

Chex Finer Foods, Inc.

HMO & PPO Plans

Effective 1/1/2023

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 HMO & PPO Plans 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 Chex Finer Foods, Inc. into a single benefit package. Members have the option between 3 different plans: HMO 1000, HMO 2000, & PPO 2000. The BCBS HMO & PPO plans have an annual deductible of \$2,000 per member (\$4,000 per family). Members are responsible for a portion of the deductible depending on the plan of choice (see chart below). Chex Finer Foods, via Benemax, pays the remainder of the deductible on your behalf, less applicable co-pays.

HMO 1000	HMO 2000	PPO 2000
\$1,000 (\$2,000)	\$2,000 (\$4,000)	\$1,000 (2,000)

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 1000	Your Cost- HMO 2000	Your Cost- PPO 2000
Routine office visits & tests	No cost	No cost	No cost
Routine eye exam (1 per plan year)	No cost	No cost	No cost
Non-routine office visits with PCP	* \$25 co-pay	* \$25 co-pay	* Ded, then \$15 co-pay
Non-routine office visits with Specialist	* \$40 co-pay	* \$40 co-pay	* Ded, then \$15 co-pay
Mental health or substance abuse treatment	* \$25 co-pay	* \$25 co-pay	* Ded, then \$15 co-pay
Acupuncture visit (20 visits per year)	* \$40 co-pay	* \$40 co-pay	* Ded, then \$15 co-pay
Urgent care	* \$40 co-pay	* \$40 co-pay	* Ded, then \$15 co-pay
Emergency room visits (co-pay waived if admitted)	*\$250 co-pay	* \$250 co-pay	* Ded, then \$15 co-pay * Ded, then \$50 HCCS**
Short-term rehabilitation therapy (up to 60 visits)	* \$40 co-pay	* \$40 co-pay	* Ded, then \$250 co-pay then \$150 co-pay
Diagnostic lab work and X-rays (non-routine)	* Deductible	* Deductible	* Ded, then \$0 co-pay * Ded then \$35/\$1000 HCCS
Complex imaging (MRI/CT/PET)	* Deductible	* Deductible	* Ded, then \$0 co-pay * Ded then \$450 HCCS**
Day surgery in hospital, ambulatory or surgical day care facility	* Deductible	* Deductible	* Ded, then \$0 co-pay * Ded then \$1,000 HCCS**
Inpatient hospital services	* Deductible	* Deductible	* Ded, then \$0 co-pay * Ded then \$1,000 HCCS**
Durable medical equipment	* Ded, Then 20% co-ins	* Ded, then 20% co-ins	* Ded, then 20% co-ins

* Represents services supplemented by your employer, via Benemax.

****HCCS**

Members are responsible for all co-payments for High Choice Cost Sharing (HCCS) hospitals and facilities

HMO Plans Participants:

- **Your plan requires you to choose a primary care provider from the HMO Blue New England provider network.**
- **To obtain referrals from your PCP to see a specialist other than an OB/GYN.**

For a listing of participating providers, visit www.bluecrossma.com.com or call 1-800-639-2227. Links to BCBS's website are also available through the Benemax Virtual Benefit Manager. There are no out-of-network benefits on this plan other than emergency or urgent care.

PPO Plan Participants:

Out-of-Network: services are combined with in-network services for the first \$2,000 of claims and will be paid the same as in-network claims, except for charges considered over usual and customary for the services provided; charges over usual and customary are the member's responsibility. After the combined \$2,500 in total claims is met there is an additional co-insurance of 20% to 40%, plus any charges considered over usual and customary.

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.

► PRESCRIPTION DRUGS (RX)

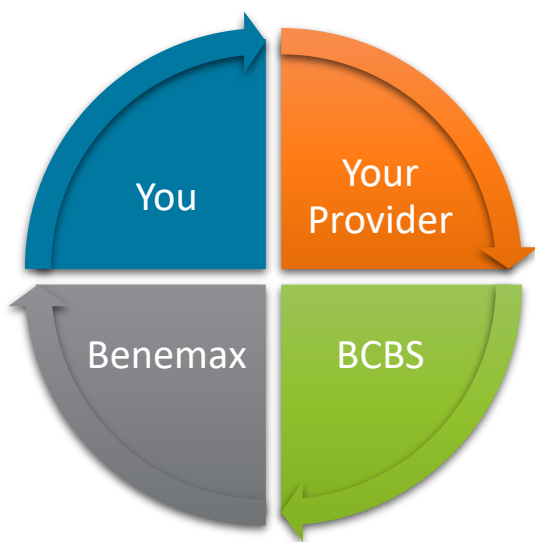


When purchasing approved prescription medications, members are responsible for the co-payments listed below.

Prescription Drugs (RX) –	Your cost - HMO Plans	Your cost - PPO Plan
BCBS approved at retail participating pharmacy (retail up to 30 days supply)	Tier 1 - \$25 Tier 2 - \$45 Tier 3 - \$65 Tier 4 - \$125	Tier 1 - \$15 Tier 2 - \$30 Tier 3 - \$50
BCBS approved Mail Order (Mail order up to 90-Day Supply)	Tier 1 - \$50 Tier 2 - \$90 Tier 3 - \$130 Tier 4 - \$375	Tier 1 - \$30 Tier 2 - \$60 Tier 3 - \$150

► 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.

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. Please visit www.mybenemax.com, keyword: CHEX, for additional information on your plan.

► 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 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.

✓ 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](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. 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

keyword: **Chex**



Claims Connection™

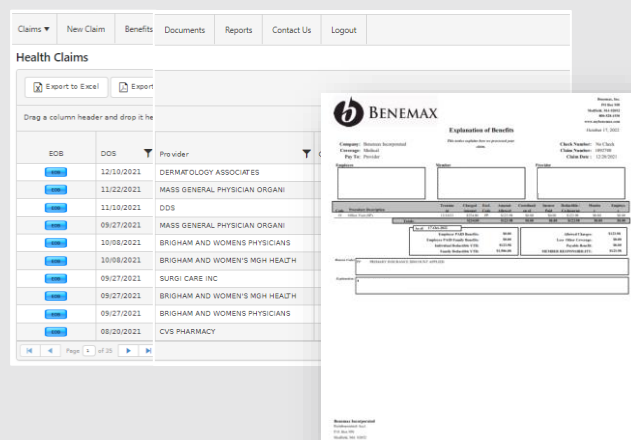
Claims Connection allows you to monitor your own individual claims, and ensure you are making the appropriate payment to your provider.

To access the site:

- [Click here](#)
- Or go to www.mybenemax.com, keyword: Chex, and select the Claims Connection™ link

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, enter your company's keyword, 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.

