

**JB I, LLC**  
**PPO Plan**

Effective 12/1/2022

# 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 PPO Blue NE With Benemax

The Benemax Health Plan® integrates a fully insured Blue Cross Blue Shield of Massachusetts (BCBS) component and an employer-funded component from JBI, LLC, into a single benefit plan. The BCBS plan has an annual individual deductible of \$4,500 (\$9,000 family max). Members are responsible for the first \$500 per individual (\$1,000 family maximum). JBI, LLC via Benemax, pays the remaining plan deductible in full on your behalf. In addition, co-pays and co-insurance due after the deductible are also partially supplemented. Approved prescription drugs are covered at 100% once you meet your portion of the deductible.

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 p	Your Cost - PPO
Routine office visits & tests	No cost
Routine eye exam (1 every 24 months)	No cost
Diabetic management, first two visit PCP or specialist	No cost
Office visits by your PCP, OBGYN, NP, Telemedicine	* Deductible, then \$30
Office visits performed by Specialists or Chiropractor	* Deductible, then \$30
Mental health or substance abuse treatment	* Deductible, then \$30
Acupuncture visit (12 visits per year)	* Deductible, then \$30
Urgent care	* Deductible, then \$30
Short-term rehabilitation therapy (up to 60 visits per year)	* Deductible, then \$30
Emergency room visits (co-pay waived if admitted)	* Deductible, then \$100
Day surgery in hospital, ambulatory or surgical day care	* Deductible, then \$150
Inpatient hospital services	* Deductible, then \$250
Diagnostic lab work ( <i>non-routine</i> )	* Deductible, then \$40
Diagnostic x-rays ( <i>non-routine</i> )	* Deductible, then \$40
Complex imaging (MRI/CT/PET)	* Deductible, then \$100
Durable medical equipment	* No cost
Prescription Drugs, **Approved by BCBS (retail and mail order)	* Deductible then \$0 co-pay
<b>Pediatric Dental Benefits (for members under age 19)</b>	
Group 1: Preventive and diagnostic services (oral exams, x-rays)	No Cost
Group 2: Basic restorative services (fillings, root canals, periodontal)	\$50 deductible then 25% co-insurance
Group 3: Major restorative services (tooth replacement, crowns)	\$50 deductible then 50% co-insurance

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

**Out-of-Network** services are combined with in-network services for the first \$3,350 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 \$3,350, then 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](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.

## ► PRESCRIPTION DRUGS (RX)



Once the deductible is met, 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 as of 1/1/23, CVS Caremark, BCBS's pharmacy benefit manager (PBM), for zero copay. **\*\*Only BCBS prescription drugs are covered.**

### For first time Rx Card users:



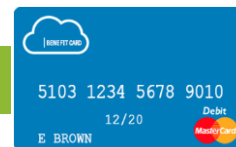
Activate your card!  
Cards take 24-48 hours to fully activate.  
*Rx refills ordered or charges made before allowing this activation time will result in card rejections.*



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.

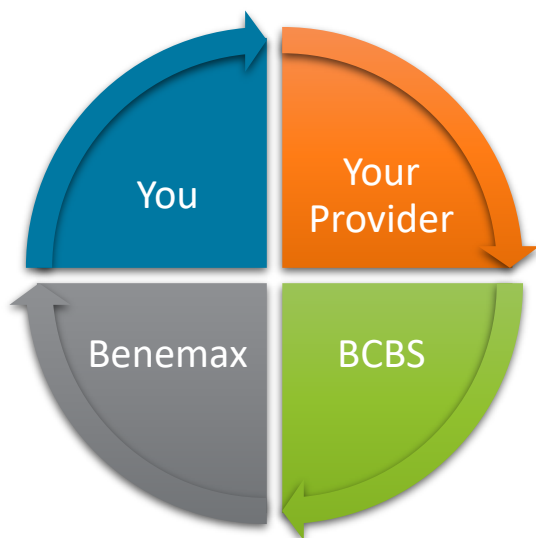


**\*\*You can only use the Rx Card for BCBS approved prescription drugs. **Buyer beware**, the card will work for Rx drugs that are not covered under your BCBS medical plan. Post audits are conducted. You will be asked to repay the plan for any Rx that was not covered by BCBS**



## ► 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.

**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](http://www.mybenemax.com), keyword: JBI, for additional information on your plan.

## ► 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

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.

## ► 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 start of the plan year 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.

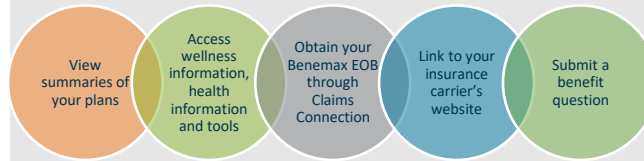
## ► ONLINE RESOURCES

### Virtual Benefit Manager®

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

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

keyword: **JB1**



### 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](http://www.mybenemax.com), keyword: JB1, 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.

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

## ► 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.

## ► 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), 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.

