

## BERKSHIRE HEALTH GROUP - RETIREE PLAN BENEFITS

Effective January 1, 2017

PLAN FEATURES	MEDEX 2 with PDP Freedom of Choice Medicare Supplement Plan
	<i>You Pay</i>
INPATIENT CARE	
General Hospital: Semi-private room & board and special services	Covered in full
Rehabilitation Hospital	Covered in full for 100 days at Medicare participating facility. Days 101-365 - \$16/day
Skilled Nursing Facility	Covered in full for 100 days at Medicare participating facility. Days 101-365 - \$16/day
Mental Health & Substance Abuse Care in a Psychiatric Hospital	No co-payment for inpatient hospital services in a network hospital 190-day lifetime limit in a psychiatric hospital
OUTPATIENT CARE	<i>You Pay</i>
Medical Office Visits	Covered in full
Consult & Care by Specialists	Covered in full
Medicare Approved Yearly Wellness & Gynecological Exams	Covered in full
Diagnostic Lab & X-ray Services	Covered in full
Day Surgery	Covered in full
Radiation & Chemotherapy	Covered in full
Urgent & Emergency Care	Covered in full
Ambulance Services	Covered in full
Preventive Dental	No coverage is provided for dental care that is not eligible for coverage under Medicare
Mental Health & Substance Abuse	<u>Biologically based:</u> Covered in full  <u>Non-Biologically based:</u> Covered in full through 24 <sup>th</sup> visit per calendar year; then covered in full from 25 <sup>th</sup> visit for Medicare covered services.
Prescription drugs	<u>Retail: 30-day supply:</u> Tier 1: \$10 co-pay Tier 2: \$20 co-pay Tier 3: \$35 co-pay  <u>Mail Order: 90-day supply</u> Tier 1: \$20 co-pay Tier 2: \$40 co-pay Tier 3: \$70 co-pay  RX Plan name is – Blue Medicare RX CVS Caremark is the Prescription Benefits Manager (PBM) for retail and mail order.

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FITNESS	
Fitness Center benefit	Up to <u>\$300</u> reimbursement per calendar year effective January 1, 2016. See plan details

This is an abbreviated description of benefits. Details of coverage are available from each health plan provider. Health plans provided the information in this summary. The BHG is not responsible for the accuracy of this summary of benefits.