Plans that work...for you.

Blue Cross Blue Shield of Rhode Island

Blue Cross & Blue Shield of Rhode Island has delivered an entirely new portfolio of health plans with features and benefits designed especially for small businesses.

Why did we do this? Because we understand that when it comes to health plans, small businesses have different needs. Affordability is important, and so are quality and options. That's why we've created our **VantageBlue** plans, which feature special incentives that encourage members to take better care of themselves and live healthier lives. All of our plans are designed to help small businesses like yours strike the right balance between affordability, quality, and options. Because your success—and our reputation—depend on it.

On the right, find a quick snapshot of our menu of plans for small businesses.

PPO **VantageBlue:** These plans continue to offer members access to our extensive local and national network of providers while now featuring special incentives for healthy living, low copayments for certain drugs used to treat chronic conditions, and programs to help members quit smoking, lose weight, and more.

BlueCHiP for Healthy Options: Affordable coverage featuring special Wellness Requirements that will encourage a real commitment from employees to take care of themselves. These plans comply with the Rhode Island Office of the Health Insurance Commissioner's (OHIC) requirements for a HEALTHpact plan.

BlueSolutions for HSA: A good choice for an employer who wants to control premium costs while maintaining quality coverage for employees. Features higher deductibles and the ability to set up an interest-bearing Health Savings Account (HSA), which allows employees to save money for medical expenses.

HealthMate Coast-to-Coast Deductible Plan: A traditional plan that will help employers control premiums while still providing employees full coverage for many services once the deductible is met.

	HealthMate Coast-to-Coast	BlueSolutions for HSA		BlueCHiP for Healthy Options*	
	2000/4000 Ded	1500	3000	Advantage	Basic
In-Network					
Plan Year Deductible	Individual $2,000 Family $4,000	Individual $1,500 Family $3,000	Individual $3,000 Family $6,000	Individual $750 Family $1,500	Individual $5,000 Family $10,000
Coinsurance	0%	0%		N/A	20%
Plan Year Out-of-Pocket Maximum	Individual $2,000 Family $4,000	Individual $3,000 Family $6,000	Individual $5,950 Family $11,900	Individual $2,000 Family $4,000	Individual $5,000 Family $10,000
Deductible/OOP Max Calculation**	Family	Family	Family	Hybrid	Hybrid
Out-of-Network					
Plan Year Deductible	Individual $4,000 Family $8,000	Individual $1,500 Family $3,000	Individual $3,000 Family $6,000	No coverage	No coverage
Coinsurance	20%	40%		N/A	N/A
Plan Year Out-of-Pocket Maximum	Individual $8,000 Family $16,000	Individual $3,000 Family $6,000	Individual $5,950 Family $11,900	N/A	N/A
Deductible/OOP Max Calculation**	Family	Family	Family	Hybrid	Hybrid
Wellness Program Incentives					
Incentives	N/A	N/A		N/A	N/A
In-Network Benefits					
Primary Care Office Visit	$0 after deductible	$0 after deductible	$0 after deductible	$10	$30
Specialist Office Visit	$0 after deductible	$0 after deductible	$0 after deductible	$50	$60
Preventive Services	$0	$0	$0	$0	$0
Outpatient Services, including surgery, lab tests, and X-rays	$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible	20% after deductible
Durable Medical Equipment	$0 after deductible	$0 after deductible	$0 after deductible	20% after deductible	30% after deductible
Physical Therapy, Occupational Therapy, and Speech Therapy	$0 after deductible	$0 after deductible	$0 after deductible	$50	$60
Urgent Care Center	$0 after deductible	$0 after deductible	$0 after deductible	$100	$100
Emergency Room	$0 after deductible	$0 after deductible	$0 after deductible	$200	$200
Inpatient Services	$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible	20% after deductible
Prescription Benefit Options					
Standard Option	$10/$35/$60/$100	$10/$35/$60/$100 after deductible		$10/$40/$75/$75	$10/$40/$75/$75 $250/$500 Ded (applies to tiers 2-4)
Buy-Up Option	$7/$30/$50/$75	Not available		Not available	Not available

Less member involvement

* a HEALTHpact plan

BlueCHiP for Healthy Options complies with the Rhode Island Office of the Health Insurance Commissioner's (OHIC) requirements for a HEALTHpact plan. HEALTHpact plans are designed to assist small employers in offering health coverage that encourages members to make healthy lifestyle choices by meeting certain wellness participation requirements.

