take advantage of everything we offer you!



Service centers

MAIN OFFICE

1441 F.D. Roosevelt Ave.
San Juan, PR 00920
Monday to Friday 8:00 a.m. - 5:00 p.m.

PLAZA LAS AMÉRICAS

2nd Level
(Entrance through north parking)
Monday to Friday 8:00 a.m. - 7:00 p.m.
Saturday 9:00 a.m. - 6:00 p.m.
Sunday 11:00 a.m. - 5:00 p.m.

PLAZA CAROLINA

2nd Level
Monday to Friday 9:00 a.m. - 7:00 p.m.
Saturday 9:00 a.m. - 6:00 p.m.
Sunday 11:00 a.m. - 5:00 p.m.

ARECIBO

Caribbean Cinemas Building, Suite 101
Road 2 km 81.0 Arecibo, PR 00612
Monday to Friday 8:00 a.m. - 5:00 p.m.

CAGUAS

Angora Building, Luis Muñoz Marín Ave.
Corner/Street Troche, Caguas, PR 00725
Monday to Friday 8:00 a.m. - 5:00 p.m.

MAYAGÜEZ

Road 114 km 1.1 Castillo Community,
Mayagüez, PR 00680
Monday to Friday 8:00 a.m. - 5:00 p.m.

PONCE

2760 Maruca Ave.
Ponce, PR 00728-4108
Monday to Friday 8:00 a.m. - 5:00 p.m.

Service call center

787-774-6060
Toll free: 1-800-981-3241
TTY users: 787-792-1370
TTY users: 1-866-215-1999

SERVICE HOURS (AST):
Monday to Friday 7:30 a.m. - 8:00 p.m.
Saturday 9:00 a.m. - 6:00 p.m.
Sunday 11:00 a.m. - 5:00 p.m.

Self-Service

Use your online tools to handle your plan at any time and without waiting.

TELEXPRESO

787-774-6060

1-800-981-3241
(free of charge)

In Telexpreso, you can:

- Check your eligibility and your dependents
- Check the status of a reimbursement
- Get information on asking for a reimbursement, copies of your ID cards, certifications, among others.

INTERNET

ssspr.com

Connect to ssspr.com

In our portal, you can:

- Check your and your dependent's eligibility
- Get a Coverage and Student Certificate
- View information of
 - Your coverage
 - Your drugs and pharmacy plan though SSS pharmacy
 - Your record of care received
- Ask for copies of your ID card
- Request and check the status of a reimbursement
- Address and phone changes*

MOBILE APP

Triple-S Salud

For iOS or Android

You can enjoy these useful benefits:

- Your Card Always with You: Email your plan ID card or your dependent's card to doctors.
- Review your and your dependent's coverage easily.
- Find the provider nearest you.

- Have our main phone numbers and addresses.
- Service questions
- View the records of the care you received.

*If you have a group plan, some of these options must be coordinated with your employer.

Your Triple-S Salud plan gives you easy access to health care services.



• URGENT CARE CENTERS (See Provider Directory)

📍 SALUS 📍 HAS

SALUS
HEALTH MADE EASIER

787.789.1996
saluspr.com

Generalists, specialists,
sub-specialists and X-rays
A single electronic medical record

GUAYNABO

- Primary Care Physicians
- More than 40 specialists
- Dentists
- Imaging Center
- Women's Health and Breast Care
- Mammograms, Sonograms and Biopsies
- Chronic condition management
- Preventive programs
- Laboratory
- Pharmacy

Ave. Casa Linda #1, Carr. 177, Los Filtros, Km. 2.0, Bayamón
(by the entrance to the American Military Academy)
Mon - Fri 7:00 a.m. - 6:00 p.m. / **Sat** 8:00 a.m. - 3:00 p.m.

LAS AMÉRICAS

- Primary Care Physicians
- Preventive programs
- Imaging Center
- Specialists

400 Ave. FD Roosevelt Suite 101 y 103, San Juan
(Primer Nivel Clínica Las Américas en Hato Rey)
Mon - Fri: 8:00 a.m. - 5:00 p.m.

