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

<table>
<thead>
<tr>
<th>Inpatient Care</th>
<th>Medicare Provides</th>
<th>Medex Provides</th>
</tr>
</thead>
</table>
| 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 Part A deductible  
• Coverage for days 61–90 after daily Part A coinsurance  
• Coverage for an additional 60 lifetime reserve days after daily Part A coinsurance | After a $250 calendar-year deductible†:  
• 80% coverage of Medicare deductible and coinsurance  
• 80% coverage of lifetime reserve day coinsurance  
• 80% 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 annual Part B deductible | After a $250 calendar-year deductible†, 80% 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 Part A coinsurance | After a $250 calendar-year deductible†:  
• 80% coverage of Medicare daily coinsurance for days 21–100  
• 80% coverage of Medex allowed charge for days 101–365 |
| Skilled nursing facility—not participating with Medicare* | No benefits | After a $250 calendar-year deductible†, 80% coverage for 365 days per benefit period |

## Outpatient Care

<table>
<thead>
<tr>
<th>Outpatient Care</th>
<th>Medicare Provides</th>
<th>Medex Provides</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>80% of approved charges after annual Part B deductible</td>
<td>After a $250 calendar-year deductible†, 80% coverage of Medicare deductible and coinsurance</td>
</tr>
<tr>
<td>Blood glucose monitors and materials to test for the presence of blood sugar</td>
<td>80% of approved charges after annual Part B deductible for all diabetics</td>
<td>After a $250 calendar-year deductible†, 80% coverage of Medicare deductible and coinsurance</td>
</tr>
<tr>
<td>Urine test strips (Claims must be submitted on a Medex Subscriber Claim form.)</td>
<td>No benefits</td>
<td>After a $250 calendar-year deductible†, 80% coverage based on the allowed charge</td>
</tr>
<tr>
<td>Chiropractor services</td>
<td>80% of approved charges after annual Part B deductible, for manual manipulation of the spine to correct a subluxation demonstrated by an X-ray</td>
<td>After a $250 calendar-year deductible†, 80% coverage of Medicare deductible and coinsurance for Medicare-approved charges only</td>
</tr>
<tr>
<td>Short-term rehabilitation—physical therapy, speech-pathology, and occupational therapy services approved by Medicare</td>
<td>80% of approved charges after annual Part B deductible</td>
<td>After a $250 calendar-year deductible†, 80% coverage of Medicare deductible and coinsurance</td>
</tr>
</tbody>
</table>
Your Medical Benefits

<table>
<thead>
<tr>
<th></th>
<th><strong>Medicare Provides</strong></th>
<th><strong>Medex Provides</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mental Health and Substance Abuse Treatment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Biologically based mental conditions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient admissions in a general or mental hospital</td>
<td>• Coverage for days 1–60 per benefit period after Part A deductible &lt;br&gt; • Coverage for days 61–90 after daily Part A coinsurance &lt;br&gt; • Coverage for an additional 60 lifetime reserve days after daily Part A coinsurance &lt;br&gt; • Coverage for mental hospital admissions is limited to 190 days per lifetime</td>
<td>After a $250 calendar-year deductible†:  &lt;br&gt; • 80% coverage of Medicare deductible and coinsurance  &lt;br&gt; • 80% coverage of lifetime reserve day coinsurance  &lt;br&gt; • 80% coverage up to 365 additional hospital days in your lifetime when Medicare benefits are used up††</td>
</tr>
<tr>
<td>Outpatient visits</td>
<td>80% of approved charges after annual Part B deductible</td>
<td>After a $250 calendar-year deductible†:  &lt;br&gt; • When covered by Medicare Part B, 80% coverage of Medicare deductible and coinsurance with no visit maximum  &lt;br&gt; • When visits are not covered by Medicare, 80% coverage with no visit maximum</td>
</tr>
<tr>
<td><strong>Non-biologically based mental conditions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient admissions in a general hospital</td>
<td>• Coverage for days 1–60 per benefit period after Part A inpatient deductible  &lt;br&gt; • Coverage for days 61–90 after daily Part A coinsurance  &lt;br&gt; • Coverage for an additional 60 lifetime reserve days after daily Part A coinsurance</td>
<td>After a $250 calendar-year deductible†:  &lt;br&gt; • 80% coverage of Medicare deductible and coinsurance  &lt;br&gt; • 80% coverage of lifetime reserve day coinsurance  &lt;br&gt; • 80% coverage for days 91–365 per benefit period, when Medicare benefits are used up††</td>
</tr>
<tr>
<td>Inpatient admissions in a mental hospital</td>
<td>Same coverage as a general hospital, but coverage is limited to 190 days per lifetime</td>
<td>After a $250 calendar-year deductible†:  &lt;br&gt; • 80% coverage of Medicare deductible and coinsurance  &lt;br&gt; • 80% coverage of lifetime reserve day coinsurance  &lt;br&gt; • When Medicare benefits are used up, 80% 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)††</td>
</tr>
<tr>
<td>Outpatient visits</td>
<td>80% of approved charges after annual Part B deductible</td>
<td>After a $250 calendar-year deductible†:  &lt;br&gt; • When covered by Medicare, 80% coverage of Part B deductible and coinsurance with no visit maximum  &lt;br&gt; • When not covered by Medicare, 80% coverage up to 24 visits per calendar year</td>
</tr>
</tbody>
</table>

† When the money you have paid for your Medex deductible and coinsurance equals $1,000 in a calendar year, you will receive full Medex benefits for covered services for the rest of that calendar year.

