

SCANTIC VALLEY REGIONAL HEALTH TRUST- RETIREE SUPPLEMENT PLAN BENEFITS – Effective: 1-1-2026

Changes/clarifications in red font if applicable

PLAN FEATURES	HARVARD PILGRIM MEDICARE ENHANCE SUPPLEMENT Plan Freedom of Choice	HNE MEDPLUS HMO MEDIWRAP	BCBS MANAGED BLUE FOR SENIORS HMO MEDIWRAP	MEDEX 2 w/OBRA Indemnity Type Medicare Supplement Freedom of Choice
January Renewal				
INPATIENT CARE				
General Hospital: Semi-private room & board and special services	Covered in Full. Full coverage of lifetime reserve day co-insurance Full coverage for days 91-365 per benefit period , when Medicare benefits are used up	Covered in full for unlimited days when medically necessary.	Covered in full for unlimited days when medically necessary	Full coverage of Medicare deductible and co-insurance Full coverage of lifetime reserve day co-insurance Full coverage 90 days per benefit period (plus 365 additional hospital days in your lifetime when Medicare benefits are used up*
Rehabilitation Hospital	Acute rehabilitation hospital covered the same as General Hospital.	Covered in full up to 100 days per calendar year. (Combined with Skilled Nursing Facility)	Covered in full (365 days in a lifetime after Medicare days end)	Full coverage of Medicare deductible and co-insurance Full coverage of lifetime reserve day co-insurance Full coverage 90 days per benefit period (plus 365 additional hospital days in your lifetime when Medicare benefits are used up*
Skilled Nursing Facility	Covered in full for 100 days per benefit period: ▪ Medicare covers up to 20 days after a hospital stay of 3 days or longer Then Plan covers, in full, Medicare daily coinsurance for days 21-100 per benefit period.	Covered in full up to 100 days per calendar year. (Combined with Rehabilitation Hospital)	Covered in full for 100 days in benefit period.	With Medicare – Full coverage of Medicare daily co-insurance for days 21-100. Then \$10 per day from day 101 thru day 365. Without Medicare - \$8 per day per benefit period.

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 SVRHT is not responsible for the accuracy of this summary of benefits.

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INPATIENT CARE	HARVARD PILGRIM MEDICARE ENHANCE Supplement Plan	HNE MEDPLUS	BCBS MANAGED BLUE FOR SENIORS	MEDEX 2 w/OBRA <i>(formerly known as MEDEX ENHANCED w/OBRA90)</i>
	You Pay	You Pay	You Pay	You Pay
Mental Health & Substance Abuse Care in a Psychiatric Hospital	<i>General or Psychiatric hospital</i> - Full coverage of Medicare deductible and coinsurance up to 90 days per benefit period. - Full coverage of lifetime reserve day coinsurance - Full coverage up to 365 additional hospital days in your lifetime when Medicare benefits are used up. (Lifetime 365 days are a combination of days in a general, acute rehabilitation and/or mental hospital)	Covered in full, no day limit.	Biologically based mental conditions: Covered in full, no day limit. Non-biologically-based mental conditions: Covered in full, 60 days per calendar year after Medicare days end	<i>General or Psychiatric hospital</i> - Full coverage of Medicare deductible and co-insurance up to 90 days per benefit period. - Full coverage for days 91-365 per benefit period, when Medicare benefits are used up. (Lifetime 365 days are a combination of days in a general or mental hospital)
OUTPATIENT CARE				
	You Pay	You Pay	You Pay	You Pay
Medical Office Visits	\$10 co-pay per visit	\$10 co-pay per visit	\$10 co-pay per visit	Covered in full
Consult & Care by Specialists	\$10 co-pay per visit	\$10 co-pay per visit	\$10 co-pay per visit (& referral from PCP)	Covered in full.
Routine Physical Exams	\$0 co-pay per visit	\$0 co-pay per visit	\$10 co-pay per visit	Not Covered
Diagnostic Lab & X-ray Services	Covered in full	Covered in full	Covered in full	Covered in full
Day Surgery	Covered in full	\$10 co-pay in physician office	Covered in full in hospital and other day surgical setting \$10 co-pay per visit in an office setting	Covered in full
Radiation & Chemotherapy	Covered in full	Covered in full	Covered in full	Covered in full

