Network Blue New England*

Blue Cross Blue Shield of Rhode Island

Understanding Your Benefits

100/Not covered $3,000 Coinsurance Plan

- ***Deductibles***
  You pay the following amounts each year before your health plan starts to pay toward the cost of covered services:
  - $3,000 per individual plan; $6,000 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).
  - $6,500 per individual plan; $13,000 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.

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	Not covered
Primary Care Office Visits ▪ Adult primary care ▪ Adult gynecological exam ▪ Pediatric primary care	$25 per visit	Not covered
Specialist Office Visits ▪ Specialty care	$40 per visit	Not covered
Chiropractic (limit 20 visits per year)	$45 per visit	Not covered
Routine eye exam (limit 1 visit per year)	$0 per visit	Not covered
Outpatient Services ▪ Diagnostic lab	$25 per visit	Not covered
▪ X-ray and imaging	$75 per visit	Not covered
▪ Medical/surgical care ▪ High-end radiology (e.g., MRI/CT/PET), nuclear medicine, and sleep studies	0% per visit after deductible	Not covered

continued

- ***Please note:***
  The deductible and out-of-pocket limits are separate for in-network and out-of-network services.
- ***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**
Inpatient Services ▪ Hospitalization ▪ Maternity ▪ Mental health ▪ Chemical dependency ▪ Rehabilitation (limit 45 days per year)	0% per visit after deductible	Not covered
Hospital Emergency Services	$200 per visit	$200 per visit
Urgent Care	$100 per visit	$100 per visit
Telemedicine Visits	$25 per visit	Not covered
Retail-Based Clinic Visits	$30 per visit	Not covered
Ambulance ▪ Ground ▪ Air/Water	$50 per occurrence	$50 per occurrence
Durable Medical Equipment	20% per service/device after deductible	Not covered
Physical/Occupational Therapy ▪ Physical therapy ▪ Occupational therapy ▪ Speech therapy	20% per visit after deductible	Not covered
Prescription Drugs	$10-Tier 1; $40-Tier 2; $70-Tier 3; $90-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	Not Covered

Members must select a Primary Care Provider (PCP) during enrollment. Failure to select a PCP may result in a reduction in benefits.

This PCP will be the center of the member's care and provide referrals for specialists, tests and other services.

This is a summary of your Network Blue New England 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
500 Exchange Street • Providence, RI 02903-2699
Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.