

# Understanding Your Benefits

### Deductibles

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

- \$2,250 per individual plan;  
\$4,500 per family plan in-network
- \$4,500 per individual plan;  
\$9,000 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).

- \$3,500 per individual plan;  
\$7,000 per family plan in-network
- \$10,500 per individual plan;  
\$21,000 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 limit.

### 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	Tier 1 In-Network	Tier 2 In-Network
<b>Preventive Care</b> <ul style="list-style-type: none"> <li>▪ Adult preventive care</li> <li>▪ Child preventive care</li> <li>▪ Preventive lab, X-ray, and imaging</li> </ul>	\$0 per visit	\$0 per visit	50% per visit after deductible
<b>Primary Care Office Visits</b> <ul style="list-style-type: none"> <li>▪ Adult primary care</li> <li>▪ Adult gynecological exam</li> <li>▪ Pediatric primary care *1<sup>st</sup> visit free</li> </ul>	\$10 per visit	\$30 per visit	50% per visit after deductible
<b>Specialist Office Visits</b> <ul style="list-style-type: none"> <li>▪ Specialty care</li> </ul>	\$30 per visit	\$50 per visit	50% per visit after deductible
<ul style="list-style-type: none"> <li>▪ <b>Chiropractic</b> (limit 20 visits per year)</li> </ul>	\$40 per visit	\$50 per visit	50% per visit after deductible
<ul style="list-style-type: none"> <li>▪ <b>Routine eye exam</b> (limit 1 visit per year)</li> </ul>	\$50 per visit	\$50 per visit	50% per visit after deductible
<b>Diabetics</b> <ul style="list-style-type: none"> <li>▪ Foot exam (limit 1 visit per year)</li> <li>▪ Eye exam (limit 1 visit per year)</li> </ul>	\$0 per visit	\$0 per visit	50% per visit after deductible
<b>Outpatient Services</b> <i>Please note: The Tier 2 copay applies for services provided at hospitals</i> <ul style="list-style-type: none"> <li>▪ Diagnostic lab</li> </ul>	\$25 per visit	\$75 per visit	50% per visit after deductible
<ul style="list-style-type: none"> <li>▪ Diagnostic X-ray and imaging</li> </ul>	\$50 per visit	\$150 per visit	50% per visit after deductible

### Beyond Benefits

Sign in to your member page on [bcbsri.com](http://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	Tier 1 In-Network	Tier 2 In-Network
<ul style="list-style-type: none"> <li>High-end radiology (e.g., MRI/CT/PET), nuclear medicine, and sleep studies</li> </ul>	\$200 per visit	\$600 per visit	50% per visit after deductible
<ul style="list-style-type: none"> <li>Medical/surgical care</li> </ul>	0% per visit after deductible	0% per visit after deductible	50% per visit after deductible
<b>Inpatient Services</b> <ul style="list-style-type: none"> <li>Hospitalization</li> <li>Maternity</li> <li>Rehabilitation (limit 45 days per year)</li> </ul>	0% per visit after deductible	20% per visit after deductible	50% per visit after deductible
<ul style="list-style-type: none"> <li>Mental health</li> <li>Chemical dependency</li> </ul>	0% per visit after deductible	0% per visit after deductible	50% per visit after deductible
<b>Hospital Emergency Services</b>	\$200 per visit	\$200 per visit	\$200 per visit
<b>Urgent Care Center</b>	\$100 per visit	\$100 per visit	\$100 per visit
<b>Telemedicine Visits</b>	\$10 per visit	\$10 per visit	Not covered
<b>Retail-Based Clinic Visits</b>	\$30 per visit	\$30 per visit	50% per visit after deductible
<b>Ambulance</b> <ul style="list-style-type: none"> <li>Ground</li> </ul>	\$50 per occurrence	\$50 per occurrence	\$50 per occurrence
<ul style="list-style-type: none"> <li>Air/Water</li> </ul>	\$50 per occurrence	\$50 per occurrence	\$50 per occurrence
<b>Durable Medical Equipment</b>	20% per service/device after deductible	20% per service/device after deductible	50% per service/device after deductible
<b>Physical/Occupational Therapy</b> <ul style="list-style-type: none"> <li>Physical Therapy</li> <li>Occupational Therapy</li> <li>Speech Therapy</li> </ul>	\$25 per visit	\$75 per visit	50% per visit after deductible
<b>Prescription Drugs</b>	\$10-Tier 1; \$30-Tier 2; \$50-Tier 3; \$75-Tier 4; \$125-Tier 5 \$2 for Asthma, Diabetes and COPD		Not covered

This is a summary of VantageBlue SelectRI 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.



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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	Tier 1 In-Network	Tier 2 In-Network	Out-of- Network
<b>Pediatric Vision (for dependents under age 19)</b> <ul style="list-style-type: none"> <li>▪ Collection prescription glasses</li> <li>▪ Standard lenses and lens options</li> <li>▪ Collection contact lenses</li> </ul>	0% per services	0% per service	Not covered