CAROLINA

- Primary Care Physicians
- Imaging Center
- Laboratory
- Vaccination
- Specialists
- Audiology Center
- Preventive Care

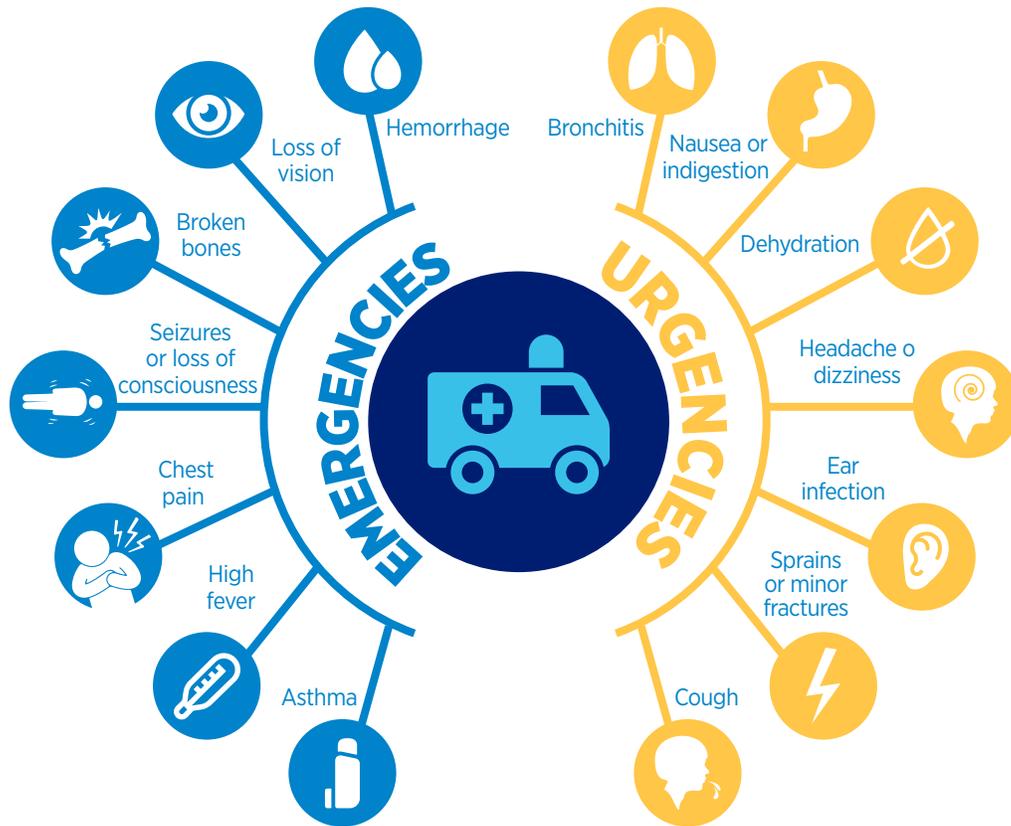
Carr. 190, Km. 1.8, Sabana Abajo
(entry by Universidad Ana G. Méndez)
Mon - Fri 8:00 a.m. - 5:00 p.m.

PONCE

- Primary Care Physicians
- Preventive Care
- Specialists

Calle Navarra 1825, Torre Sofia, Tercer Piso
Mon - Fri: 8:00 a.m. - 5:00 p.m.

* Services vary by clinic and/or urgent care center.



URGENT CARE CENTERS

WIDE NETWORK INCLUDING
47 MUNICIPALITIES

Save time and money. Visit an urgent care center when you have a health situation that needs quick medical attention but your life is not in danger.



CAYEY

- General Practitioners • X Rays • Laboratory
- Minor Surgery • Hydration
- Respiratory therapy • Health Certificates

Cayey Shopping Center

Mon - Sun 7:30 a.m. - 9:00 p.m.

www.haspr.com

787.286.6060

CAGUAS

- General Practitioners • X Rays • Laboratory
- Minor Surgery • Hydration
- Respiratory therapy • Health Certificates

Plaza del Carmen Mall

Mon - Sun 7:30 a.m. - 9:00 p.m.

www.haspr.com

787.286.6060

Calle Troche

Mon - Sun 7:30 a.m. - 9:00 p.m.

www.haspr.com

787.286.6060

* Refer to the Provider Directory for the full list of Emergency Centers

Health information Hotline

Teleconsulta is an exclusive health information hotline from Triple-S Salud, available 24 hours a day, 7 days a week, 365 days a year.

