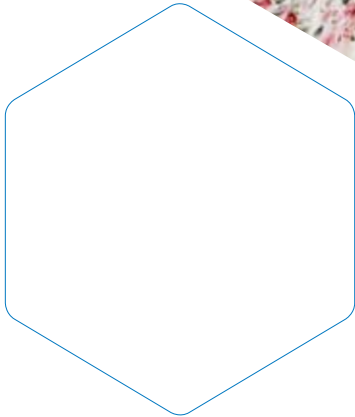


Choosing Your Plan







Small Business Health Plan Options

No two businesses are the same—which is why Blue Cross & Blue Shield of Rhode Island (BCBSRI) offers so many health plan options for small businesses. From traditional coverage to innovative consumer-driven health plans, you can find a BCBSRI plan that fits your needs.

You may already know exactly what type of plan you need—and this guide can help you make your decision quickly. But if you're not sure which plan best suits your company, the chart on page 3 can help you decide. If you want to give your employees a choice of health plans, the chart on pages 4 and 5 shows you which plans you can offer together.



**For more information
contact the**

BCBSRI Small Business
Sales Department at
(401) 459-5959
or 1-800-637-3718



Small Business Health Plan Groups

BCBSRI plans for small businesses are arranged into five groups to make it easier for you to compare them.

The plans within each group have similar characteristics, and we've provided general descriptions of these characteristics to help you choose a plan that best fits your needs. Within each group, you'll find several options with variations on copayments, coinsurance, and/or deductibles.

Once you know what type of plan best fits your business, your broker or BCBSRI account executive can provide premium rates. If you want to offer your employees more than one plan, please refer to the chart on pages 4 and 5 to see which plans may be purchased together.

Pharmacy Plan Options

BCBSRI has several pharmacy plan options available to you. You can choose from lower cost plans to plans with more comprehensive coverage.

Copayments
\$7/\$30/\$50/\$75* – Standard Benefit
\$5/\$15/\$30/\$30
\$7/\$25/\$40/\$40
\$7/\$30/\$50/\$75 with \$500 DED**

* This standard benefit is not applicable to our HealthMate C2C HDHP and BlueSolutions for HSA products.

** Does not meet Creditable Coverage for the state of Massachusetts.

Please note: BlueCHIP for Healthy Options' pharmacy benefit is \$10/\$40/\$75/\$75.

Group 1

BlueCHIP for Healthy Options provides coverage with a strong emphasis on health and wellness.

Group 2

These plans offer the most up-front coverage, with low out-of-pocket costs and no deductible.

Group 3

These plans include a range of deductibles that help reduce premiums.

Group 4

These plans offer high-quality coverage at an economical rate. This group includes our health savings account (HSA) compatible high-deductible health plan (HDHP).

Group 5

Our BlueSolutions plans offer a complete consumer-driven health plan package, including high-quality healthcare coverage paired with a healthcare spending account from one of BCBSRI's preferred financial institutions.

How to use this chart:

Step 1

Use the Group descriptions to determine which type of plan best fits your needs.

Step 2

Compare plan variables to make your initial selections.

Step 3

Ask your broker or BCBSRI account executive to provide pricing for plans that interest you.

Product	Deductible	Coinsurance		Office Visit Copayment		Emergency Room Copayment
		In Network	Out of Network	PCP	Specialist	
BlueCHiP for Healthy Options	\$750	100%	Not available	\$10	\$50	\$200

Product	Deductible	Coinsurance		Office Visit Copayment		Emergency Room Copayment
		In Network	Out of Network	PCP	Specialist	
HealthMate C2C	\$0	100%	80%	\$10	\$10	\$50
HealthMate C2C 15/25	\$0	100%	80%	\$15	\$25	\$100
BlueCHiP Plan 10	\$0	100%	80%	\$10	\$10	\$25
BlueCHiP Plan 10/20	\$0	100%	80%	\$10	\$20	\$100
BlueCHiP Plan 15/25	\$0	100%	80%	\$15	\$25	\$100

