

# MEDEX<sup>®</sup> 2

Harvard University Retirees

This Medex plan provides benefits for:

- Medicare Part A and B Deductibles and Coinsurances
- OBRA Benefits

This Medex plan does not provide benefits for:

- Prescription Drugs

## UNLOCK THE POWER OF YOUR PLAN

MyBlue gives you an instant snapshot of your plan:



COVERAGE AND BENEFITS



CLAIMS AND BALANCES

**Sign in**

Download the app, or create an account at [bluecrossma.org](https://bluecrossma.org).



**QUESTIONS? CALL 1-800-882-1093. (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)**



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
<b>Inpatient Care</b>		
Hospital care—including surgical services, X-rays and laboratory tests, anesthesia, drugs and medications, and intensive care services	<ul style="list-style-type: none"> <li>• Coverage for days 1–60 per benefit period after Part A deductible</li> <li>• Coverage for days 61–90 after daily Part A coinsurance</li> <li>• Coverage for an additional 60 lifetime reserve days after daily Part A coinsurance</li> </ul>	After a \$250 calendar-year deductible <sup>†</sup> : <ul style="list-style-type: none"> <li>• 80% coverage of Medicare deductible and coinsurance</li> <li>• 80% coverage of lifetime reserve day coinsurance</li> <li>• 80% coverage up to a lifetime maximum of 365 additional hospital days when Medicare benefits are used up<sup>†</sup></li> </ul>
Physician or other professional provider services	80% of approved charges after annual Part B deductible	After a \$250 calendar-year deductible <sup>†</sup> , 80% coverage of Medicare deductible and coinsurance
Skilled nursing facility—participating with Medicare*	<ul style="list-style-type: none"> <li>• Full coverage for days 1–20</li> <li>• Coverage for days 21–100 after daily Part A coinsurance</li> </ul>	After a \$250 calendar-year deductible <sup>†</sup> , 80% coverage of Medicare daily coinsurance for days 21–365
Skilled nursing facility—not participating with Medicare*	No benefits	After a \$250 calendar-year deductible <sup>†</sup> , 80% coverage for 365 days per benefit period
<b>Outpatient Care</b>		
Office visits, emergency services, surgery, radiation therapy, X-ray and lab tests, podiatrists' services, durable medical equipment, and cardiac rehabilitation services	80% of approved charges after annual Part B deductible	After a \$250 calendar-year deductible <sup>†</sup> , 80% coverage of Medicare deductible and coinsurance
Blood glucose monitors and materials to test for the presence of blood sugar	80% of approved charges after annual Part B deductible for all diabetics	After a \$250 calendar-year deductible <sup>†</sup> , 80% coverage of Medicare deductible and coinsurance
Urine test strips (Claims must be submitted on a Medex Subscriber Claim form)	No benefits	After a \$250 calendar-year deductible <sup>†</sup> , 80% coverage based on the allowed charge
Chiropractor services	80% of approved charges after annual Part B deductible, for manual manipulation of the spine to correct a subluxation demonstrated by an X-ray	After a \$250 calendar-year deductible <sup>†</sup> , 80% coverage of Medicare deductible and coinsurance for Medicare-approved charges only
Short-term rehabilitation – physical therapy, speech-pathology, and occupational therapy services approved by Medicare	80% of approved charges after annual Part B deductible	After a \$250 calendar-year deductible <sup>†</sup> , 80% coverage of Medicare deductible and coinsurance

	Medicare Provides	Medex Provides
<b>Mental Health and Substance Use Treatment</b>		
<b>Biologically based mental conditions**</b>		
Inpatient admissions in a general or mental hospital	<ul style="list-style-type: none"> <li>• Coverage for days 1–60 per benefit period after Part A deductible</li> <li>• Coverage for days 61–90 after daily Part A coinsurance</li> <li>• Coverage for an additional 60 lifetime reserve days after daily Part A coinsurance</li> <li>• Coverage for mental hospital admissions is limited to a 190 day lifetime maximum</li> </ul>	After a \$250 calendar-year deductible†: <ul style="list-style-type: none"> <li>• 80% coverage of Medicare deductible and coinsurance</li> <li>• 80% coverage of lifetime reserve day coinsurance</li> <li>• 80% coverage up to a lifetime maximum of 365 additional hospital days when Medicare benefits are used up†</li> </ul>
Outpatient visits	80% of approved charges after annual Part B deductible	After a \$250 calendar-year deductible†: <ul style="list-style-type: none"> <li>• When covered by Medicare, 80% coverage of Medicare deductible and coinsurance with no visit maximum</li> <li>• When visits are not covered by Medicare, 80% coverage with no visit maximum</li> </ul>
<b>Non-biologically based mental conditions</b>		
Inpatient admissions in a general hospital	<ul style="list-style-type: none"> <li>• Coverage for days 1–60 per benefit period after Part A deductible</li> <li>• Coverage for days 61–90 after daily Part A coinsurance</li> <li>• Coverage for an additional 60 lifetime reserve days after daily Part A coinsurance</li> </ul>	After a \$250 calendar-year deductible†: <ul style="list-style-type: none"> <li>• 80% coverage of Medicare deductible and coinsurance</li> <li>• 80% coverage of lifetime reserve day coinsurance</li> <li>• 80% coverage up to a lifetime maximum of 365 additional hospital days when Medicare benefits are used up†</li> </ul>
Inpatient admissions in a mental hospital	Same coverage as a general hospital, but coverage is limited to a 190 day lifetime maximum	After a \$250 calendar-year deductible†: <ul style="list-style-type: none"> <li>• 80% coverage of Medicare deductible and coinsurance</li> <li>• 80% coverage of lifetime reserve day coinsurance</li> <li>• 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)†</li> </ul>
Outpatient visits	80% of approved charges after annual Part B deductible	After a \$250 calendar-year deductible†: <ul style="list-style-type: none"> <li>• When covered by Medicare, 80% coverage of Medicare deductible and coinsurance with no visit maximum</li> <li>• When not covered by Medicare, 80% coverage up to 24 visits per calendar year</li> </ul>