Staffed by highly trained nursing professionals.



**Our calling is to take care of you. Call 1-800-255-4375
TTY users: 711
1-855-209-2639**

(the number is also on your ID card)

Our professionals at TeleConsulta, with over 5 years of experience will gladly answer your questions on any healthcare topic that may interest or worry you.

Call us in confidence if:

- You feel sick, have some pain and don't know what to do
- You have questions about prescription drugs
- You want to know more about some conditions like asthma, diabetes, high blood pressure, among others
- You have doubts about a procedure or routine examination
- Your children are sick and you don't know what to do to ease symptoms
- Need advice about nutrition, diet and exercise

Our nursing professionals will guide you if you need to:

- Make an appointment with your doctor
- Do something to ease the symptoms that you have safely and reliably in the comfort of your home
- Go to an emergency room

Teleconsulta is an exclusive service of Triple-S Salud for their members and it is administered by Axis Point Health, an independent contractor that provides phone health information and orientation services.

CONTIGO

IN THE HOSPITAL

SPECIALIZED CARE DURING YOUR HOSPITALIZATION



Because you deserve care as special as you, you will receive personalized assistance during your hospital stay and guidance for a successful transition of care with your primary doctor.

We want to help you complete your treatment as prescribed and avoid the need to return to the hospital.

AMONG THE SERVICES GIVEN ARE:

- Coordination of services or equipment needed to continue treatment at home
- Coordination of follow up visit with your doctor in the first seven days after discharge
- Medication reconciliation
- Educational information about your medical conditions
- Member rights and duties guidance
- During admission our case manager will contact you and become part of your discharge planning



ASHFORD PRESBYTERIAN



CENTRO CARDIOVASCULAR



MANATÍ MEDICAL CENTER



MAYAGÜEZ MEDICAL CENTER



SAN LUCAS PONCE



DOCTORS' CENTER HOSPITAL
San Juan • Bayamón • Carolina • Manatí



Unit of Personalized Care for Sub-Acute Patients

Operated by Clinical Solutions, LLC
#1395 Calle San Rafael, 7th floor
DOCTORS' CENTER HOSPITAL OF SAN JUAN

Designed exclusively for *Triple-S Salud* and *Triple-S Advantage* patients who have been discharged from acute care hospitals but need additional care to complete their treatment.

Sub-acute patients are those who no longer require services as critical as those offered at traditional hospitals but whose health could be compromised if they return home, due to their multiple chronic conditions.

MOST COMMON CONDITIONS IN SUB-ACUTE CARE

Care for ulcers, wounds, tracheotomy, colostomy, gastrostomy, ventilators, Bi-PAP, to complete antibiotic treatments, osteomyelitis, cellulitis, and sepsis, among others.

SERVICES

- We provide patients with comprehensive and personalized health care services designed to get them on track to a full recovery.
- Nursing staff and other health care professionals who specialize in sub-acute care.
- Nutritionists, social workers, and various other professionals, based on patient needs.
- Individualized care available 24/7.



PERSONAL ASSISTANT

Patients will have a personal assistant to lead them through a successful transition of care to their primary care physician.

PATIENTS WALK OUT WITH EVERYTHING SET

- Follow-up visits
- Medication prescriptions
- Support during the first month for proper follow-up on care at home



FACILITIES

- Patients from other hospitals are welcome
- Completely remodeled with state-of-the-art equipment
- 20 beds
- LCD TVs with cable service, including premium channels (free of charge)
- iPads with WiFi included
- Exclusive sensory ambience
- LED lighting
- Fire control system
- 24/7 monitoring

787-999-2959

787-999-7620 ext. 7073

*Services are offered in the Clinical Solutions, LLC facilities located in Doctors' Center Hospital of San Juan. A physician's referral is required. Patients from other hospitals are welcome.



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.

CLINICAL CARE PROGRAMS:

- Evaluate your health, social, and nutritional needs.
- Develop a health care plan based on your specific needs.
- Schedule your services (appointments and others).
- Coordinate group and individual educational activities for physical and mental health.
- Manage chronic health conditions that are out of control.

