



Health Plan Benefits



Medical Plans – BCBS PPO

Crosby's Markets, Inc., via Benemax, offers you a choice of two PPO Plans. Each Benemax Health Plan® integrates a fully insured component from Blue Cross Blue Shield of MA (BCBS) and an employer -funded component from Crosby's into a single benefit package. The BCBSMA plan has an annual deductible of \$5,000 per individual, (\$10,000 per family maximum) per plan year.

Advantage Plan - In Network, Crosby's pays the first \$1,000 per member, (\$2,000 family maximum), on your behalf. After the first \$1,000, members pay 50% of the next \$4,000, then 20% or 30% co-insurance. Crosby's, via Benemax, pays the remaining deductible on your behalf, less the \$35 office visit co-pay and any other applicable co-pays.

Economy Plan - In Network, members are responsible for the first \$2,000 of the plan deductible, (\$4,000 family maximum), then 50% of the next \$3,000, plus 20% or 30% co-insurance. Crosby's, via Benemax, pays the remaining deductible on your behalf less the \$35 office visit co-pay and any other applicable co-pays.

How your Health Plan Works



You or a member of your Family visits your provider (doctor / hospital).

You must present both your BCBS ID card and your 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.

HAVE QUESTIONS ABOUT YOUR BENEFITS?

Email: Benemax.service@onedigital.com

Call: 800-528-1530 Monday – Friday, 8:30am – 5pm

Website: www.mybenemax.com Keyword: Market