†† The additional days per benefit period 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.
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 per calendar year for members age 40 or 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.
- Benefits are available immediately upon your effective date.
- Blue Cross Blue Shield and Medicare will pay only for services that are medically necessary.

**Questions? Call 1-800-831-8730. (TTY) 711.**

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 us 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. **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.
Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. It does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

Blue Cross Blue Shield of Massachusetts provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print or other formats).
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, call Member Service at the number on your ID card.

If you believe that Blue Cross Blue Shield of Massachusetts has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with the Civil Rights Coordinator by mail at Civil Rights Coordinator, Blue Cross Blue Shield of Massachusetts, One Enterprise Drive, Quincy, MA 02171-2126; phone at 1-800-472-2689 (TTY: 711); fax at 1-617-246-3616; or email at civilrightscoordinator@bcbsma.com.

If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights online at ocrportal.hhs.gov; by mail at U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building Washington, DC 20201; by phone at 1-800-368-1019 or 1-800-537-7697 (TDD).

Complaint forms are available at hhs.gov.
Spanish/Español: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: 711).

Portuguese/Português: ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: 711).

Chinese/简体中文: 注意: 如果您讲中文，我们可向您免费提供语言协助服务。请拨打您 ID 卡上的号码联系会员服务部（TTY 号码：711）。

Haitian Creole/Kreyòl Ayisyen: ATANSYON: Si ou pale kreyòl ayisyen, sèvis asistans nan lang disponib pou ou gratis. Rele nimewo Sèvis Manm nan ki sou kat Idantifikasyon w lan (Sèvis pou Malantandan TTY: 711).


Arabic/العربية: انتباه: إذا كنت تتحدث اللغة العربية، فتوفر خدمات المساعدة اللغوية مجانًا بالنسبة لك. اتصل بخدمات الأعضاء على الرقم الموجود على بطاقة هويتك (جهاز الهاتف النصي للصم والبكم TTY: 711).

Mon-Khmer, Cambodian/ខ្មែរ: ការជូនដំណឹង៖ ប្រសិនប្រើអ្នកនិយាយភាសាខ្មែរបានយកបសវាជំនួយភាសាឥតគិតថ្លៃគឺអាចរកបានសបរាយការសួរអ្នក។ សូមទូរស័ព្ទបៅខ្្នកបសវាសរាជិកតាមបេ្ (TTY: 711)។


Italian/Italiano: ATTENZIONE: se parlate italiano, sono disponibili per voi servizi gratuiti di assistenza linguistica. Chiamate il Servizio per i membri al numero riportato sulla vostra scheda identificativa (TTY: 711).


Greek/αλληλικά: ΠΡΟΣΟΧΗ: Εάν μιλάτε Ελληνικά, διατίθενται για σας υπηρεσίες γλωσσικής βοήθειας, δωρεάν. Καλέστε την Υπηρεσία Εξυπηρέτησης Μελών στον αριθμό της κάρτας μέλους σας (ID Card) (TTY: 711).
Polish/Polski: UWAGA: Osoby posługujące się językiem polskim mogą bezpłatnie skorzystać z pomocy językowej. Należy zadzwonić do Działu obsługi ubezpieczonych pod numer podany na identyfikatorze (TTY: 711).

Hindi/हिंदी: ध्यान दें: यदि आप हिंदी बोलते हैं, तो भाषा सहायता सेवा, आप के लिए निश्चल उपलब्ध हैं। सदस्य सेवाओं को आपके आई.डी. कार्ड पर दिए गए नंबर पर कॉल करें (टी.टी.वाई.: 711).

Gujarati/ગુજરાતી: ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો, તો તમારી ભાષા સહાયતા સેવાઓ તમારે મૂલ્ય ઉપલબ્ધ છે. તમારા આઈડી કાર્ડ પર આપણી સંખ્યા પર મેબર સેવા ને કોલ કરો (TTY: 711).


Japanese/日本語: お知らせ: 日本語をお話しになる方は無料の言語アシスタンスサービスをご利用いただけます。IDカードに記載の電話番号を使用してメンバーサービスまでお電話ください（TTY: 711）。


Lao/ພາສາລາວ: ຂໍ້າມວິທະຍາ: ບ້ານຈັດຕັ້ງແຈ້ງວິທະຍາ, ທີ່ການບໍລິຫ້ອງທີເອງສາຍໄດ້ທັດສະໄຊທີ່ໂດຍປະເທດ. ເດັດແມ່ນທີ່ແກ້ວການແຂ່ງຂັນທັມທະທານໂດຍແຈ່ງທີ່ມີນັກໂທລະທາດ (TTY: 711).

Navajo/Diné Bizaad: BAA AKOHWIINDZIN DOOÎGÌ: Diné k’e’hjí yáníít’i’go saad bee yát’i’ éí t’aájìiph’ee bee niká’a’dooowolgo éí ná’ahoot’i’. Dií bee anítahígi nínaaltsoos bine’déé’ nóomba biká’ígííjí’ bëésh bee hodíílnih (TTY: 711).

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