HEALTH MODIFICATION AND CARE PROGRAMS:

Do you need help controlling a chronic condition? Our team is available to offer the tools you need to manage and care for conditions, such as:

- Diabetes
- Asthma
- Heart Failure
- Hypertension
- Chronic Obstructive Pulmonary Disease (COPD)
- Obesity

We also have programs to help you manage:

- Prenatal care
- High-risk pregnancies
- Terminal stage cancer
- Ulcers and homebound care needs
- Children with special needs requiring service coordination
- High usage of emergency room services
- Cerebrovascular accidents
- Mental health

For more information about our Clinical Care Programs, please call us at **787-706-2552**.

CONTACT US

M-F 8:00 a.m. – 4:30 p.m.

787-706-2552 or 1-800-981-4860

Fax: 787-774-4824 or 1-855-887-8275

Email: manejocasos@ssspr.com

PREVENTIVE CENTERS

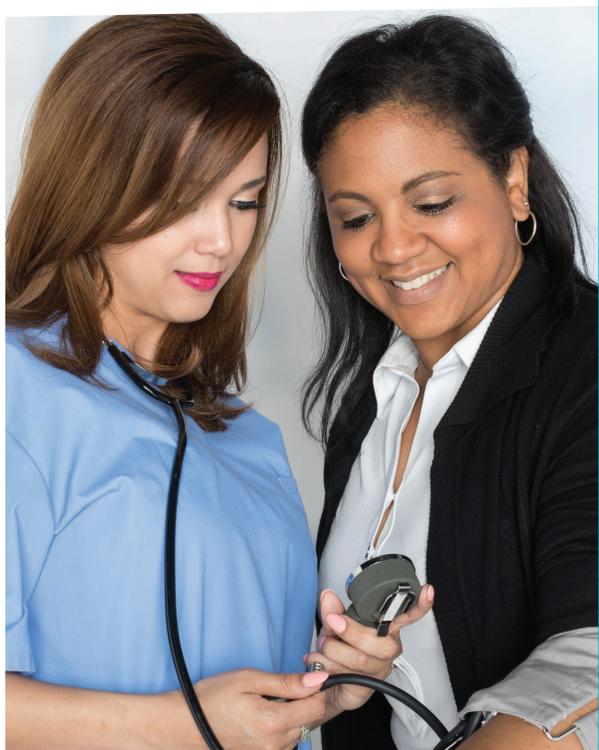


Triple-S has 10 Preventive Care Centers that promote the health and well-being of your staff. These centers simplify access to preventive checkups for better quality of health. Through these centers, members 21 years and over can get their yearly checkup in one visit without copayments in most tests.

NO COPAYS OR LONG WAITS!

■ EVALUATION

- Medical history
- Physical examination
- Screening of depression
- Risk behavior
- Guidance: alcohol, smoking, diet, nutrition and others



PREVENTIVE CARE CENTERS

SALUS, Guaynabo, Carolina, Ponce and Las Américas (San Juan)

(787) 789-1996

info@saluspr.com

Tiger Med, Caguas

(787) 646-2800, (787) 286-2800 ext. 636 & 248

ssspreventive@tigermedpr.com

Centro de Medicina y Cirugía Ambulatoria

San Sebastián (787) 501-5324, (787) 926-0000,

787-896-1850 ext. 255

coordinadora.spc2@cmcapr.com

Villa Los Santos, Arecibo

(787) 879-1585 ext. 233

relacionespublicas@cdtvillalossantos.com

Wellness Alliance, Guaynabo

(787) 708-6777, (787) 708-6778

esmeralda@prevencionpr.com

Centro Preventivo de Quebradillas, Quebradillas

(787) 239-3316, (787) 919-7277, (939) 225-7867

cp@emenopr.com

Servicios Preventivos de Mayagüez, Mayagüez

(787) 501-5324, (787) 926-0000

coordinadora.spc3@cmcapr.com

Travel healthy with all the benefits **The Blue Card Program** has to offer



Thanks to 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****



1. To find program providers, you may call 1-800-810-BLUE (2583) or visit <http://provider.bcbs.com/>.
2. Visit a participating healthcare provider in the BCBS network and show your insurance card.
3. The provider will verify your eligibility and your policy deductibles, coinsurance, and conditions. The provider will then bill their local BlueCross BlueShield.
4. You will pay the deductible and coinsurance corresponding to your benefit in the United States.
5. The BCBS plan in the area the service was provided will pay the provider and send Triple-S Salud the insurance claim electronically.
6. Triple-S Salud will reimburse the BCBS plan. They will also mail you a report with the explanation of provided services.

