







**GENESCO** welcomes you to the **2023** annual Open Enrollment period. **GENESCO** continues offering benefits that saves you money and improves the quality of life for you and your family.

Evaluate and obtain the benefits that you need and deserve. Do not loose the opportunity to enroll and obtain these benefits in 2023.

## What do you need to do?

Review the information described in this guide. If you need to do changes, you must complete the corresponding form for each benefit and submit these to your Human Resources Department.

During the Open Enrollment Period, you can make changes to your benefits. Benefits will be effective on January 1, 2023. After the Open Enrollment Period you can make changes to your coverages only if there is a Qualifying Event. Contact your Human Resources Department to complete the applicable document.

#### CHANGES DURING THE POLICY YEAR

The following events are qualifying events:

- · Marriage, divorce or legal separation
- · Death of spouse or dependent

# DISCOVER YOUR BENEFITS THROUGH THIS GUIDE:

Health Plan - Triple S Salud

Organ Transplants

**Drugs Coverage** 

- New baby born or adoption
- Spouse looses coverage because of termination of employment
- Changes in the employment status such a change from Part Time to Full Time employee
- Transfer of employment with different benefits
- Qualification for the Government Health Plan
- You or your spouse are eligible to Medicare

If any of these events occur, please contact your Human Resources Office during the first 30 days after the event, otherwise, the change will not be allowed until the next open enrollment period.

## TRIPLE S SALUD WELLNESS PROGRAMS

#### **Asthma**

This program allows you to know better your respiratory system and how to manage your asthma. The insured receives information through specialized in respiratory conditions nurses.

## **Triple S Prenatal**

Through this program the insured receives information about the pre-natal care, nutrition, breast feeding and risks related to the pregnancy.

## **Triple S Diabetes**

This program provides information and orientation about: what is the diabetes, the importance of the appropriate medical care and nutrition. In addition, the insured receives educative materials and information and will have the opportunity to speak with diabetes specialists.

## **Triple S Hipertension**

This program consists on educative activities directed to provided the insures with controlled or uncontrolled High Blood Pressure.

#### **Triple S Cardiac Failure**

This program is for insureds over 19 years with cardiac failure. When the condition is severe, you will receive information on how to feel and get better.

## **OCPD Program**

This program is for insureds over 40 year with Obstructive Cardio Pulmonary Disease. Health professionals help the participants to understand better his(her) condition and adopt healthy life styles to avoid complications.

For more
Information
regarding Triple S
Salud's Health
Programs please
contact us at
1-866-788-6770



## **HEALTH PLAN BENEFITS SUMMARY**

#### **HOSPITAL SERVICES**

- Semiprivate Room
- Mental Health regular and partial hospitalizations will be covered according to medical recommendations

#### MEDICAL AND SURGICAL SERVICES

- Medical office visits including specialists consultations
- Surgeries and Anesthesia Services
- Lithotripsy (requires prior authorization)

#### **AMBULATORY MEDICAL SERVICES**

- · Unlimited visits to general practitioners, specialists and sub specialists
- · Psychiatric visits according to the medical necessity
- · Ambulatory surgeries in the provider's office
- · Respiratory therapies up to 20 per policy year
- Physical therapies up to 20 per policy year
- Chiropractic manipulations up to 20 per policy year
- · Chemotherapy, Radiotherapy and Cobalt
- Emergency Room Services

#### **DIAGNOSTIC PROCEDURES**

- Clinical laboratories and X-Rays
- Diagnostic tests such as: Sonograms, CT & Pet Scans, MRI, Gastrointestinal Endoscopies, Electroencephalograms, Electromyographies, Nuclear Medicine and Cardiovascular invasive and non invasive tests

#### **MATERNITY**

- · Well baby care
- Pre and post natal services
- Immunizations covered according to the immunizations itinerary recommended by the Puerto Rico HealthDepartment: DTaP, FLU, Hep A, Hep B, Hib, HPV, IPV, MCV, MMR, PCV, Pediarix, PPV, Rotavirus, Tdap, Tetanus Toxoid, Varivax, among others
- · Specialized tests such as the Biophysical Profile and Amniocentesis, among others

#### **OTHER SERVICES**

- Hospital and medical services for the treatment of AIDS
- Dialysis and hemodialysis during the first 90 days after the first treatment
- Home Health Care and Skilled Nursing Facilities Equipo médico duradero
- Preventive services required by the following laws: Patient Protection and Affordable Care Act, Public Law No. 111-148 (PPACA) and the Health Care and Education Reconciliation Act of 2010, Public Law No. 111-152

#### **EXTENDED COVERAGE IN THE UNITED STATES**

Services under this coverage are paid by reimbursement to the insured, based on the contracted fees in Puerto Rico.

 Services provided in the United States require recertification, except if the are an Emergency. Services rendered by a Blue Cross Blue Shield (BCBS) provider will be paid directly to the provider after the initial deductible and coinsurance.

#### **ORGAN AND TISSUE TRANSPLANT COVERAGE**

This services are covered at the facilities contracted by Triple-S Salud in and our of Puerto Rico. Services will be covered at 100% of contracted fees without deductibles or coinsurance.

#### **PHARMACY COVERAGE**

The pharmacy coverage requires dispensing of the generic drug as the first option. If you decide to get the brand drug having a generic available, you will pay the generic copay plus the difference in cost between de brand and generic drug. A maximum of 15 days for acute conditions drugs and 30 days for maintenance drugs is established. 5 refills of the maintenance drugs are allowed.