† 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 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, refer to your Medicare & You handbook or go to [medicare.gov](https://www.medicare.gov). For certain services covered by Medex, you have 80% coverage after a \$250 calendar-year deductible<sup>†</sup>. Some preventive covered services are highlighted below.

- One routine fecal-occult blood test every year for members age 50 or older (80% coverage after deductible for tests)
- One routine flexible sigmoidoscopy every four years for members age 50 or older (80% coverage after deductible for tests)
- One routine colonoscopy every two years for a high-risk member (80% coverage after deductible for tests)
- Other routine colorectal cancer screening tests or procedures and changes to tests or procedures according to frequency limits set by Medicare (80% coverage after deductible for tests)
- Routine prostate cancer screening for members 50 or older including one (PSA) test and one digital rectal exam, per calendar year (80% coverage after deductible for exam if doctor accepts assignment, 80% coverage after deductible for PSA test)
- One routine gynecological exam every two years (80% coverage after deductible for exam if doctor accepts assignment)
- One routine gynecological exam per calendar year for a member at high risk for cancer (80% coverage after deductible 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 (80% coverage after deductible for screening)
- One routine Pap smear test per calendar year (80% coverage after deductible coverage for test, full coverage when services are not covered by Medicare)

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.

Limitations and Exclusions. These pages summarize 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. administers claims payment only and does not assume financial risk for claims.

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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 **civilrightscordinator@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**.

## PROFICIENCY OF LANGUAGE ASSISTANCE SERVICES

**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**).

**Vietnamese/Tiếng Việt:** LƯU Ý: Nếu quý vị nói Tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ được cung cấp cho quý vị miễn phí. Gọi cho Dịch vụ Hội viên theo số trên thẻ ID của quý vị (TTY: **711**).

**Russian/Русский:** ВНИМАНИЕ: если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Позвоните в отдел обслуживания клиентов по номеру, указанному в Вашей идентификационной карте (телетайп: **711**).

**Arabic/العربية:**

انتباه: إذا كنت تتحدث اللغة العربية، فتتوفر خدمات المساعدة اللغوية مجاناً بالنسبة لك. اتصل بخدمات الأعضاء على الرقم الموجود على بطاقة هويتك (جهاز الهاتف النصي للصم والبكم "TTY": **711**).

**Mon-Khmer, Cambodian/ខ្មែរ:** ការជូនដំណឹង៖ ប្រសិនបើអ្នកនិយាយភាសា ខ្មែរ សេវាជំនួយភាសាឥតគិតថ្លៃ គឺអាចរកបានសម្រាប់អ្នក។ សូមទូរស័ព្ទទៅផ្នែកសេវាសមាជិកតាមលេខ នៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់អ្នក (TTY: **711**)។

**French/Français:** ATTENTION : si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le Service adhérents au numéro indiqué sur votre carte d'assuré (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**).

**Korean/한국어:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 ID 카드에 있는 전화번호(TTY: **711**)를 사용하여 회원 서비스에 전화하십시오.

**Greek/Ελληνικά:** 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 हिन्दी बोलते हैं, तो भाषा सहायता सेवाएँ, आप के लिए निःशुल्क 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 તમને ભાષાકીય સહાયતા સેવાઓ વિના મૂલ્યે ઉપલબ્ધ છે. તમારા આઈડી કાર્ડ પર આપેલા નંબર પર Member Service ને કૉલ કરો (TTY: 711).

**Tagalog/Tagalog:** PAUNAWA: Kung nagsasalita ka ng wikang Tagalog, mayroon kang magagamit na mga libreng serbisyo para sa tulong sa wika. Tawagan ang Mga Serbisyo sa Miyembro sa numerong nasa iyong ID Card (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)。

**German/Deutsch:** ACHTUNG: Wenn Sie Deutsche sprechen, steht Ihnen kostenlos fremdsprachliche Unterstützung zur Verfügung. Rufen Sie den Mitgliederdienst unter der Nummer auf Ihrer ID-Karte an (TTY: 711).

**Persian/پارسیان:**

توج: اگر زبان شما فارسی است، خدمات کمک زبانی ب صورت رایگان در اختیار شما قرار می گیرد. با شمار تلفن مندرج بروی کارت شناسایی خود با بخش «خدمات اعضا» تماس بگیرید (TTY: 711).

**Lao/ພາສາລາວ:** ຂໍຄວນໃສ່ໃຈ: ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທຫາຝ່າຍບໍລິການສະມາຊິກທີ່ໝາຍເລກໂທລະສັບຢູ່ໃນບັດຂອງທ່ານ (TTY: 711).

**Navajo/Diné Bizaad:** BAA ÁKOHWIINDZIN DOOÍGÍ: Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowolgo éí ná'ahoot'i'. Díí bee anítahígí ninaaltsoos bine'dée' nóomba biká'ígíjij' béesh bee hodíílnih (TTY: 711).