* Preventive services included are those identified by the United States Preventive Services Task Force (USPSTF)

** Requires a certificate from the university

Triple-S Natural Program

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:

- Primary Conventional Medicine
- Holistic health and Complementary
- Medical Acupuncture
- Therapeutic Massage
- Naturopathic Medicine
- Bioenergetic medicine (Pranic Healing)
- Hypnotherapy
- Traditional Chinese Medicine
- Reflexology
- Clinical Nutrition
- Botanical Medicine
- Aromatherapy
- Music Therapy
- Chiropractic

MULTIDISCIPLINARY FACILITIES THAT INTEGRATE SEVERAL SERVICES:

Armonia Natural - Manatí

Urb Atenas, J49 calle JP Reyes
Tel. 787-884-7024

Armonia Natural - Dorado

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

Centro Universitario de Medicina Integral y Complementaria

Hospital Dr Ramón Ruiz Arnau
100 Ave Laurel, Bayamón
Tel. 787-269-0988

Acupati PSC

32 calle Del Río, Mayagüez
Tel. 787-831-7173

Body Align- Aguadilla

Edif Professional Plaza
Carr 2 Km 118.9, Aguadilla
Tel. 787-238-7909

Body Align- Vega Baja

Urb. Brasilia, D10
calle Marginal, Vega Baja
Tel. 787-369-9900

Condado Wellness

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

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

Health Risk Assessment HRA

To help you achieve your health goal, we offer you the Health Risk Assessment (HRA). 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 you recommendations for improvement of your health. Share it with your doctor and follow his/her instructions for tests and other preventive diagnostic tests.*



* Requires registration at ssspr.com

Is your child turning 26?

Triple-S Salud has options to keep taking care of their health

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.



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

Triple-S Directo is a comprehensive health insurance plan that offers your child the continuity of care they need. With Triple-S Directo, along with strong coverage, they also have many other benefits. These include:

- **TeleConsulta MD:** virtual consultations with a doctor from your cellphone or computer.
- **Triple-S en casa:** an app for managing prescriptions electronically and getting medicines at home.*
- **Triple-S Salud mobile app:** get information about your plan, medical directory, and many more benefits.
- **Salus clinic network:** \$0 copay for generalists, specialists, subspecialists, nutritionists, and X-rays.
- **Dental Coverage:** \$0 copay for preventive and restorative diagnostic services to keep a healthy smile.
- **Vision:** benefit of \$50 for eyeglasses or contact lenses.
- **Triple-S Natural:** more options to take better care of yourself.
- A network of more than 13,000 health care providers.

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. To learn more, please call 787-277-6682 or visit our page, sssdirecto.com

*Triple-S en casa applies to members insured by commercial plans with Triple-S pharmacy coverage and affiliates of Triple-S Advantage. Not applicable to Vital Plan beneficiaries.

Your Pharmacy Program



Understanding your pharmacy benefits and programs will help you maintain an optimal state of health and will save you time and money.

PHARMACY NETWORK

Our network includes retail pharmacies throughout the Island, including most independent pharmacies, as well as drugstore chains. You can also purchase your prescriptions in the United States and US Virgin Islands.

To find a participating pharmacy near you:

- Visit our online site ssspr.com
- Access our app Triple-S Salud, available for Apple and Android.

DISPENSING/SUPPLY

Acute Drugs

Used to treat a sudden illness of short duration that have a clearly defined time of start and end. In general, we cover up to a maximum supply of fifteen (15) days with no refills.

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.



