



April 1, 2023 - March 31, 2024

Your employer, M. Holland & Sons, Construction, has arranged for Reimbursement Specialists, Inc. (RSI) to administer the deductible and select copay portions of your Blue Cross Blue Shield (BCBS) **HMO Blue New England Basic Copayment** plan. RSI automatically receives claims information from BCBS on claims that have processed toward all eligible expenses. This information is then processed in our system and claims are paid as outlined below.

PFA HMO

BCBS Health Plan Deductible:

Individual: **\$2,000** Family: **\$4,000**

Member Deductible Responsibility:

Member pays the first Individual: **\$1,000** Family: **\$2,000**

Plan Deductible Responsibility:

Plan pays the remaining Individual: **\$1,000** Family: **\$2,000**

Office Visit:	\$60 copay per visit
Member Responsibility:	\$30 copay; plan reimburses \$30
Specialist:	\$75 copay per visit
Member Responsibility:	\$35 copay; plan reimburses \$40
Emergency Room (waived if admitted):	Deductible then \$750 copay
Member Responsibility:	Deductible then \$200 copay; plan pays \$550
Inpatient Hospitalization:	Deductible then \$1,000 copay
Member Responsibility:	Deductible then \$250 copay; plan pays \$750
Day Surgery:	Deductible then \$1,000 copay
Member Responsibility:	Deductible then \$250 copay; plan pays \$750
High Tech Imaging (MRI, CT Scans, PET):	Deductible then \$1,000 copay
Member Responsibility:	Deductible then \$250 copay; plan pays \$750
Diagnostic Tests, Labs & X-Rays:	Deductible then; \$25 copay
Member Responsibility:	Deductible then \$25 copay

PRESCRIPTION DRUGS

Retail - 30 Day Supply	Tier 1: \$20 copay	Tier 2: \$40 copay	Tier 3: \$60 copay
Mail Order - 90 Day Supply	Tier 1: \$40 copay	Tier 2: \$80 copay	Tier 3: \$180 copay

The benefits shown here are a snapshot of the benefits provided by M. Holland & Sons Construction
For a detailed explanation of your benefits see the BCBS benefit summaries.

HOW THE DEDUCTIBLE & SELECT COPAY PORTIONS OF THE BCBS HMO BLUE NEW ENGLAND BASIC COPAYMENT PLAN WORK

- ◆ **You and/or your family visit a provider (doctor, hospital, ER, etc.)**
 - Show your BCBS ID Card to the provider
 - You pay the copay only (if applicable) at the time of the visit
- ◆ **Provider:**
 - Bills BCBS
- ◆ **BCBS:**
 - Adjudicates claim
 - Notifies/pays provider
 - Sends a Summary of Health Plan Payments to you and your provider. The Summary is not a bill and should be saved for your records!
 - Sends a weekly report to RSI on your claim.
- ◆ **RSI:**
 - Issues payment to your provider directly for the M. Holland & Sons Construction Plan's share of the deductible and select copays applied after the deductible.
 - Notifies you via RSI's Explanation of Benefits (EOB) of what the M. Holland & Sons Construction Plan has paid.
 - You are responsible to pay your portion of the deductible and copays to your provider as outlined in your RSI EOB.
 - Mails a reimbursement check directly to you for the M. Holland & Sons Construction Plan's portion of the office visit and specialist copays. Please allow 30-60 days following your date of service to receive your reimbursement check. All claims must be submitted by your provider to BCBS, processed by BCBS and sent to RSI before RSI is able to issue payment.

Our RSI Client Advocate Claims Team is here to help you. If you or your doctor have a question regarding the plan, a specific claim or a bill please contact us

Phone: 855-493-9859

E-mail: claims@rsiadmin.com



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