

Berkshire Family & Individual Resources HMO HSA Qualified Plan

Effective 01/01/2024

Your Benemax Health Plan[®] Summary of Benefits

*This information is a summary only.
Please refer to the Plan Document, Subscriber Certificate
and any amendments and/or riders for complete plan details.*

▶ PLAN DETAILS – BCBS Access Blue NE HSA Plan W/Benemax

The Benemax Health Plan® integrates a fully insured component from Blue Cross Blue Shield of Massachusetts (BCBS) and an employer-funded component from Berkshire Family & Individual Resources (BFAIR) into a single benefit package. The BCBS plan has an annual deductible of \$3,300 per member (\$6,450 family maximum). Under a single plan, the member pays the first \$2,000. Under a family plan, the family pays the first \$4,000. A single person in a family plan must meet \$4,000 before benefits begin to pay. BFAIR, via Benemax pays the remaining BCBS deductible on your behalf, less applicable co-pays. In addition, the co-pays and co-insurance due after the BCBS deductible is met are also supplemented. Approved prescription drugs are covered at 100% after the deductible is met.

This plan allows you to fund a **Health Savings Account (HSA)** with pre-tax dollars to help you with your deductible and medical out-of-pocket expenses.

Below is a brief reference of frequently used services and your final cost after your claims have been processed by both BCBS and Benemax.

Covered Services	Your Cost – HMO HSA
Routine office visits & tests	No cost
Routine eye exam (1 every 24 months)	No cost
Diabetic management services (<i>first two visits per calendar year</i>)	No cost
Services that apply to the deductible	Deductible: \$2,000 Single/\$4,000 Family
Office visits by your PCP, OBGYN, Nurse Practitioner	* Deductible, then \$15 co-pay
Office visits performed by Specialists or Chiropractor	* Deductible, then \$25 co-pay
Mental health or substance abuse treatment	* Deductible, then \$15 co-pay
Acupuncture visit (<i>12 visits per year</i>)	* Deductible, then \$25 co-pay
Short-term rehabilitation therapy (<i>up to 60 visits per year</i>)	* Deductible, then \$25 co-pay
Urgent care & Telemedicine (<i>Telemedicine - see page 4</i>)	* Deductible, then \$25 co-pay
Emergency room visits (<i>co-pay waived if admitted</i>)	* Deductible, then \$150 co-pay
Day surgery in hospital, ambulatory or surgical day care facility	* Deductible then no cost
Inpatient hospital services	* Deductible then no cost
Diagnostic lab work & x-ray (<i>non-routine</i>)	* Deductible then no cost
Complex imaging (<i>MRI/CT/PET</i>)	* Deductible then no cost
Durable medical equipment	* Deductible, then 20% co-insurance

* Represents services supplemented by your employer, via Benemax.

Your plan requires you to:

- choose a primary care provider (PCP) from the HMO Blue New England provider network.
- See a specialist of your choice; referrals aren't required under this plan.

For a listing of participating providers, visit www.bluecrossma.com/findadoctor or call the number on your BCBS ID card. You may also call Benemax at 800-528-1530 for assistance.

There are no out-of-network benefits on this plan.

► PRESCRIPTION DRUGS (RX)



Once the single or the family plan deductible is met, members will receive a Benemax Rx card. If you already have the Rx Card, it will be reactivated for the new plan year. After your deductible is met, this card allows you to purchase prescription drugs that are approved by BCBS and CVS Caremark, BCBS's pharmacy benefit manager (PBM), for zero copay. ****Only BCBS prescription drugs are covered.**

For first time Rx Card users:



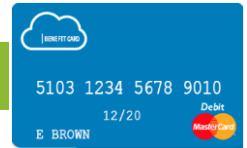
Activate your card!
Cards take 24-48 hours to fully activate.
Rx refills ordered or charges made before allowing this activation time will result in card rejections.



At the pharmacy, present your BCBS ID card to ensure coverage, then use your Rx Card to pay the balance due. The card functions as a credit card or you can set up a pin during activation. Pay for your Rx separately from any other items.

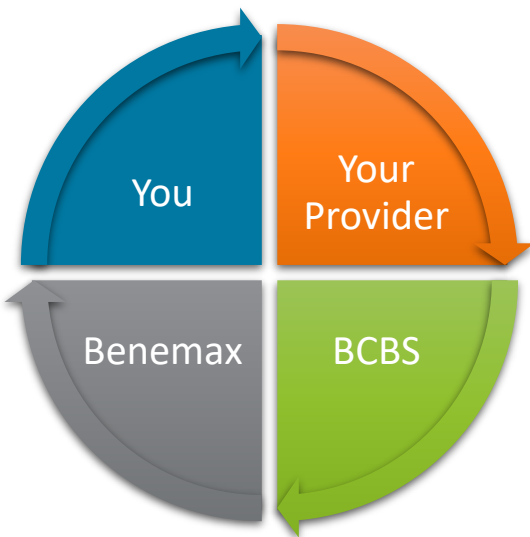


****You can only use the Rx Card for BCBS approved prescription drugs. Buyer beware, the card will work for Rx drugs that are not covered under your BCBS medical plan. Post audits are conducted. You will be asked to repay the plan for any Rx that was not covered by BCBS**



► HOW YOUR HEALTH PLAN WORKS

The chart below will help you understand who pays for what and when.



You or a member of your Family visits your provider (doctor/ hospital) and shows both their BCBS ID card and their Benemax Card. [Click here](#) to learn more about why showing your Benemax card is important

Your Doctor or Provider will bill BCBS.

BCBS will process your claim, notify your provider, and send a Claims Summary to you and your provider.