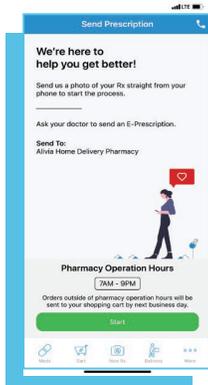
TRIPLE-S^{Rx} en casa

How to Use the Mobile App

for



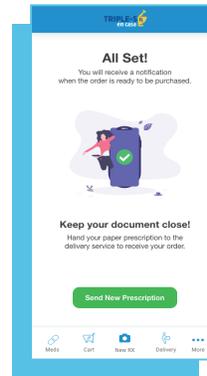
and



STEP 1

Send a photo of the written prescription via mobile* or ask the doctor to send an electronic prescription.

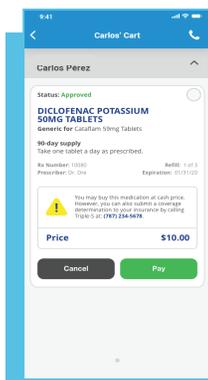
Alivia Home Delivery
NCPDP 4030235
NPI 1396391280



STEP 2

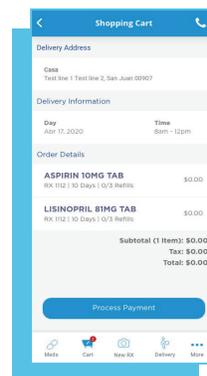
Alivia Home Delivery will then **process** the medicines.

When the order is ready, you will receive a notification via the app & email to **complete** the process.



STEP 3

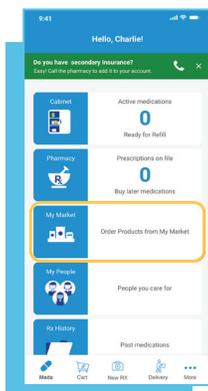
Your medicine will appear in the shopping cart when it's ready. **Select** the medicine from the cart, press **Pay &** proceed to coordinate the address, date & time of delivery.



STEP 4

Review the details of the order & click "Process payment".

If you have a co-payment in \$0, complete the **payment process** & click "Return to the app".



YOU MAY ALSO ORDER OTC ITEMS

In addition to your prescribed drugs, you can also order OTC items from the app without a prescription.

From the main screen, **choose** "My Market" to view the OTC items available.

Receive your medications and/or OTC items at the comfort of your home. Easy and convenient!

*** Important:** If you send us a picture of your prescription, you must present the original prescription and show valid identification to the courier upon delivery.



Download
the application

Our friendly pharmacists from Alivia Home Delivery are always here to help. Feel free to reach out to them at:
EMAIL: homedelivery@aliviahealth.com | PHONE: 1.888.525.4842 | FAX: 787.979.9600



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 and visits to the drugstore
- Savings in copayments or coinsurances
- Improve your life-long health problems with a higher supply on hand



Triple-S Salud 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

SEND THE PRESCRIPTION TO THE PHARMACY BY:

- Facsimile
- E-prescribe

IF YOU NEED THE MEDICATION IMMEDIATELY

Ask your doctor for two prescriptions, one for the first 30 days that you can fill it in your local pharmacy and another for 90 days with one refill for our mail order pharmacy to dispense.

CONTACT INFORMATION

www.alliancerxwp.com/home-delivery

Telephones: 1 (800) 489-219 (English)

1 (800) 925-0178/

TTY 1 (877) 220-6173 (Spanish)

Fax: 1 (800) 332-9581

Mail:

PO Box 29061 Phoenix, AZ 85038-9061

Opening Hours:

24 hours / 7 days a week



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

Pharmacy	Address	Telephone
WALGREENS #15191	AVE 65 INFANTERIA, ESQ. BARBOSA SAN JUAN	T: 787-777-1120 F: 787-777-1124
ALIVIA SPECIALTY PHARMACY	355 DE DIEGO AVE 3RD FLOOR, SAN JUAN	T: 787-723-6869 F: 787-723-6987
FARMACIA PUREMED	107 EL TUQUE INDUSTRIAL PARK, PONCE	T: 787-651-8070 F: 787-651-1188
CVS CAREMARK	JESUS T PINERO AVE #278-280 STE B, RIO PIEDRAS	T: 787-759-4162 F: 855-297-1270

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.

OTC Program

Triple-S Salud has added in most of its prescription drug coverages some OTC drug alternatives; without \$0 copay to you.

