

Your Benemax Health Plan® Summary of Benefits

*128 Technology, Inc.
Effective 2/1/20*

PPO

Health Actions

Telehealth

*mybenemax.com
Key Code:
128Technology*

800-528-1530



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

Welcome to Benemax®. The Benemax Health Plan® integrates a fully insured component (BCBSMA) and a self-funded component (128 Technology, Inc.) into a single benefit package. Your BCBSMA coverage includes a \$2,000 in-network deductible per individual/\$4,000 family maximum per plan year. 128 Technology, Inc., via Benemax, pays this plan deductible in full on your behalf. Once the plan deductible is satisfied, 128 Technology, Inc. also pays the in-network co-insurance in full on your behalf.

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

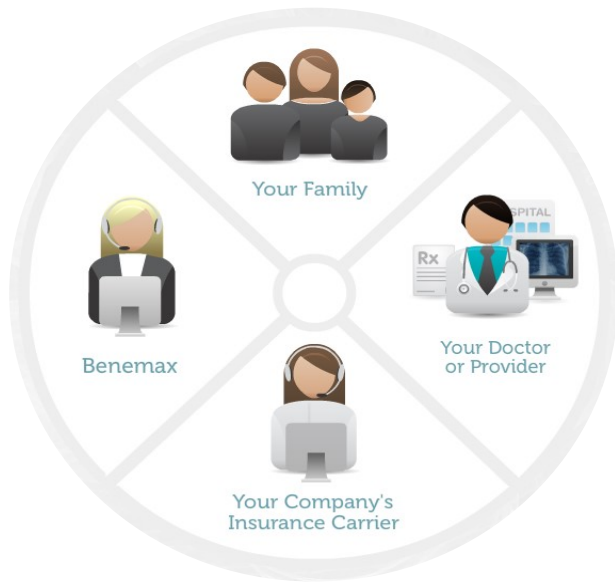
Covered Services	Your Cost In-Network
Routine office visits & tests	No cost
Diabetic management services (first two visits per calendar year)	No cost
Routine eye exam (one every 24 months)	No cost
Non-routine office visits	\$25 co-pay
Specialist, other practitioner	\$25 co-pay
Short-term rehab therapy (60 visits per calendar year)	\$25 co-pay
Mental health and substance abuse outpatient visits	\$25 co-pay
Emergency room visits (BCBS co-pay waived if admitted)	*\$150 co-pay
Day surgery in hospital, ambulatory or surgical day care facility	*\$0 <i>(Deductible & copayment paid in full by 128 Technology, Inc. via Benemax)</i>
Inpatient hospital services	* \$0 <i>(Deductible & co-insurance paid in full by 128 Technology, Inc. via Benemax)</i>
Diagnostic lab work, X-rays (non-routine)	
Complex imaging (MRI/CT/PET/Cardiac Imaging)	
Durable medical equipment	
Prescription Drugs	Your Cost In-Network
At retail pharmacies, up to a 30-day supply	Tier 1 - \$15; Tier 2 - \$30; Tier 3 - \$50
At mail order (Express Scripts), up to a 90-day supply	Tier 1 - \$30; Tier 2 - \$60; Tier 3 - \$150

* Represents services that will be supplemented by your employer, via the Benemax Wrap®.

Out-of-Network: If you use out-of-network providers, office visits are subject to a \$25 copay for the first *\$2,000/\$4,000. After this out-of-network deductible is satisfied, members are responsible for 20- 40% out-of-network co-insurance. Members are also responsible for charges considered over usual and customary.

How Your Health Plan Works

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



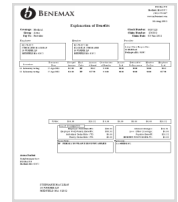
Your Family visits your provider (doctor/hospital) and shows both their BCBS ID card and their Benemax Card.

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 notifies you of payment via a Benemax Explanation of Benefits (EOB). You are responsible to pay the amount due to your provider as shown on the Benemax EOB.



You can visit our website for a tutorial on how your plan works. Go to **www.mybenemax.com** and enter company keyword: **128Technology**, visit the Health Tab and click on “Learn How Your Plan Works”.

Need Help?



QUESTIONS

Your company’s designated Independent Member Advocate (IMA) is **Nora Jarboe**. Her direct line is **508-242-6127** and her e-mail is **Nora@Benemax.com**.

However, all of our IMAs can handle your benefit questions and claims issues. Best of all, our advocates work for you—not the insurance company—and your interests are our priority. Simply call **800-528-1530** and press prompt 3, or email **service@benemax.com**.

VBM allows you to:

- View summaries of your plans on the customized employer website
- Access wellness information, health information and healthcare tools
- **Track your benefits online** at **Claims Connection™**
 - * **Check status of a claim**
 - * **Print a Benemax Explanation of Benefits (EOB)**
- Link to your insurance carrier’s website



VIRTUAL BENEFIT MANAGER®

Our Virtual Benefit Manager (VBM) offers online customer service and information. You can access your company’s VBM page by visiting **www.mybenemax.com**, and entering your company’s keyword: **128Technology**.



CLAIM SUBMISSION

First, refer to the “How Your Plan Works” chart above. 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 **claims@benemax.com**, fax 508-242-6198, or mail to Benemax, PO Box 950, Medfield, MA 02052.

Healthy Actions from BCBSMA

Your plan includes Healthy Actions from BCBSMA - an easy way for you to get motivated about getting and staying healthy and earn **up to \$300**. Shortly after your plan's effective date, you'll receive a welcome letter in the mail that will include how to register for Healthy Actions and begin to earn your reward. **New members enrolling after 7 months from effective date are not eligible for Healthy Actions until the following plan year, if offered.**

More information and the rules of the program are available at the Benemax Virtual Benefit Manager under the health tab.

Telehealth Services

Your BCBS plan also includes coverage for certain medical and behavioral health services via telehealth online video visits. You can access medical professional consultations, **24/7/365**, and convenient scheduling of behavioral health visits right from your smartphone, tablet or computer. You can see licensed doctors and other providers anytime, anywhere all secure and confidential. 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, visit bluecrossma.com/telehealth or wellconnection.com to register on your home computer, or download the Well Connection app to register from your mobile device. Telehealth visits are charged at time of service. Benemax will be notified of your Telehealth visit via BCBS and will reimburse the subscriber for any charges.

More information can also be found at the Benemax Virtual Benefit Manager.

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, enter your company's keyword: **128Technology**, and click on the Wellness tab.

With Benemax Wellness, you can check your symptoms, find the right doctor, get a free medical second opinion, learn how to make informed healthcare decisions, learn about complementary alternative medicine, track your diet and exercise, record results of an exercise or eating program, and find steps to stop smoking.



CHECK MY SYMPTOMS

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



FIND THE RIGHT DOCTOR OR HOSPITAL

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



GET A MEDICAL SECOND OPINION

Everyone knows it's wise to get a second opinion. Benemax lets you do so quickly, confidently and without any inconvenience.



GET EDUCATED

Learn how to make informed healthcare decisions.



FIND ALTERNATIVE HEALTHCARE

Physicians increasingly recommend complementary alternative medicine (CAM) to their patients. Learn more about CAM and its benefits.



TRACK DIET & EXERCISE

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



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.

