

Wollmuth Maher & Deutsch LLP

PPO Plan

Effective 10/1/2023

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 – Oxford / UHC Freedom PPO HSA with Benemax

The Benemax Health Plan® integrates a fully insured component from United Healthcare Oxford (Oxford) and an employer-funded component from Wollmuth Maher & Deutsch, LLP (WMD) into a single benefit plan. The Oxford plan has an in-network annual deductible of \$2,500 per single or \$5,000 per family. WMD, via Benemax, supplements the plan deductible on your behalf. Under a single plan, the member pays the first \$1,500. Under a family plan, the family pays the first \$3,000. The family must meet the \$3,000 family deductible before benefits begin to pay for any plan member. WMD, via Benemax, pays the remaining Oxford deductible in full. In addition, the in-network co-insurance and prescription drug co-pays due after the deductible is met are also paid in full on your behalf.

Below is a brief reference of frequently used services and your final cost after your claims have been processed by both Oxford/UHC and Benemax.

Covered Services	Your Cost – In Network – High PPO HSA
Deductible	\$1,500 Single Plan or \$3,000 Family plan
Routine office visits & tests	Covered in full
Non-routine office visits with PCP/Specialist	*Deductible
Mental health or substance abuse treatment**	*Deductible
Chiropractic care (limited to 30 visits per year)**	*Deductible
Short-term rehabilitation therapy (up to 60 visits per year)	*Deductible
Urgent care	*Deductible
Emergency room visits (co-pay waived if admitted)	*Deductible
Diagnostic lab work and X-rays (non-routine)	*Deductible
Complex imaging (MRI/CT/PET)	*Deductible
Day surgery in hospital, ambulatory surgical day care facility	*Deductible
Inpatient hospital services	*Deductible
Durable medical equipment	*Deductible
Prescription drugs, at retail pharmacies 30-day supply (approved by Optum Rx)	*Deductible, then \$0 co-pay (see instructions on page 4)

* Represents services supplemented by your employer, via Benemax.

- ❖ **Chiropractic services** required precertification through Oxford. Members must call Oxford at 1-800-444-6222 at least 14 days in advance of treatment to request precertification.
- ❖ **Mental Health & substance use disorder services** are pre-certified through Oxford's Behavioral Health Department by calling 1-800-201-6991.

► PLAN DETAILS – OUT OF NETWORK COVERAGE

The Oxford plan has a separate out-of-network deductible of \$3,000 (single plan) or \$6,000 (family plan), then 50% co-insurance. Members are responsible for all out-of-network charges and any charges considered over usual and customary. **There is no supplement for out-of-network services.** Visit www.myuhc.com to find providers in the **Oxford Freedom Network** or call Benemax at 800-528-1530.

► PLAN DETAILS – Oxford / UHC Liberty EPO HSA with Benemax

The Benemax Health Plan® integrates a fully insured component from United Healthcare Oxford (Oxford) and an employer-funded component from Wollmuth Maher & Deutsch, LLP (WMD) into a single benefit plan. The Oxford plan has an in-network annual deductible of \$2,500 per single or \$5,000 per family. WMD, via Benemax, supplements the plan deductible on your behalf. Under a single plan, the member pays the first \$1,500. Under a family plan, the family pays the first \$3,000. The family must meet the \$3,000 family deductible before benefits begin to pay for any plan member. WMD, via Benemax, pays the remaining Oxford deductible in full. In addition, the 40% co-insurance and prescription drug co-pays due after the deductible is met are also paid in full on your behalf.

Below is a brief reference of frequently used services and your final cost after your claims have been processed by both Oxford/UHC and Benemax.

Covered Services	Your Cost – In Network – High EPO HSA
Deductible	\$1,500 Single Plan or \$3,000 Family plan
Routine office visits & tests	Covered in full
Non-routine office visits with Primary Care or Specialist, virtual or live	*Deductible, then 20% co-insurance
Chiropractic care	*Deductible, then 20% co-insurance
Mental health or substance abuse treatment	*Deductible, then 20% co-insurance
Urgent care	*Deductible, then 20% co-insurance
Emergency room visits (co-pay waived if admitted)	*Deductible, then 20% co-insurance
Short-term rehabilitation therapy (up to 60 visits per year)	*Deductible, then 20% co-insurance
Diagnostic lab work and X-rays (non-routine)	*Deductible, then 20% co-insurance
Complex imaging (MRI/CT/PET)	*Deductible, then 20% co-insurance
Day surgery in hospital, ambulatory surgical day care facility	*Deductible, then 20% co-insurance
Inpatient hospital services	*Deductible, then 20% co-insurance
Durable medical equipment	*Deductible, then 20% co-insurance
Prescription drugs, at retail pharmacies 30-day supply (approved by Optum Rx)	*Deductible, then \$0 co-pay (see instructions on page 4)

* Represents services supplemented by your employer, via Benemax.

Out-of-Network:

This plan does not include out-of-network services. All providers must participate in the Liberty Network. Referrals are not required.