VantageBlue						
100/80				100/60	80/60	
250	500	1000	2000	1500	1000	2000
Individual $250 Family $500	Individual $500 Family $1,000	Individual $1,000 Family $2,000	Individual $2,000 Family $4,000	Individual $1,500 Family $3,000	Individual $1,000 Family $2,000	Individual $2,000 Family $4,000
0%	0%	0%	0%	0%	20%	20%
Individual $750 Family $1,500	Individual $1,500 Family $3,000	Individual $3,000 Family $6,000	Individual $6,000 Family $12,000	Individual $4,500 Family $9,000	Individual $3,000 Family $6,000	Individual $6,000 Family $12,000
Hybrid	Hybrid	Hybrid	Hybrid	Hybrid	Hybrid	Hybrid
Individual $1,000 Family $2,000	Individual $1,000 Family $2,000	Individual $2,000 Family $4,000	Individual $4,000 Family $8,000	Individual $4,000 Family $8,000	Individual $2,000 Family $4,000	Individual $4,000 Family $8,000
20%	20%	20%	20%	40%	40%	40%
Individual $3,000 Family $6,000	Individual $3,000 Family $6,000	Individual $6,000 Family $12,000	Individual $12,000 Family $24,000	Individual $12,000 Family $24,000	Individual $6,000 Family $12,000	Individual $12,000 Family $24,000
Hybrid	Hybrid	Hybrid	Hybrid	Hybrid	Hybrid	Hybrid
$50 for the completion of a PHA (Personal Health Assessment) for the member and spouse (age 18+) on BCBSRI.com Reduced copayments for certain prescriptions and services for members with certain health conditions						
$15	$15	$15	$15	$25 ages 19+ $15 Sick visits (5-18 yrs) $5 Sick visits (0-4 yrs)	$15	$15
$30	$30	$30	$30	$40	$30	$30
$0	$0	$0	$0	$0	$0	$0
$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible	20% after deductible	20% after deductible
20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
$50	$50	$50	$50	$50	$50	$50
$100	$100	$100	$100	$250	$100	$100
$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible	20% after deductible	20% after deductible
$10/$35/$60/$100	$10/$35/$60/$100	$10/$35/$60/$100	$10/$35/$60/$100	$10/$35/$60/$100	$10/$35/$60/$100	$10/$35/$60/$100
$7/$30/$50/$75	$7/$30/$50/$75	$7/$30/$50/$75	$7/$30/$50/$75	$7/$30/$50/$75	$7/$30/$50/$75	$7/$30/$50/$75

More member involvement

**See definitions on back page.

This is not a contract; it is to be used as a general guide. For specific plan details, please contact your account representative or broker for a detailed benefit summary.

Understanding deductible and out-of-pocket maximum calculations

Our new plans offer two ways to calculate these amounts:

Family total: Both the deductible and out-of-pocket maximum amounts can be satisfied by one family member or any combination of family members. The deductible amount is also applied to the plan's out-of-pocket maximum.

Hybrid: For both the deductible and out-of-pocket maximum, all family members contribute to the family amount, and once that amount is satisfied everyone is covered. However, an individual family member will never pay more than the individual amount before receiving covered services. The deductible amount is also applied to the out-of-pocket maximum.

IMPORTANT, PLEASE NOTE: For plan-year benefits, deductibles will be calculated on a plan-year basis upon renewal. This means your employees' and their dependents' deductibles will be reset to zero on your renewal date.

We offer a total solution for your members' healthcare needs. Simply add the optional benefits and services below.

	HealthMate Coast-to-Coast 2000/4000	BlueSolutions for HSA	BlueCHiP for Healthy Options	VantageBlue
Blue Cross Dental	✔	✔	✔	✔
Acupuncture Benefit (limit of 12 visits at $10 copay)	✔	–	✔	✔
Vision Benefit (reimbursement for glasses or contacts up to $100 per member per year)	✔	–	–	✔
Group Medicare Options	✔	✔	✔	✔

Pair your plan with a consumer-spending account.

By providing tax-advantaged savings for medical expenses, these accounts help members better manage costs while encouraging them to be more involved in their overall care. Consumer-spending accounts, which are conveniently available through our preferred vendors London Health Administrators and Wells Fargo Health Benefit Services, also provide tax savings to employers.

Flexible Spending Account: Can be paired with VantageBlue, HealthMate Coast-to-Coast, BlueCHiP for Healthy Options, and BlueSolutions for HSA plans.

Health Reimbursement Arrangement: Can be paired with VantageBlue, HealthMate Coast-to-Coast, BlueCHiP for Healthy Options, and BlueSolutions for HSA plans.

Health Savings Account: Can be paired with BlueSolutions for HSA plans.

Blue Cross Blue Shield of Rhode Island
www.BCBSRI.com

500 Exchange Street • Providence, RI 02903-2699

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