Product	Deductible	Coinsurance		Office Visit Copayment		Emergency Room Copayment
		In Network	Out of Network	PCP	Specialist	
HealthMate C2C 100/80 \$250 DED	\$250	100%	80%	\$15	\$25	\$100
HealthMate C2C 100/80 \$500 DED	\$500	100%	80%	\$15	\$25	\$100
HealthMate C2C 100/80 \$1000 DED	\$1,000	100%	80%	\$15	\$25	\$100
BlueCHiP Plan 500	\$500	100%	80%	\$20	\$30	\$100

Product	Deductible	Coinsurance		Office Visit Copayment		Emergency Room Copayment
		In Network	Out of Network	PCP	Specialist	
HealthMate C2C 90/70 \$500 DED	\$500	90%	70%	\$15	\$25	\$100
HealthMate C2C 80/60 \$1000 DED	\$1,000	80%	60%	\$15	\$25	\$100
HealthMate C2C 80/60 \$2000 DED	\$2,000	80%	60%	\$15	\$25	\$100
HealthMate C2C HDHP \$1500 DED	\$1,500	100%	60%	\$0 after deductible	\$0 after deductible	\$0 after deductible
HealthMate C2C HDHP \$3000 DED	\$3,000	100%	60%	\$0 after deductible	\$0 after deductible	\$0 after deductible

Product	Deductible	Coinsurance		Office Visit Copayment		Emergency Room Copayment
		In Network	Out of Network	PCP	Specialist	
BlueSolutions for HRA 100/80 \$1000 DED	\$1,000	100%	80%	\$15	\$25	\$100
BlueSolutions for HSA 80/60 \$1000 DED	\$1,000	80%	60%	\$15	\$25	\$100
BlueSolutions for HSA \$1500 DED	\$1,500	100%	60%	\$0 after deductible	\$0 after deductible	\$0 after deductible
BlueSolutions for HSA \$3000 DED	\$3,000	100%	60%	\$0 after deductible	\$0 after deductible	\$0 after deductible



Dual Options

Offering dual options provides your employees with the opportunity to choose a plan that works best for their healthcare needs and budget, while providing you, the employer, with an economical way to allow your employees to purchase a more comprehensive, higher premium plan.

You can offer up to two variations of health plans to your employees. You may pair BlueCHIP for Healthy Options with any plan. Or you may offer any two plans as long as the rate differential between those plans is between zero and 24 percent. Use the chart at right to determine which plans may be purchased together.

- Pairing available
- Pairing available in the same group

		Group 1	
		BlueCHIP for Healthy Options	HealthMate C2C
Group 1	BlueCHIP for Healthy Options		■
Group 2	HealthMate C2C	■	
	HealthMate C2C 15/25	■	■
	BlueCHIP Plan 10	■	■
	BlueCHIP Plan 10/20	■	■
Group 3	BlueCHIP Plan 15/25	■	■
	HealthMate C2C 100/80 \$250 DED	■	■
	HealthMate C2C 100/80 \$500 DED	■	■
	HealthMate C2C 100/80 \$1000 DED	■	■
Group 4	BlueCHIP Plan 500	■	■
	HealthMate C2C 90/70 \$500 DED	■	■
	HealthMate C2C 80/60 \$1000 DED	■	
	HealthMate C2C 80/60 \$2000 DED	■	
	HealthMate C2C HDHP \$1500 DED	■	
Group 5	HealthMate C2C HDHP \$3000 DED	■	
	BlueSolutions for HRA 100/80 \$1000 DED	■	■
	BlueSolutions for HRA 80/60 \$1000 DED	■	
	BlueSolutions for HSA \$1500 DED	■	
	BlueSolutions for HSA \$3000 DED	■	

The information contained in this chart is provided for illustrative purposes only. It does not constitute a contract. BCBSRI reserves the right to modify or eliminate its product offerings and dual options at any time without notice.



Your Plan for Life.™

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