

# Berkshire Family & Individual Resources HMO Plan

Effective 01/01/2024

# Your Benemax Health Plan<sup>®</sup> 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 HMO Blue NE Basic Co-pay With Benemax

The Benemax Health Plan® integrates a fully insured Blue Cross Blue Shield of Massachusetts (BCBS) component and an employer-funded component from Berkshire Family & Individual Resources (BFAIR) into a single benefit plan. The BCBS plan has an annual individual deductible of \$2,000 (\$4,000 family max). Members are responsible for the first \$1,000 per member (\$2,000 family max). BFAIR, via Benemax, pays the remaining plan deductible on your behalf, less applicable co-pays. In addition, the co-pays and co-insurance due after the deductible is met are also supplemented. Approved prescription drugs are covered at 100%.

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
Routine office visits & tests	<b>No cost</b>
Routine eye exam (1 every 24 months)	<b>No cost</b>
Diabetic management, first two visit PCP or specialist	<b>No cost</b>
Office visits by your PCP, OBGYN, Nurse Practitioner, Telemedicine	* \$25 co-pay
Office visits performed by Specialists or Chiropractor	* \$40 co-pay
Mental health or substance abuse treatment	* \$25 co-pay
Acupuncture visit (12 visits per year)	* \$40 co-pay
Urgent care	* \$40 co-pay
Emergency room visits (co-pay waived if admitted)	* \$150 co-pay
Services that apply to the deductible	Deductible: \$1,000 per Individual
Short-term rehabilitation therapy (up to 60 visits per calendar year)	* Deductible then \$40 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 ( <i>non-routine</i> )	* Deductible, then no cost
Diagnostic x-rays ( <i>non-routine</i> )	* Deductible, then no cost
Complex imaging (MRI/CT/PET)	* 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.**
- **obtain referrals from your PCP to see a specialist other than an OB/GYN.**

For a listing of participating providers, visit [www.bluecrossma.com/findadoctor](http://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)



Members will receive a Benemax Rx card at the beginning of the plan year. If you already have the Rx card, it will be reactivated for the new plan year. 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.**

### PillarRx Cost Share Assistance Program

Members who take an eligible medication can be eligible to get their medication for \$0-\$35 by using manufacturer's coupons. If you are taking an eligible medication, you will receive a letter and a phone call asking you to join the program.

**Important!** Make sure you enroll; if you decline to enroll, you will be required to pay 30% of the cost of the medication.

### For first time Rx Card users:



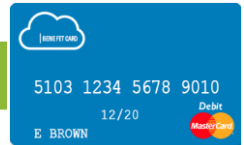
Activate your card!  
Cards take 24-48 hours to fully activate.  
*Rx refills ordered or charges made before allowing this activation time will result in card rejections.*



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.

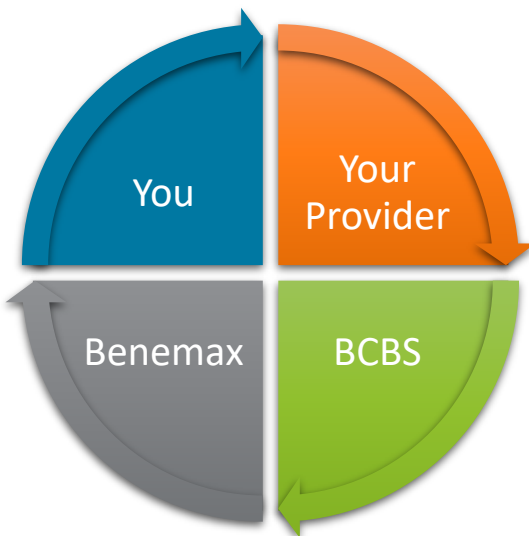


**\*\*You can only use the Rx Card for BCBS approved prescription drugs. Buyer beware, the card will work for Rx drugs that are not covered under your BCBS medical plan. Post audits are conducted. You will be asked to repay the plan for any Rx that was not covered by BCBS**



## ► 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](mailto: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](mailto: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>.

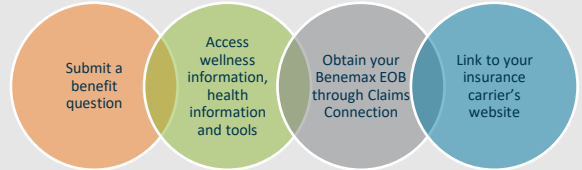
Telehealth visits are charged at time of service. The cost for a visit is consistent with the cost of an in person visit to the provider type you see (PCP/Specialist). Benemax will automatically reimburse the cost of a BCBS approved Tele- health visit to the extent that it exceeds the member's cost shown 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](http://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.

EOB	DOB	Provider	Char
<a href="#">EOB</a>	12/10/2021	DERMATOLOGY ASSOCIATES	
<a href="#">EOB</a>	11/22/2021	MASS GENERAL PHYSICIAN ORGANI	
<a href="#">EOB</a>	11/10/2021	DDS	
<a href="#">EOB</a>	09/27/2021	MASS GENERAL PHYSICIAN ORGANI	
<a href="#">EOB</a>	10/08/2021	BRIGHAM AND WOMEN'S PHYSICIANS	
<a href="#">EOB</a>	10/08/2021	BRIGHAM AND WOMEN'S MSH HEALTH	
<a href="#">EOB</a>	09/27/2021	SURGI CARE INC	
<a href="#">EOB</a>	09/27/2021	BRIGHAM AND WOMEN'S MSH HEALTH	
<a href="#">EOB</a>	09/27/2021	BRIGHAM AND WOMEN'S PHYSICIANS	
<a href="#">EOB</a>	08/20/2021	CVS PHARMACY	

## ► 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](http://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.

