

# Borden & Remington PPO Plan

Effective 3/1/2023

# 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 Preferred Blue PPO With Benemax

The Benemax Health Plan® integrates a fully insured component from Blue Cross Blue Shield of Massachusetts (BCBS) and an employer-funded component from Borden & Remington into a single benefit package. The BCBS plan has an annual deductible of \$3,000 per member (\$7,500 family maximum). Borden & Remington, via Benemax, pays the plan deductible on your behalf, less applicable co-pays. In addition, the co-insurance and co-pays due after the BCBS deductible is met are also supplemented.

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 – PPO Basic
Routine office visits & tests	No cost
Routine eye exam (1 every 24 months)	No cost
Diabetic management services (first two clinic visits)	No cost
Office visits by your PCP, OBGYN, Nurse Practitioner, Telemedicine	*\$15 co-pay
Office visits performed by Specialists or Chiropractor	*\$15 co-pay
Mental health or substance abuse treatment	*\$15 co-pay
Acupuncture visit (12 visits per year)	*\$15 co-pay
Urgent care	*\$15 co-pay
Short-term rehabilitation therapy (up to 60 visits per calendar year)	*\$15 co-pay
Emergency room visits (co-pay waived if admitted)	*\$100 co-pay
Day surgery in hospital, ambulatory or surgical day care facility	*\$0 co-pay
Inpatient hospital services	*\$0 co-pay
Diagnostic lab work	*\$0 co-pay
Diagnostic x-rays	*\$0 co-pay
Complex imaging (MRI/CT/PET)	*\$0 co-pay
Durable medical equipment	*\$0
<b>Pediatric Dental Benefits (for members under age 19)</b>	
Group 1 Preventive & Diagnostic Services	\$0
Group 2 Basic Restorative Services	\$50 deductible then 25% co-insurance
Group 3 Major Restorative Services, including tooth replacement	\$50 deductible then 50% co-insurance

\* Represents services supplemented by your employer, via Benemax.

**Out-of-Network:** If you go to an out-of-network provider, your provider may ask you to pay the full charge for services at the time of your visit. Office visits, when they fall within the first \$2,000/year of approved charges, cost \$15. After that in-and out-of-network deductible is met, an additional deductible of \$3,000 applies and co-insurance of 20% to 40% is member responsibility. All charges considered over usual, and customary are member responsibility.

For a listing of participating providers, visit [www.bluecrossma.com/findadoctor](http://www.bluecrossma.com/findadoctor), call the number on your BCBS ID card or call Benemax at 800-528-1530.

## ► PRESCRIPTION DRUGS (RX)

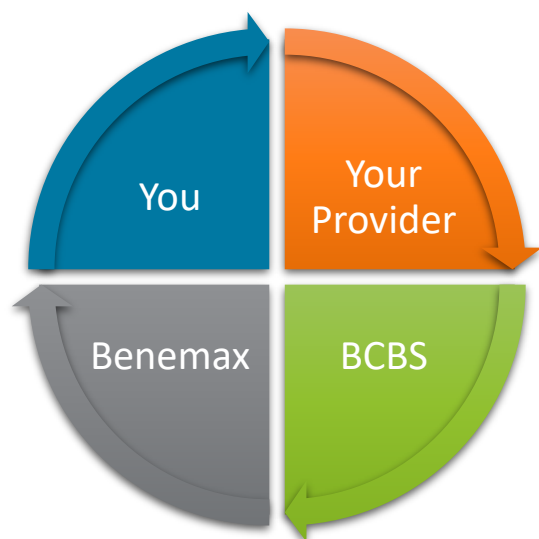


When purchasing approved prescription medications, members are responsible for the co-payments listed below.

Prescription Drugs (RX)	Your cost
BCBS approved at retail participating pharmacy (retail up to 30 days supply)	Tier 1 - \$10 Tier 2 - \$45 Tier 3 - \$150 Tier 4 - \$250 (Specialty drugs) Tier 5 - 50% (Specialty drugs)
BCBS approved at Mail order (Express Script) (Mail order up to 90-day supply)	Tier 1 - \$20 Tier 2 - \$90 Tier 3 - \$300 Tier 4 - \$750 (Specialty drugs)

## ► 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 re- views 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

Your company's designated Independent Member Advocate (IMA) is **Noelle Wilson**. Her direct line is **508-242-6145** and her e-mail is [benemax.service@onedigital.com](mailto:benemax.service@onedigital.com).

However, all our IMAs 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

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 [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](tel:247365), 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>.

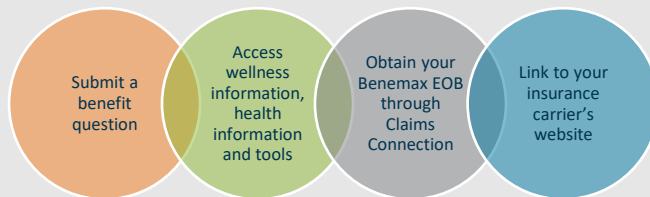
Telehealth visits are charged at time of service. Benemax will automatically reimburse the cost of a BCBS approved Tele- health visit to the extent that it exceeds the member's cost shown on your benefit page. More information can also be found at the Benemax Virtual Benefit Manager.

## ► ONLINE RESOURCES

### Virtual Benefit Manager®

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

[www.mybenemax.com](http://www.mybenemax.com)



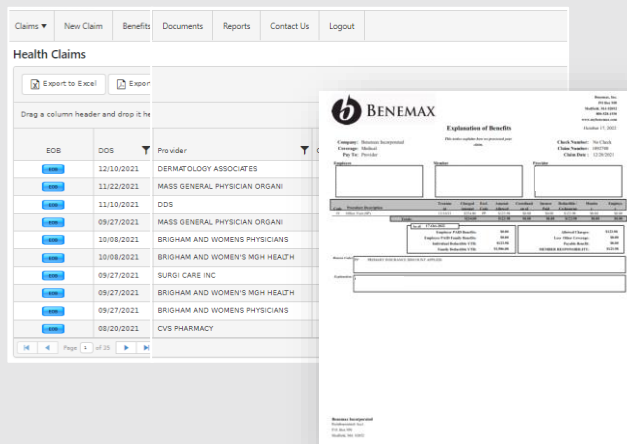
### Claims Connection™

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.



## ► 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), 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, 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?



### **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.



### **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.



### **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.