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

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

These are the OTC drug alternatives available:

Category	Available OTC drugs
ULCERS AND REFLUX (Proton pump inhibitors)	Omeprazole DR Tab 20 mg, Omeprazole Mag DR Cap 20.6 mg: Prilosec OTC ^{®*} Omeprazole-Sodium Bicarbonate Cap 20-1100 mg: Zegerid OTC ^{®*} Lanzoprazole DR Cap 15 mg: Prevacid 24hr ^{®*} Esomeprazole MAG DR Tab 20 mg, Esomeprazole MAG DR Cap 20 mg: Nexium 24hr ^{®*}
ALLERGIES (Non-sedative antihistamines)	Cetirizine Hcl Cap 10 mg, Cetirizine HCl Tab 5 mg, Cetirizine HCL Tab 10 mg, Cetirizine HCl Chew Tab 5 mg, Cetirizine HCl Chew Tab 10mg, Cetirizine HCl Oral Sol 1 mg/ml (5 mg/5ml) Cetirizine HCl Desintegrating Tab 10 mg: Zyrtec ^{®*}

Tabla continúa en la siguiente página.

Category	Available OTC drugs
<p>ALLERGIES (Non-sedative antihistamines)</p>	<p>Fexofenadine HCL Tab 60 mg, Fexofenadine HCl Tab 180 mg, Fexofenadine HCl Susp 30 mg/5ml (6 mg/ml), Fexofenadine HCl Desintegrating Tab 30 mg: Allegra®*</p> <p>Levocetirizine Tab 5 mg, Levocetirizine Soln 2.5 mg/5ml (0.5 mg/ml): Xyzal®*</p> <p>Loratadine Cap 10 mg, Loratadine Tab 10 mg, Loratadine Chew Tab 5 mg, Loratadine Syrup 5 mg/5ml, Loratadine Desintegrating Tab 5 mg, Loratadine Desintegrating Tab 10 mg: Claritin®*</p> <p>Cetirizine-Pseudoephedrine Tab ER 12hr 5-120 mg: Zyrtec-D®*</p> <p>Loratadine & Pseudoephedrine ER 12hr 5-120 mg: Claritin-D®*</p> <p>Loratadine & Pseudoephedrine Tab Er 24hr 10-240 mg: Claritin-D®*</p> <p>Fexofenadine-Pseudoephedrine Tab Er 12hr 60-120 mg: Allegra-D®*</p> <p>Fexofenadine-Pseudoephedrine Tab 24hr 180-240 mg: Allegra-D®*</p>
<p>EYE ALLERGIES</p>	<p>Ketotifen Fumarate Ophthalmic Solution 0.025%: Zaditor®*</p>
<p>NASAL ALLERGIES</p>	<p>Budesonide Nasal Suspension 32 mcg/act: Rhinocort Allergy®*</p> <p>Fluticasone Furoate Nasal Suspension 27.5 mcg/spray: Flonase Sensimist®*</p> <p>Fluticasone Propionate Nasal Suspension 50mcg/act: Flonase Allergy Relief®*</p> <p>Triamcinolone Acetonide Nasal Aerosol Suspension 55 mcg/act: Nasacort Allergy 24hr®*</p>

*Trade name of product as reference

Step Therapy for Prescription Drugs

A pharmacy program designed to help you use safe and cost effective drugs.



1 Access to drugs that have been proven to work well and be safe.



2 Lower or even zero copayments



3 Savings in drugs helps you comply with the therapy

STEP THERAPY STEP BY STEP

1 You start treatment with a first step drug, that works well and is safe, but at a lower cost*.

2 If the first step drug does not give you the expected therapeutic benefit, you use a second step drug.

Ask your doctor about Step Therapy benefits.

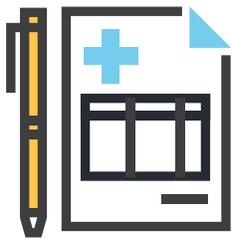
* Applies only if you are using the drug for the first time or have not used it for the last six (6) months. Included OTC drugs belong to Triple-S Salud OTC program. Check your Drug List for more detail. The program is subject to the exclusions of the pharmacy plan. The drugs may change by coverage.

