



MASSACHUSETTS

| Medex



Medex[®] 2 Plan 2010–Summary of Benefits

- Medicare Part A Deductible and Co-insurances
- Medicare Part B Deductible and Co-insurance
- OBRA Benefits

This Medex plan does not provide benefits for:

- Prescription Drugs

State Mental Health Change Effective July 1, 2009



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.

Your Medical Benefits

| | Medicare Provides | Medex Provides |
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| Inpatient Care | | |
| Hospital care—including surgical services, X-rays and laboratory tests, anesthesia, drugs and medications, and intensive care services | <ul style="list-style-type: none"> • Coverage for days 1–60 per benefit period after \$1,100 inpatient deductible • Coverage for days 61–90 after \$275 daily co-insurance • Coverage for an additional 60 lifetime reserve days after \$550 daily co-insurance | <ul style="list-style-type: none"> • Full coverage of Medicare deductible and co-insurance • Full coverage of lifetime reserve day co-insurance • 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 \$155 annual Part B deductible | Full coverage of Medicare deductible and co-insurance |
| Skilled nursing facility—participating with Medicare* | <ul style="list-style-type: none"> • Full coverage for days 1–20 • Coverage for days 21–100 after daily \$137.50 co-insurance | <ul style="list-style-type: none"> • Full coverage of Medicare daily co-insurance 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 \$155 annual Part B deductible | Full coverage of Medicare deductible and co-insurance |
| Blood glucose monitors and materials to test for the presence of blood sugar | 80% of approved charges after \$155 annual Part B deductible for all diabetics | Full coverage of Medicare deductible and co-insurance |
| 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 \$155 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 co-insurance 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 \$155 annual Part B deductible | Full coverage of Medicare deductible and co-insurance |
| Physical therapy and speech-pathology | | |
| Professional provider outpatient services approved by Medicare | 80% of approved charges after \$155 annual Part B deductible | Full coverage of Medicare deductible and co-insurance |
| Occupational therapy | | |
| Professional provider outpatient services approved by Medicare | 80% of approved charges after \$155 annual Part B deductible | Full coverage of Medicare deductible and co-insurance |

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 | <ul style="list-style-type: none"> Coverage for days 1–60 per benefit period after \$1,100 inpatient deductible Coverage for days 61–90 after \$275 daily co-insurance Coverage for an additional 60 lifetime reserve days after \$550 daily co-insurance Coverage for mental hospital admissions is limited to 190 days per lifetime | <ul style="list-style-type: none"> Full coverage of Medicare deductible and co-insurance Full coverage of lifetime reserve day co-insurance Full coverage up to 365 additional hospital days in your lifetime when Medicare benefits are used up[†] |
| Outpatient visits | Full coverage after the \$155 annual Part B deductible and the Part B co-insurance | <ul style="list-style-type: none"> When covered by Medicare, full coverage of Medicare deductible and co-insurance 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 | <ul style="list-style-type: none"> Coverage for days 1–60 per benefit period after \$1,100 inpatient deductible Coverage for days 61–90 after \$275 daily co-insurance Coverage for an additional 60 lifetime reserve days after \$550 daily co-insurance | <ul style="list-style-type: none"> Full coverage of Medicare deductible and co-insurance Full coverage of lifetime reserve day co-insurance 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 | <ul style="list-style-type: none"> Full coverage of Medicare deductible and co-insurance Full coverage of lifetime reserve day co-insurance 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 \$155 annual Part B deductible and the Part B co-insurance | <ul style="list-style-type: none"> When covered by Medicare, full coverage of Part B deductible and co-insurance 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

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| <ul style="list-style-type: none">• One routine fecal-occult blood test every year for members age 50 or older (Full coverage)• One routine flexible sigmoidoscopy every four years for members age 50 or older (Full coverage)• One routine colonoscopy every two years for a member at high-risk for cancer (Full coverage)• Other routine colorectal cancer screening tests or procedures and changes to tests or procedures according to frequency limits set by Medicare (Full coverage)• Routine prostate cancer screening for members 50 years or older including one PSA test and one digital rectal exam, per calendar year (Full coverage) | <ul style="list-style-type: none">• One routine gynecological exam every two years (Full coverage)• One routine gynecological exam per calendar year for a member at high risk for cancer (Full coverage when covered by Medicare)• 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)• One routine Pap smear test per calendar year (Full coverage) (Exam not covered every year, unless covered by Medicare for member at high risk for cancer.) |
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Important Information

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| <ul style="list-style-type: none">• Blue Cross Blue Shield and Medicare will pay only for services that are medically necessary.• The Medicare inpatient deductible and co-insurance amounts are subject to change January 1 of each year.• The deductibles and co-insurance amounts are listed year for 2010. | <ul style="list-style-type: none">• Benefits are available immediately upon your effective date.• You are encouraged to use an Express Scripts pharmacy outside of Massachusetts. These pharmacies will file claims for you as long as you have your ID card with you. |
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Questions? Call 1-800-262-BLUE (2583). (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.

