MASSACHUSETTS

Medex®

Medex® 2 Plan 2015–Summary of Benefits

This Medex plan provides benefits for the:

- Medicare Part A Deductible and Coinsurances
- Medicare Part B Deductible and Coinsurance
- OBRA Benefits

This Medex plan does not provide benefits for:

- Prescription Drugs

Southeast Mass Health Group

This health plan, alone, does not meet Minimum Creditable Coverage standards and will not satisfy the individual mandate that you have health insurance; however, the Commonwealth of Massachusetts has stated that enrollment in Original Medicare (Medicare Part A and Medicare Part B) satisfies these standards.

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association

Your Medical Benefits

	Medicare Provides	Medex Provides
Inpatient Care		
Hospital care—including surgical services, X-rays and laboratory tests, anesthesia, drugs and medications, and intensive care services	• Coverage for days 1–60 per benefit period after $1,260 inpatient deductible • Coverage for days 61–90 after $315 daily coinsurance • Coverage for an additional 60 lifetime reserve days after $630 daily coinsurance	• Full coverage of Medicare deductible and coinsurance • Full coverage of lifetime reserve day coinsurance • Full coverage up to 365 additional hospital days in your lifetime when Medicare benefits are used up†
Physician or other professional provider services	80% of approved charges after $147 annual Part B deductible	Full coverage of Medicare deductible and coinsurance
Skilled nursing facility—participating with Medicare*	• Full coverage for days 1–20 • Coverage for days 21–100 after daily $157.50 coinsurance	• Full coverage of Medicare daily coinsurance for days 21–100 • $10 daily for days 101–365
Skilled nursing facility—not participating with Medicare*	No benefits	$8 daily for 365 days per benefit period
Outpatient Care		
Office visits, accident treatment, sudden and serious medical emergency treatment, surgery, radiation therapy, X-ray and lab tests, podiatrists' services, durable medical equipment, and cardiac rehabilitation services	80% of approved charges after $147 annual Part B deductible	Full coverage of Medicare deductible and coinsurance
Blood glucose monitors and materials to test for the presence of blood sugar	80% of approved charges after $147 annual Part B deductible for all diabetics	Full coverage of Medicare deductible and coinsurance
Urine test strips (Claims must be submitted on a Medex Subscriber Claim form.)	No benefits	Full coverage based on the allowed charge
Chiropractor services	80% of approved charges after $147 annual Part B deductible, for manual manipulation of the spine to correct a subluxation demonstrated by an X-ray	Full coverage of Medicare deductible and coinsurance for Medicare-approved charges only
Short-term rehabilitation		
Physical therapy, speech-pathology, and occupational therapy		
Outpatient hospital or emergency room	80% of approved charges after $147 annual Part B deductible	Full coverage of Medicare deductible and coinsurance
Physical therapy and speech-pathology		
Professional provider outpatient services approved by Medicare	80% of approved charges after $147 annual Part B deductible	Full coverage of Medicare deductible and coinsurance
Occupational therapy		
Professional provider outpatient services approved by Medicare	80% of approved charges after $147 annual Part B deductible	Full coverage of Medicare deductible and coinsurance

