

100/Not Covered \$5,000 Coinsurance Plan

Understanding Your Benefits

Deductibles

You pay the following amounts each year before your health plan starts to pay toward the cost of covered services:

- \$5,000 per individual plan;
\$10,000 per family plan in-network
- Not covered per individual plan;
Not covered per family plan out-of-network

The deductible has a hybrid calculation, which means that all deductible amounts paid count toward the family deductible, but the individual will never pay more than their individual deductible amount.

Out-of-pocket Limits

The following is the maximum you would pay out-of-pocket for essential health benefits each year (including medical and pharmacy copayments, deductibles, and coinsurance).

- \$5,000 per individual plan;
\$10,000 per family plan in-network
- Not covered per individual plan;
Not covered per family plan out-of-network

The out-of-pocket limit has a hybrid calculation, which means that all out-of-pocket amounts paid count toward the family out-of-pocket limit, but the individual will never pay more than their individual out-of-pocket amount.

Please note:

The deductible and out-of-pocket limits are separate for in-network and out-of-network services.

What's covered Service	What you pay	
	In-Network	Out-of-Network
Preventive Care <ul style="list-style-type: none"> Adult preventive care Child preventive care Immunizations Preventive lab, X-ray, and imaging 	\$0 per visit	Not Covered
Primary Care Office Visits <ul style="list-style-type: none"> Adult primary care Adult gynecological exam Pediatric primary care 	\$20 per visit for PCMH*	Not Covered
4 annual visits, subsequent visits apply to the deductible	\$30 per visit for Non PCMH	
Specialist Office Visits <ul style="list-style-type: none"> Specialty care 	\$45 per visit	Not Covered
Chiropractic (limit 20 visits per year)	0% after deductible	Not Covered
Routine eye exam (limit 1 visit per year)	\$55 per visit	Not Covered
Outpatient Services <ul style="list-style-type: none"> Diagnostic lab, X-ray, and imaging Medical/surgical care High-end radiology (e.g., MRI/CT/PET), nuclear medicine, and sleep studies 	0% per visit after deductible	Not Covered

Beyond Benefits

Sign in to your member page on bcbsri.com for useful plan and wellness information at your fingertips.

Access Your Benefits:

- Get a list of your benefits and recent claims.
- See how much you've paid toward your deductible and out-of-pocket maximum.
- Check out our cost and quality tools.
- Find the member handbook to learn what to expect from BCBSRI.

Health Topics & Discounts:

- Read about thousands of health topics in the Health Center.
- Learn how you can get discounts on gym memberships, as well as free one-week trial memberships.

Need help?

Call Customer Service

- Locally: (401) 459-5000
- Outside Rhode Island: 1-800-639-2227
- TTY (Telecommunication Device for the Deaf) users should call 711

Hours:

Monday – Friday,
8:00 a.m. to 8:00 p.m.,
Saturday – Sunday,
8:00 a.m. to noon
Eastern Time

What's covered Service	What you pay	
	In-Network	Out-of-Network
Inpatient Services <ul style="list-style-type: none"> Hospitalization Maternity Mental health Chemical dependency Rehabilitation (limit 45 days per year) 	0% per visit after deductible	Not Covered
Hospital Emergency Services	0% per visit after deductible	0% per visit after deductible
Urgent Care	0% per visit after deductible	0% per visit after deductible
Telemedicine Visits	\$30 per visit	Not covered
Retail-Based Clinic Visits	\$45 per visit	Not Covered
Ambulance <ul style="list-style-type: none"> Ground 	\$50 per occurrence	\$50 per occurrence
<ul style="list-style-type: none"> Air/Water 	0% per occurrence after deductible	0% per occurrence after deductible
Durable Medical Equipment	0% per service/device after deductible	Not Covered
Physical/Occupational Therapy <ul style="list-style-type: none"> Physical therapy Occupational therapy Speech therapy 	0% per visit after deductible	Not Covered
Pharmacy <ul style="list-style-type: none"> Tier 1 – Low cost generics 	\$10	Not Covered
<ul style="list-style-type: none"> Tier 2 – Mid cost generics 	\$40	
<ul style="list-style-type: none"> Tier 3 – Preferred brand 	0% after deductible	
<ul style="list-style-type: none"> Tier 4 – Non preferred brand 	0% after deductible	
<ul style="list-style-type: none"> Tier 5 - Specialty 	0% after deductible	
Pediatric Vision (For dependents under age 19) <ul style="list-style-type: none"> Collection prescription glasses Standard lenses and lens options Collection contact lenses 	0% per service after deductible	Not Covered



**Blue Cross
Blue Shield**
of Rhode Island