REIMBURSEMENT SPECIALISTS, INC.

PPO $300

July 1, 2021 - June 30, 2022

Your employer, **The Town of North Reading,** has arranged for Reimbursement Specialists, Inc. (RSI) to administer the deductible portion of your Blue Cross Blue Shield (BCBS) Blue Care Elect Preferred Deductible 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. Eligible expenses will be paid based on the in-network benefits and maximums. Any expenses that exceed the in-network maximums due to visiting out-of-network providers will be the responsibility of the member.

BCBS Out of Pocket Maximum:	Individual: **$5,000**	Family: **$10,000**
Member Out of Pocket Maximum Responsibility:	Individual: **$2,000**	Family: **$4,000**
Plan Out of Pocket Maximum Responsibility:	Individual: **$3,000**	Family: **$6,000**

BCBS Health Plan Deductible:
Individual: **$2,000** Family: **$4,000**

Member Deductible Responsibility:
Member pays the first Individual: **$300** Family: **$900**

Plan Deductible Responsibility:
Plan pays the remaining Individual: **$1,700** Family: **$3,100**

Office Visit:	**$30 copay per visit**
Specialist:	**$45 copay per visit**
Emergency Room (waived if admitted)**:**	**$150 copay**
Inpatient Hospitalization:	**Deductible applies**
Day Surgery:	**Deductible applies**
High Tech Imaging (MRI, CT Scans, PET)**:**	**Deductible applies**
Diagnostic Tests, Labs & X-Rays:	**Deductible applies**

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: $120 copay**

The benefits shown here are a snapshot of the benefits provided by The Town of North Reading.
For a detailed explanation of your benefits see the BCBS benefit summaries.

HOW THE DEDUCTIBLE PORTION OF THE BCBS BLUE CARE ELECT PREFERRED DEDUCTIBLE PLAN WORKS

- **You and/or your family visit a provider (doctor, hospital, ER, etc.)**
  - Show your BCBS ID Card & RSI 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 The Town of North Reading Plan's share of the deductible.
  - Notifies you via RSI's Explanation of Benefits (EOB) of what the The Town of North Reading Plan has paid.
  - You are responsible to pay your portion of the deductible to your provider as outlined in your RSI EOB.

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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