Your Medical Benefits

	Medicare Provides	Medex Provides
Mental Health and Substance Abuse Treatment		
Biologically based mental conditions**		
Inpatient admissions in a general or mental hospital	• Coverage for days 1–60 per benefit period after $1,260 inpatient deductible • Coverage for days 61–90 after $315 daily coinsurance • Coverage for an additional 60 lifetime reserve days after $630 daily coinsurance • Coverage for mental hospital admissions is limited to 190 days per lifetime	• Full coverage of Medicare deductible and coinsurance • Full coverage of lifetime reserve day coinsurance • Full coverage up to 365 additional hospital days in your lifetime when Medicare benefits are used up†
Outpatient visits	Full coverage after the $147 annual Part B deductible and the Part B coinsurance	• When covered by Medicare, full coverage of Medicare deductible and coinsurance with no visit maximum • When visits are not covered by Medicare, full coverage with no visit maximum
Non-biologically based mental conditions		
Inpatient admissions in a general hospital	• Coverage for days 1–60 per benefit period after $1,260 inpatient deductible • Coverage for days 61–90 after $315 daily coinsurance • Coverage for an additional 60 lifetime reserve days after $630 daily coinsurance	• Full coverage of Medicare deductible and coinsurance • Full coverage of lifetime reserve day coinsurance • Full coverage for days 91–365 per benefit period, when Medicare benefits are used up†
Inpatient admissions in a mental hospital	Same coverage as a general hospital, but coverage is limited to 190 days per lifetime	• Full coverage of Medicare deductible and coinsurance • Full coverage of lifetime reserve day coinsurance • When Medicare benefits are used up, full coverage up to 120 days per benefit period (at least 60 days per calendar year), less any days in a mental hospital already covered by Medicare or Medex in that benefit period (or calendar year)†
Outpatient visits	Full coverage after the $147 annual Part B deductible and the Part B coinsurance	• When covered by Medicare, full coverage of Part B deductible and coinsurance with no visit maximum • When not covered by Medicare, full coverage up to 24 visits per calendar year

† The additional days are a combination of days in a general or mental hospital.

* A combined maximum of 365 days per benefit period in a Medicare participating and non-participating skilled nursing facility.

** Treatment of rape-related mental or emotional disorders for victims of an assault with intent to rape is covered to the same extent as biologically based conditions.

Preventive Services Approved by Medicare and Medex

Medicare provides coverage for certain preventive services at no cost to members. For the current list of covered preventive services, please refer to your Medicare & You handbook or go to **www.medicare.gov**. Some preventive covered services are highlighted below.

• One routine fecal-occult blood test every year for members age 50 or older (Full coverage for tests) • One routine flexible sigmoidoscopy every four years for members age 50 or older (Full coverage for tests) • One routine colonoscopy every two years for a high-risk member (Full coverage for tests) • Other routine colorectal cancer screening tests or procedures and changes to tests or procedures according to frequency limits set by Medicare (Full coverage for tests) • Routine prostate cancer screening for members 50 or older including one (PSA) test and one digital rectal exam, per calendar year (Full coverage for exam if doctor accepts assignment, full coverage for PSA test)	• One routine gynecological exam every two years (Full coverage for exam if doctor accepts assignment) • One routine gynecological exam per calendar year for a member at high risk for cancer (Full coverage for exam if doctor accepts assignment) • One baseline mammogram during the five year period a member is age 35-39 and one routine mammogram per calendar year for members age 40 and older (Full coverage for screening) • One routine Pap smear test per calendar year (Full coverage for test)
Important Information	
• The Medicare inpatient deductible and coinsurance amounts are subject to change January 1 of each year. • The deductibles and coinsurance amounts listed here are for the year 2015.	• Benefits are available immediately upon your effective date. • Blue Cross Blue Shield and Medicare will pay only for services that are medically necessary.
Get the Most From Your Plan	
A Fitness Benefit toward membership at a health club (see your plan description for details)	$150 per year, per individual

Questions? Call 1-800-932-8323. (TTY) 1-800-522-1254.

The Member Service staff can assist you Monday through Friday, 8 a.m. to 6 p.m.
Medicare Office Telephone Number in Massachusetts: **1-800-MEDICARE (1-800-633-4227)**

For more information about Blue Cross Blue Shield of Massachusetts, log on to: **www.bluecrossma.com**.

Interested in receiving information from Blue Cross Blue Shield of Massachusetts via e-mail?

Go to **www.bluecrossma.com/email** to sign up.

Limitations and Exclusions. These pages summarize the benefits of your health care plan. Your plan description and riders define the full terms and conditions. Should any questions arise concerning benefits, the plan description and riders will govern. For a complete list of limitations and exclusions, refer to your plan description and riders. Please Note: Blue Cross and Blue Shield of Massachusetts, Inc. is the administrator of the benefits described in this Summary of Benefits. Blue Cross Blue Shield administers claim payments only and does not assume financial risk for claims.

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