#### **OTC DRUGS**

Triple-S has added some Over the Counter - OTC drugs to your coverage with a \$0 copay. These options may result in great benefit for you and your family. To obtain an OTC drug through your coverage a prescription from your doctor indicating the OTC drug is required. Not all the OTC drugs are covered.

## **SUMMARY OF BENEFITS AND COPAYS**

BENEFITS	COPAYS
Annual Maximum	This plan does not have an annual maximum
Hospital	\$50 copay
Ambulatory Surgery	100% Covered
Ambulatory Medical Services  General Practitioner  Specialist  Sub-specialist	\$5 copay \$10 copay \$10 copay
Laboratories, X Rays and Diagnostic and Nuclear Covered Tests	25% coinsurance
Physical Therapies Chiropractic Manipulations Respiratory Therapies	\$7 copay up to 20 sessions per policy year \$7 copay up to 20 sessions per policy year \$5 copay up to 20 sessions per policy year
Preventive immunizations required by the federal laws PPACA and HCERA	\$0 copay
Immunization for the Respiratory Syncityal Virus	20% coinsurance
Lithotrypsy	25% coinsurance, requires pre authorization
Emergency Room	\$50 copay for sickness / \$25 if referred by Teleconsulta \$50 copay for accidents/ \$25 if referred by Teleconsulta
Mental Health and Substance Abuse  Hospital Admission  Parcial Hospital Admisión  Office Visits	Covered as any other illness
Ground Ambulance	Up to \$80 per trip
Durable Medical Equipment	25% coinsurance, requires pre authorization

## **SUMMARY OF BENEFITS AND COPAYS**

BENEFITS	COPAYS
Maternity Coverage  Pre and Post Natal Visits  Normal delivery or Cesarean Section	\$10 copay  Covered at 100%, hospital copay applies
Cancer Treatment Chemotherapy, Cobalt and Radiotherapy	Radiotherapy - 25% coinsurance Chemotherapy - Covered at 100%
Extended Coverage in the United States	In case of an emergency or when the medical treatment needed is not provided in Puerto Rico and is pre approved by Triple-S services, will be covered with a 20% of copay in all services.
Non Participating Providers	Not covered except if there is no provider of a specific specialty contracted in the network.
Organ and Tissue Transplants	Covered at a 100%, requires pre authorization  Maximum Benefit - \$1,000,000



# **PHARMACY COVERAGE**



BENEFITS	COPAYS
Generic is the first Option	If you decide to get the brand drug when there is a generic available, you will pay the generic copay plus the difference in cost between the generic and the brand drug.
Generic	\$5.00 copay/90 day supply: \$10.00
Preferred Brand	\$10.00 copay/90 day supply: \$20.00
Brand	\$10.00 copay/90 day supply: 420.00
Specialty Drugs	25% coinsurance, minimum \$15.00
Specialized Drugs for Special Conditions	Available in Special Care Pharmacies. Correspondent copay or coinsurance applies.

Tu plan de salud tan cerca como tu celular.
¡DISPONIBLE YA!
Para iPhone y Android









## > CHEQUEA TU PLAN

Revisa de forma fácil y rápida tu cubierta y la de tus dependientes.

#### > TU TARJETA SIEMPRE CONTIGO

Comparte por email tu tarjeta de salud y certificación de cubierta con tu médico en caso de que no tengas la tarjeta física.

\*Solo el asegurado principal podrá enviar por email su tarjeta y la de sus dependientes.

## > DIRECTORIO MÉDICO

Encuentra al médico que necesitas en el directorio médico.

#### CONTÁCTANOS

Conoce la ubicación, teléfonos, email y horarios de todas las oficinas de Triple-S Salud alrededor de Puerto Rico.

#### PASOS A SEGUIR PARA INSTALAR LA APLICACIÓN

#### APLICACIÓN MÓVIL

En tu celular entra al App Store (iPhone) o Google Play (Android) y busca e instala la app "Triple-S Salud".

#### REGISTRO

Si ya estás registrado en el sitio web **ssspr.com** puedes utilizar la misma clave de acceso.
Si no te has registrado, puedes hacerlo directamente desde de la aplicación móvil.

#### INICIO ("LOGIN")

Para ver tu tarjeta del plan y las de tus dependientes, abre la aplicación móvil y entra tu nombre de usuario y contraseña.

Si tienes sugerencias o dudas, o encuentras un error, compártelo vía email a:

web@ssspr.com



**f** Síguenos Grupo Triple-S



### **IMPORTANT TELEPHONE**

Teleconsulta

1-800-255-4375

Triple S Salud - Customer Services

787-774-6060 <u>customerservice@ssspr.com</u> TTY - 787-792-1370

**Triple S Wellness** 

1-866-788-6770

**Providers Directory** 

www.ssspr.com

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This is only for reference purposes. For a complete and detailed information please refer to the Benefits Certificate and official documents of the plan. This summary provides a description of certain changes in the Health Plan and is used as a summary of material modifications in the services and as summary of covered benefits. You must keep this summary with your other plan documents. This coverage is subject to all the exclusions and limitations and all the terms and conditions of the health plan official documents. In case of a conflict between this document and the policy, the second and all the official plan documents will prevail. The insurance Company and the Employer have the right to make changes to the plan in any moment. Contact your Human Resources Department for any question regarding your benefits coverage.





Revised: 11/2023