BlueSolutions

Blue Cross Blue Shield of Rhode Island

100/60 $1,500/$3,000
High-Deductible Health Plan
HSA Qualifying

Understanding Your Benefits

- ***Deductibles***
  You pay the following amounts each year before your health plan starts to pay toward the cost of covered services:
  - $1,500 per individual plan; $3,000 per family plan in-network
  - $3,000 per individual plan; $6,000 per family plan out-of-network

  The deductible has an aggregate calculation, which means that all deductible amounts paid count toward the family deductible amount, and one or all can meet it.
- ***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).
  - $4,500 per individual plan; $9,000 per family plan in-network
  - $13,500 per individual plan; $27,000 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	What you pay	
Service	**In-Network**	**Out-of-Network**
Preventive Care ▪ Adult preventive care ▪ Child preventive care ▪ Immunizations ▪ Preventive lab, X-ray, and imaging	0% per visit	40% per visit after deductible
Primary Care Office Visits ▪ Adult primary care ▪ Adult gynecological exam ▪ Pediatric primary care	0% per visit after deductible	40% per visit after deductible
Specialist Office Visits ▪ Specialty care ▪ Chiropractic (limit 20 visits per year) ▪ Routine eye exam (limit 1 visit per year)	0% per visit after deductible	40% per visit after deductible
Outpatient Services ▪ 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	40% per visit after deductible
Inpatient Services ▪ Hospitalization ▪ Maternity ▪ Mental health ▪ Chemical dependency ▪ Rehabilitation (limit 45 days per year)	0% per visit after deductible	40% per visit after deductible

continued

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	What you pay	
Service	**In-Network**	**Out-of-Network**
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	0% per visit after deductible	Not covered
Retail-Based Clinic Visits	0% per visit after deductible	40% per visit after deductible
Ambulance ▪ Ground	0% per occurrence after deductible	0% per occurrence after deductible
▪ Air/Water	0% per occurrence after deductible	0% per occurrence after deductible
Durable Medical Equipment	20% per service/device after deductible	40% per service/device after deductible
Physical/Occupational Therapy ▪ Physical therapy ▪ Occupational therapy ▪ Speech therapy	0% per visit after deductible	40% per visit after deductible
Prescription Drugs	$10*-Tier 1; $30*-Tier 2; $50*-Tier 3; $75*-Tier 4; $125*-Tier 5	Not covered
Pediatric Vision (For dependents under age 19) ▪ Collection prescription glasses ▪ Standard lenses and lens options ▪ Collection contact lenses	0% per service after deductible	Not covered

*Applicable once deductible is satisfied.

This is a summary of your BlueSolutions benefits. It is not a contract. For details about your coverage, including any limitations or exclusions not noted here, please refer to your subscriber agreement or call the number located on the back of your BCBSRI ID card. If you have questions about receiving medical care, please call your doctor.

Blue Cross Blue Shield of Rhode Island
www.bcbsri.com
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Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

	What's covered	What you pay	
	Service	In-Network	Out-of-Network

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