Benemax receives a report of your claims from BCBS. Benemax reviews your claim and makes additional payments on behalf of your employer.



Benemax posts a Benemax Explanation of Benefits (EOB) on your [Claims Connection](#) portal. You are responsible to pay the amount due to your provider as shown on the Benemax EOB.

When you receive your BCBS claims summary or a provider bill, log in to [Claims Connection](#) to view your member responsibility as stated on the Benemax EOB before making a final payment to your provider.

▶ NEED HELP?

? Questions

Benemax Independent Member Advocates can handle your benefit questions and claims issues. Best of all, our advocates work for you— not the insurance company—so your interests are our only priority.

Simply call **800-528-1530** and press prompt 3 or email benemax.service@onedigital.com.

☑ Claim Submission

Members and providers may submit claims using any method below. Send us an EOB or Claims Summary and a copy of the Provider Bill. You may also upload an electronic claims submission, email benemax.claims@onedigital.com, fax 508-242-6198, or mail to Benemax, PO Box 950, Medfield, MA 02052.

▶ TELEHEALTH SERVICES

Your BCBS plan also includes coverage for certain medical and behavioral health services via telehealth online video visits. You can consult with medical professionals, **24/7/365**, and schedule convenient behavioral health visits right from your mobile device or home computer. These services are for conditions that can be treated through video visits such as bronchitis, sinus infections, pinkeye, or for behavioral health issues such as depression, anxiety, sleep difficulties and more. To access BCBS's national telehealth service provided by Well Connection, download BCBS' My Blue member App or register at <https://member.bluecrossma.com/login>.

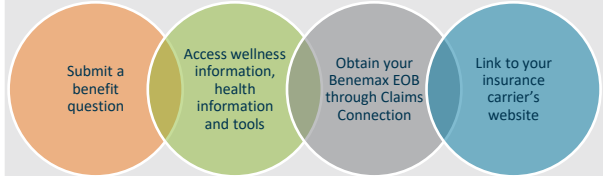
*Telehealth visits are charged at time of service. The cost for a visit is consistent with the cost of an in person visit to the provider type you see (PCP/Specialist). Benemax will automatically reimburse the cost of a BCBS approved Tele- health visit to the extent that it exceeds the member's cost shown on your benefit page. More information can also be found at the Benemax Virtual Benefit Manager.

▶ ONLINE RESOURCES

Virtual Benefit Manager®

Virtual Benefit Manager (VBM) offers online customer service and information.

www.mybenemax.com



Claims Connection™

Claims Connection allows you to monitor your own individual claims, and ensure you are making the appropriate payment to your provider.

To access the site: [Click here](#)

To view your Benemax Explanation of Benefit (EOB):

- [Click here](#) to log-in
- Under Claims, select the correct Plan
- Select the blue “EOB” button
- Full claim listings can be exported to PDF or Excel.
- Under Reports, you can also run a full listing of your claims using the Benemax Benefit Summary report.

Claims ▾ New Claim Benefits Documents Reports Contact Us Logout

Health Claims

Export to Excel Export

Drag a column header and drop it to

EOB	DOB	Provider	Charge
EOB	12/10/2021	DERMATOLOGY ASSOCIATES	\$2
EOB	11/22/2021	MASS GENERAL PHYSICIAN ORGANI	\$5
EOB	11/10/2021	DOB	\$4
EOB	09/27/2021	MASS GENERAL PHYSICIAN ORGANI	\$4
EOB	10/08/2021	BRIGHAM AND WOMENS PHYSICIANS	\$3
EOB	10/08/2021	BRIGHAM AND WOMENS MDH HEALTH	\$4.0
EOB	09/27/2021	SURGI CARE INC	\$3
EOB	09/27/2021	BRIGHAM AND WOMENS MDH HEALTH	\$5
EOB	09/27/2021	BRIGHAM AND WOMENS PHYSICIANS	\$
EOB	08/20/2021	CVS PHARMACY	\$

1 2 3 4 5 6 7 8 9 10 11 12

BENEMAX

Explanation of Benefits

Member: [Name] ID: [ID] Plan: [Plan] Effective Date: [Date]

Claim Number: [Number] Date of Service: [Date]

EOB Type: [Type]

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EOB Type: [Type]

► HEALTH SAVINGS ACCOUNT (HSA)

Employees have the option to contribute on a pre-tax basis to a **Health Savings Account (HSA)**. Employees can contribute up to \$4,150 (single) or \$8,300 (family) for 2024. All IRS qualified healthcare expenses (deductibles, co-pays, dental and vision expenses) can be paid with these funds, tax-free.

Funds withdrawn for other purposes will be subject to ordinary taxation and, in some cases, a penalty tax (consult your tax advisor for details). This account is fully owned by you, and funds from this account will remain with you in the event you leave BFAIR.

► BENEMAX WELLNESS

Benemax Wellness puts everything you need to get fit, stay healthy and use health care wisely right at your fingertips. Simply log on to www.mybenemax.com.

With Benemax Wellness, you can check your symptoms, find the right doctor, learn how to make informed healthcare decisions, track your diet and exercise, record results of an exercise or eating program, and find steps to stop smoking.



Get Educated

Learn how to make informed healthcare decisions.



Track Diet & Exercise

Want to track your efforts to eat healthy, lose weight and exercise?



Check My Symptoms

What symptoms are you experiencing? What might be causing them? Should you seek treatment? If so, when and where?



Stop Smoking

Do you wish you could stop smoking? Benemax offers helpful resources that include not just information, but also tools to help you achieve your goal.



Find the Right Doctor or Hospital

Need health care? Find the doctor or hospital best qualified to meet your needs.

