



MASSACHUSETTS



# Master Medical<sup>®</sup> Medicare Part A & B Carve-Out Plan

Summary of Benefits 2010

City of Lowell



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.

## Basic Benefits

	Medicare Provides	Master Medical Carve-Out Pays
<b>Inpatient</b>		
<b>Hospital services</b> Semiprivate room and board Surgical services X-rays and laboratory tests Anesthesia Drugs and medications Intensive care services	<ul style="list-style-type: none"> <li>• Full coverage for days 1–60 after \$1,100 deductible</li> <li>• Full coverage for days 61–90 after \$275 daily co-insurance</li> <li>• Full coverage for an additional 60 lifetime reserve days after \$550 daily co-insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Full coverage of Medicare deductible and co-insurance for days 1–90</li> <li>• Full coverage of lifetime reserve day co-insurance</li> <li>• Full coverage for room and board and special services (as many days as medically necessary)</li> </ul>
Physician or other professional provider	80% of approved services after \$155 annual Part B deductible	Full coverage of Medicare deductible and co-insurance (as many days as medically necessary)
Skilled nursing facility* participating with Medicare	<ul style="list-style-type: none"> <li>• Full coverage for days 1–20</li> <li>• Full coverage for days 21–100 after \$137.50 daily co-insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Full coverage of Medicare daily co-insurance for days 21–100</li> <li>• Full coverage (as many days as medically necessary)</li> </ul>
<b>Outpatient**</b>		
Accident treatment within three calendar days, hospital charges for medical care including podiatry, surgery and related anesthesia, radiation therapy, X-rays and laboratory tests, hemodialysis, pap smear tests, and mammograms	80% of approved services after \$155 annual Part B deductible	Full coverage of Medicare deductible and co-insurance
<b>Extended Benefits</b>		
<b>Inpatient</b>		
Skilled nursing facility participating with Blue Cross and Blue Shield only and participating nursing homes	No benefits	After \$50 calendar-year Extended Benefits deductible, 80% of allowed charges up to \$18 per day for semiprivate room and board and 80% coverage for special services

**For the first 180 days of coverage, your Master Medical Carve-out plan pays only for emergency services.**

\* Medicare imposes certain conditions in order for you to receive Medicare benefits for care in a skilled nursing facility. See your Medicare handbook for more details.

\*\* Most services may be provided in a hospital outpatient department, clinic, or physician's or other professional provider's office or a home.

## Extended Benefits (Continued)\*

	Medicare Provides	Master Medical Carve-Out Pays
<b>Outpatient</b>		
Physical therapy, speech-pathology, and occupational therapy in a hospital or emergency room	80% of approved services, after \$155 annual Part B deductible	After \$50 calendar-year Extended Benefits deductible, 80% of allowed charges, less any Medicare payments
Physical therapy and speech-pathology (professional provider services)	80% of approved services, after \$155 annual Part B deductible up to the Medicare-approved amount	After \$50 calendar-year Extended Benefits deductible, 80% of allowed charges, less any Medicare payments
Occupational therapy (professional provider services)	80% of approved services, after \$155 annual Part B deductible up to the Medicare-approved amount	After \$50 calendar-year Extended Benefits deductible, 80% of allowed charges, less any Medicare payments
Durable medical equipment**	80% of approved services after \$155 annual Part B deductible	After \$50 calendar-year Extended Benefits deductible, 80% of allowed charges, less any Medicare payments
Medical care (professional providers, including podiatrists)	80% of approved services after \$155 annual Part B deductible	After \$50 calendar-year Extended Benefits deductible, 80% of allowed charges, less any Medicare payments
Chiropractor services	80% of approved services, after \$155 annual Part B deductible, only for manual manipulation of the spine to correct a subluxation demonstrated by an X-ray	<ul style="list-style-type: none"> <li>• After \$50 calendar-year Extended Benefits deductible, 80% of allowed charges, less any Medicare payments for medical care to diagnose or treat an illness or injury and follow-up care related to an accident</li> <li>• Full coverage for chiropractor's services within three calendar days of an accident, diagnostic X-rays, and laboratory tests</li> </ul>
Home health care and visiting nurse association services†	Full coverage of approved services	After \$50 calendar-year Extended Benefits deductible, 80% of allowed charges, less any Medicare payments for part-time nursing care and physical therapy, if home health care conditions are met †
Ambulance services (to or from a hospital up to 100 miles)	80% of approved services after \$155 annual Part B deductible	After \$50 calendar-year Extended Benefits deductible, 80% of allowed charges, less any Medicare payments

\* If Medicare has already made an 80% payment for a covered service, you will be responsible for the 20% balance.