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	You Pay	You Pay	You Pay	You Pay
Urgent & Emergency Care	\$10 co-pay for office; \$50 co-pay for ER (waived if admitted)	\$10 co-pay for urgent care office visit; \$50 co-pay per visit for ER (waived if admitted)	\$10 co-pay for urgent care office visit; \$50 per visit for ER (waived if admitted)	Full coverage for emergency services
Ambulance Services	Covered in full	\$25 co-pay per member per day (non- emergency requires Prior Approval)	Emergency Transportation covered in full. Medically necessary transportation \$40 member co-pay	Covered in full
Mental Health & Substance Abuse	<p>Biologically based mental conditions:</p> <ul style="list-style-type: none"> - When covered by Medicare, full coverage of deductible and coinsurance after \$10 co-pay per visit. There is no visit limit. <p>Non-biologically-based mental conditions:</p> <ul style="list-style-type: none"> - When covered by Medicare, full coverage after \$10 co-pay per visit <p><i>* Includes drug addiction and alcoholism.</i></p>	<p>Biologically based mental conditions:</p> <ul style="list-style-type: none"> \$10 co-pay per visit; no visit limits on medically necessary services <p>Non-biologically-based mental conditions:</p> <ul style="list-style-type: none"> \$10 co-pay per visit on medically necessary services 	<p>Biologically based mental conditions:</p> <ul style="list-style-type: none"> \$10 co-pay, unlimited visits <p>Non-biologically-based mental conditions:</p> <ul style="list-style-type: none"> 24 visits per member per calendar year when not covered by Medicare, \$10 copayment per visit 	<p>Biologically-based mental conditions:</p> <ul style="list-style-type: none"> When covered by Medicare, full coverage of deductible and co-insurance w/no visits max. <i>When not covered by Medicare, full Medex benefits with no visit max.</i> <p>Non-biologically-based mental conditions *:</p> <ul style="list-style-type: none"> - Covered in full when covered by Medicare. - When not covered by Medicare – full coverage up to 24 visits per calendar year. <i>* Includes drug addiction and alcoholism.</i>
Routine Vision & Hearing Screenings	<p><u>Hearing</u> - \$10 co-pay 1 exam per calendar year</p> <p><u>Hearing Aid</u> – First \$500 covered in full, then 80% of next \$1,500 up to a total of \$ 2,000 every 2 yrs purchase or repair</p> <p><u>Vision</u> – \$10 co-pay 1 exam per calendar year</p> <p><u>Glasses or contacts</u> - covered up to \$150 per calendar year.</p>	<p>\$0 co-pay per visit for annual routine eye</p> <p>\$10 co-pay hearing exams</p>	<p>\$10 co-pay per visit, per calendar year</p> <p>No coverage for hearing exams or hearing aids</p>	Not covered

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OUTPATIENT CARE	HARVARD PILGRIM MEDICARE ENHANCE Supplement Plan	HNE MEDPLUS	BCBS MANAGED BLUE FOR SENIORS	MEDEX 2 w/OBRA
Preventive Dental	Not covered	Not covered	Not covered	Not covered
	You Pay	You Pay	You Pay	You Pay
Prescription drugs	<p>Retail: 30 day supply: \$10 generic \$20 preferred brand \$35 non-preferred brand</p> <p>Mail Order: 90 day supply: \$20 generic \$40 preferred brand \$70 non-preferred brand</p> <p>Silverscripts is the Prescription Benefits Manager</p>	<p>Retail: 30 day supply: Generic: \$10 co-pay Formulary: \$20 co-pay Non-Formulary: \$35 co-pay Specialty: \$35 co-pay</p> <p>Mail Order: 90 day supply: (maintenance medication) Generic: \$20 co-pay Formulary: \$40 co-pay Non-Formulary: \$70 co-pay Specialty: limited to a one month supply</p> <p>RX Plan name is Express Scripts</p> <p>Express Scripts is the Prescription Benefits Manager for retail and mail order.</p>	<p><i>NO DEDUCTIBLE</i> Retail: up to 30-day supply: Tier 1: \$5 co-pay Tier 2: \$10 co-pay Tier 3: \$25 co-pay</p> <p>Mail order: up to 90-day supply Tier 1: \$10 co-pay Tier 2: \$20 co-pay Tier 3: \$50 co-pay</p> <p><i>RX Plan name is- Blue Medicare RX</i></p> <p>CVS Caremark is the Prescription Benefits Manager (PBM) for retail and mail order.</p>	<p>(Medicare Part D Prescription Plan) Retail: up to 30-day supply: Tier 1: \$5 co-pay Tier 2: \$10 co-pay Tier 3: \$25 co-pay</p> <p>Mail order: up to 90-day supply Tier 1: \$10 co-pay Tier 2: \$20 co-pay Tier 3: \$50 co-pay</p> <p><i>RX Plan name is- Blue Medicare RX</i></p> <p>CVS Caremark is the Prescription Benefits Manager (PBM) for retail and mail order.</p>
FITNESS	HARVARD PILGRIM MEDICARE ENHANCE Supplement Plan	HNE MEDPLUS	BCBS MANAGED BLUE FOR SENIORS	MEDEX 2 w/OBRA
Fitness Benefit	<p>Wellness Benefit Up to \$150 reimbursement per calendar year toward qualified: Nutrition programs, mindfulness apps, fitness equipment, studio memberships and more</p> <p>See plan for details.</p>	<p>Up to \$200 ind/\$400 family reimbursement per calendar year for weight watchers or for an eligible health club per family</p> <p>See plan for details.</p>	<p>Up to \$150 reimbursement per calendar year per subscriber for health club or group class based fitness programs (in person or online) or fitness equipment.</p> <p>Up to \$150 reimbursement per calendar year per subscriber for hospital based weight loss programs and qualified non-hospital based programs.</p>	<p>Up to \$150 reimbursement per calendar year per subscriber for health club or group class based fitness programs (in person or online) or fitness equipment.</p> <p>Up to \$150 reimbursement per calendar year per subscriber for hospital based weight loss programs and qualified non-hospital based programs.</p>

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			See plan for details.	See plan for details.
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BCBSMA Medex Plans Footnotes

Medex Enhanced 2

*The 365 additional days per lifetime 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.