



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.

Dental Plan - Benedent

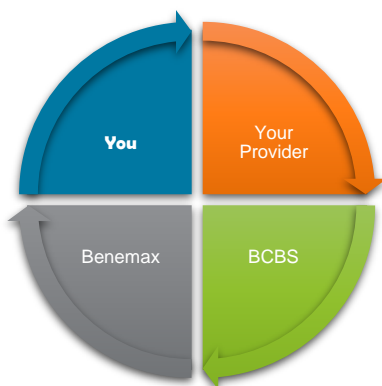
Your dental benefit will pay up to \$1,500 per plan year, per covered individual, beginning January 1st of each year. There is no deductible or waiting period for any services. There are no distinctions among preventive, basic and major services. Dependent children who are enrolled on the plan are eligible for benefits to age 26.

Orthodontia is a covered service for dependent children to age 19. Maximum benefit is the per individual per year amount of \$1,500 and there is a family cap on orthodontia of \$3,000 per year.

Note: Ortho is not a separate or additional benefit. The total for all dental services is the maximum annual allowed of \$1,500.

With **Benedent®**, you are not required to visit a network provider. However, if you choose, you can utilize a program through Guardian that offers a 35% discount to Benedent Plan members when they visit one of Guardian's network providers. By using the Guardian network, you can maximize your dental benefits. To find a provider in this network, go to www.guardiananytime.com and navigate to: DentalGuard Preferred or visit the Benemax Website.

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