\*\* Benefits include blood glucose monitors (claims must be submitted to Medicare first) and exercise equipment for use at home as part of a Cardiac Rehabilitation Program.

† Full home health care benefits are provided when the home health care is provided after a discharge from an inpatient admission.

## Mental Health Benefits

	Medicare Provides	Master Medical Carve-Out Pays
<b>Biologically based mental conditions*</b>		
Inpatient admissions in a general hospital or mental hospital	<ul style="list-style-type: none"> <li>• Coverage for days 1–60 per benefit period after \$1,100 inpatient deductible</li> <li>• Coverage for days 61–90 after \$275 daily co-insurance</li> <li>• Coverage for an additional 60 lifetime reserve days after \$550 daily co-insurance</li> <li>• Coverage for mental hospital admission is limited to 190 days per lifetime</li> </ul>	<ul style="list-style-type: none"> <li>• Full coverage of Medicare deductible and co-insurance</li> <li>• Full coverage of lifetime reserve day co-insurance</li> <li>• Full coverage for as many days as medically necessary</li> </ul>
Outpatient visits	80% of approved services after \$155 annual Part B deductible	<ul style="list-style-type: none"> <li>• When covered by Medicare, full coverage of Medicare deductible and co-insurance with no visit maximum</li> <li>• When visits are not covered by Medicare, full benefits with no visit maximum</li> </ul>
<b>Non-Biologically based mental conditions</b>		
Inpatient admissions in a general hospital	Same as biologically based mental conditions	Same as biologically based mental conditions
Inpatient admissions in a mental hospital	Same coverage as general hospital, but coverage limited to 190 days per lifetime	Same as biologically based mental conditions, however, when Medicare days are used up, 120 days per benefit period (at least 60 days per calendar year) less any days in a mental hospital already covered by Medicare in that calendar year
Outpatient visits	Same as biologically based mental conditions	Same as biologically based mental conditions however, when not covered by Medicare, full coverage up to 24 visits per calendar year
<b>Prescription Drug Benefit</b>		
At designated retail pharmacies (up to a 30-day formulary supply for each prescription or refill)	Medicare does not provide coverage for prescription drugs used outside of the hospital. See your Medicare handbook for certain covered drugs.	80% coverage based on the allowed charge
Through the mail service pharmacy (up to a 90-day formulary supply for each prescription or refill)	Not covered	\$5 for generic drugs \$10 for brand-name drugs

\* 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.

## Healthy Blue Programs.

At Blue Cross Blue Shield of Massachusetts we offer you, a group of programs, discounts and savings, resources, and tools to help you get the most you can from your health care plan. Call **1-800-782-3675** to receive information that outlines these special programs.

Living Healthy Vision <sup>SM</sup> —discounts on eyewear (frames, lenses, supplies, and laser vision correction surgery)	Discount varies
Blue Care <sup>SM</sup> Line to answer your health care questions 24 hours a day—call <b>1-888-247-BLUE (2583)</b>	No charge
Living Healthy Naturally <sup>SM</sup> —discounts on different types of complementary and alternative medicine services such as acupuncture, massage therapy, nutritional counseling, personal training, Pilates, tai chi, and yoga	Up to a 30% discount
Visit <b>www.AHealthyMe.com</b> for an around-the-clock healthy approach to fitness, family, and fun	No charge

## Limitations and Exclusions.

These pages highlight some of the benefits under the Master Medical Carve-out A & B plan. The plan description defines the terms and conditions in greater detail. Should any questions arise concerning benefits, the plan description will govern. Some of the services we don't cover are prescription drugs used outside of the hospital, custodial care; cosmetic surgery; hearing aids, or the exams to prescribe, fit, or change them; most dental care; admissions before your effective date of enrollment in this plan; and any services covered by workers' compensation. In Massachusetts, benefits are provided only when a covered service or supply is furnished by a participating provider.

Please note: Blue Cross and Blue Shield of Massachusetts, Inc. is the administrator of the benefits described in this summary. Blue Cross and Blue Shield administers claims payments only and does not assume financial risk for claims.

## Questions?

**Call 1-800-782-3675 (TTY) 1-800-522-1254.**

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](http://www.bluecrossma.com).**