ST Group Desc	Step 1 Drugs	Step 2 Drugs
Proton Pump Inhibitors	<i>Prevacid-OTC</i> <i>Lansoprazole (gen for Prevacid)-OTC/Rx</i> <i>Prilosec- OTC</i> <i>Omeprazole (gen for Prilosec)-OTC/Rx</i> <i>Pantoprazole (gen for Protonix)</i> <i>Zegerid-OTC</i> <i>Nexium-OTC</i>	<i>Prevacid Rx</i> <i>Prilosec Rx</i> <i>Protonix</i> <i>Dexilant</i> <i>Nexium</i> <i>Esomeprazole (gen for Nexium)</i> <i>Rabeprazole (gen for Aciphex)</i>
Non-sedative Antihistamines	<i>Levocetirizine tablets (gen for Xyzal)</i> <i>Zyrtec/ Cetirizine -OTC</i> <i>Zyrtec D/Cetirizine- Pseudoephedrine-OTC</i> <i>Allegra/Fexofenadine-OTC</i> <i>Allegra D/Fexofenadine-Pseudoephedrine-OTC</i> <i>Claritin/Loratadine-OTC</i> <i>Claritin D/Loratadine-Pseudoephedrine-OTC</i> <i>Xyzal-OTC</i>	<i>Clarinex</i> <i>Clarinex-D</i> <i>Desloratadine (gen for Clarinex)</i>
Ocular Allergies	<i>Ketotifen Fumarate Ophthalmic Solution 0.025 % - OTC</i>	<i>Emadine</i> <i>Azelastine Oph (gen for Optivar)</i> <i>Olopatadine (gen for Patanol and Pataday)</i>
Statins	<i>Atorvastatin (gen for Lipitor)</i> <i>Lovastatin (generic for Mevacor)</i> <i>Simvastatin (generic for Zocor)</i> <i>Pravastatin (generic for Pravachol)</i> <i>Rosuvastatin (gen for Crestor)</i>	<i>Fluvastatin (gen for Lescol)</i> <i>Simvastatin-Ezetimibe (gen for Vytorin)</i>
Biphosphonates	<i>Alendronate (gen for Fosamax)</i>	<i>Fosamax</i> <i>Ibandronate (gen for Boniva)</i> <i>Risedronate (gen for Actonel)</i> <i>Risedronate DR (gen for Atelvia)</i>
Nasal Corticosteroids	<i>Fluticasone (generic for Flonase and Veramyst)-Rx & OTC</i> <i>Budesonide (gen for Rhinocort)</i> <i>Nasacort Allergy- OTC</i> <i>Rhinocort Allergy- OTC</i> <i>Flonase Allergy -OTC</i>	<i>mometasone (gen for nasonex)</i> <i>Flunisolide (gen for Nasarel)</i> <i>Beconase AQ</i> <i>Qnasl</i> <i>Triamcinolone Acetonide</i>

Benefit coordination

WHAT IS COORDINATION OF BENEFITS?

- Avoids payments in excess when health care is covered by two or more health plan policies.
- The payment of deductibles and coinsurances left to pay by the primary plan, will be assumed by your secondary plan when the payment does not outpace the net payment amount if only you had a primary plan. The payment policy will apply as stated by the contract.
- This also applies to any request of reimbursements you have made where you could recover the whole or the maximum possible of the cost of the care received.



HOW DO I PAY THE DEDUCTIBLES AND COINSURANCES?

- Traditional way** (Medicare) - Triple-S Salud pays the deductibles and coinsurances left to pay for Medicare, applying the payment policy.
- Triple- S Salud with another Triple-S Salud plan or an external private plan** - the payment of deductibles and coinsurances left to pay for the primary plan, will be assumed by the secondary plan when and when this payment does not outpace the amount of the net payment that would have made this same policy if only this 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.

	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	

Medicare Reason*	Primary	Secondary
A. AGE (OVER 65 YEARS OLD)		
Less than 20 employees	Medicare	Triple-S
20+ employees	Triple-S	Medicare
B. DISABILITY (UNDER 65 YEARS)		
Less than 100 employees	Medicare	Triple-S
100+ employees	Triple-S	Medicare
C. CHRONIC RENAL DISEASE		
Doesn't contemplate number of employees	Triple-S	Medicare

* Triple-S will always be your secondary plan if you belong to a group insurance classified as: Retired, Disabled, COBRA, Direct pay individual policy.



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