To find an **Oxford Liberty Network** provider visit www.myuhc.com or call 1-800-444-6222 for a list of network providers. You can also call Benemax at 800-528-1530 for assistance.

► PRESCRIPTION DRUGS (RX)



Once the single or the family plan deductible is met, members will receive a Benemax Rx card. If you already have a RX card, it will be re-activated. This card allows you to purchase prescription drugs that are covered by Oxford/UHC and Optum Rx, Oxford's pharmacy manager with zero co-payment.

For first time Rx Card users:



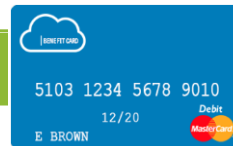
Activate your card!
Cards take 24-48 hours to fully activate.
Rx refills ordered or charges made before allowing this activation time will result in card rejections.



At the pharmacy, first present your Oxford UHC ID card to ensure coverage, then use your Rx Card to pay for the balance due. The card functions as a credit card. Separate out all non-prescription items when purchasing your prescription with the Rx card.

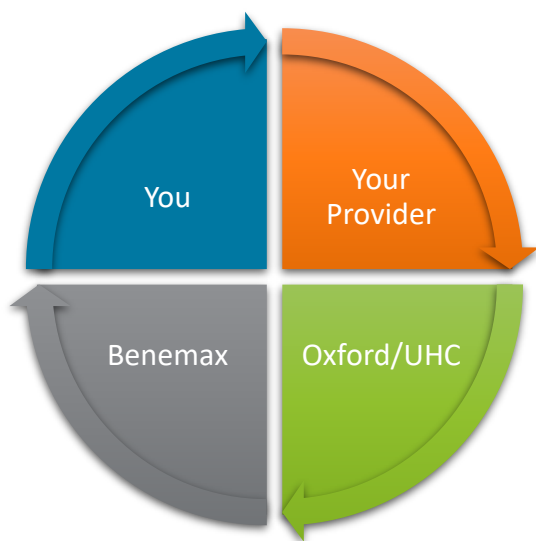


****You can only use the Rx Card for Oxford/UHC approved prescription drugs. Buyer beware, the card will work for Rx drugs that are not covered under your UHC medical plan. Post audits are conducted. You will be asked to repay the plan for any Rx that was not covered by UHC.**



► HOW YOUR HEALTH PLAN WORKS

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



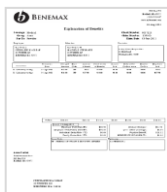
You or a member of your Family visits your provider (doctor/ hospital) and shows both their Oxford/UHC ID card and their Benemax Card. [Click here](#) to learn more about why showing your Benemax card is important.

Your Doctor or Provider will bill Oxford/UHC .

Oxford/UHC will process your claim, notify your provider, and send a Claims Summary to you and your provider.

You forward a copy of the claims summary and any provider bills to Benemax for processing.

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.

To view your EOB, 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 provides you with a team of Independent Member Advocates (IMA). 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

- ✓ First, refer to the “How Your Plan Works”. 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 through the Virtual Benefits Manager, email benemax.claims@onedigital.com, fax 508-242-6198, or mail to Benemax, PO Box 950, Medfield, MA 02052.

► TELEHEALTH SERVICES

Your Oxford/UHC plan also includes coverage for certain medical and behavioral health services via Teladoc online video visits. You can consult with medical professionals **24/7/365**, and schedule convenient behavioral health visits right from your mobile device or 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 Aetna’s national Telehealth service provided by Teladoc, visit www.teladoc.com or call 1-855-835-2362,

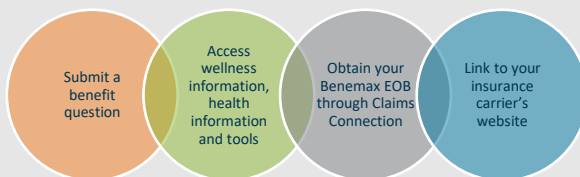
Make sure to enter your Oxford/UHC ID number for correct pricing. Teladoc visits are charged at time of service. Benemax will automatically reimburse the cost of an Oxford/UHC approved Telehealth visit to the extent that it exceeds the member’s cost shown on your benefit page. More information can also 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



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	DOS	Provider
View	12/10/2021	DERMATOLOGY ASSOCIATES
View	11/22/2021	MASS GENERAL PHYSICIAN ORGANI
View	11/10/2021	DOS
View	09/27/2021	MASS GENERAL PHYSICIAN ORGANI
View	10/06/2021	BRIGHAM AND WOMEN'S PHYSICIANS
View	10/08/2021	BRIGHAM AND WOMEN'S HIGH HEALTH
View	09/27/2021	SURGI CARE INC
View	09/27/2021	BRIGHAM AND WOMEN'S HIGH HEALTH
View	09/27/2021	BRIGHAM AND WOMEN'S PHYSICIANS
View	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, 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?



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.

