

# Health Plan Options



## Choose the Plan that Gives You More



# Choose the Best Plan for Your Employees

You want to offer your employees high-quality medical and dental coverage—and Blue Cross & Blue Shield of Rhode Island will help you do that. We offer dozens of plan options for small businesses, from traditional coverage to consumer-driven health plans, plus affordable dental coverage.

You can also offer your employees a choice of more than one plan, so they can decide which plan works best for their personal healthcare needs and budget. This also provides you, the employer, with an economical way to allow your employees to purchase a more comprehensive, higher premium plan.

We're your healthcare partner, and we're here to help you choose the solution that fits your needs.

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# Plan Options

We offer four types of health plans for small businesses, with a wide range of options. Please see the Summary of Benefits and pages 4 and 5 for a complete list of the plan options available, as well as a guide to which plans may be paired together. You're sure to find a plan or combination of plans that fits your business.

**BlueCHiP<sup>®</sup>** For Healthy Options BlueCHiP for Healthy Options combines comprehensive coverage with tools, resources, and incentives to help members make wise lifestyle choices. 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 in exchange for enhanced benefits.

**HealthMate** COAST•TO•COAST<sup>®</sup> HealthMate Coast-to-Coast (HealthMate C2C) provides up-front coverage for many preventive services and office visits, and no referrals are necessary for specialty care. (Some of our HealthMate plans feature deductibles to keep premium costs down.) Members have access to the BlueCard<sup>®</sup> PPO network—one of the largest integrated provider networks in the country. They can also receive care from non-network providers if they choose.

**BlueCHiP<sup>®</sup>** Coordinated Health Plan BlueCHiP Coordinated Health Plan is our coordinated care plan. Members choose a primary care physician, who provides basic and preventive healthcare and refers them for specialty care when they need it. BlueCHiP Coordinated Health Plan includes the most extensive local network in Rhode Island, and the Flex benefit allows members to receive care outside the network or without a referral.

**BlueSolutions<sup>™</sup>** Your plan. Your health. Your future. BlueSolutions plans are our consumer-driven health plans, which provide trusted healthcare coverage with HealthMate Coast-to-Coast while allowing members and employers to take advantage of tax savings through a health savings account (HSA) or health reimbursement arrangement (HRA) with one of BCBSRI's preferred administrators. BlueSolutions includes health management programs and decision-making tools to help employees make informed choices when it comes to their health.



## Self-employed?

If you are self-employed, you may also be eligible for our Plans for Individuals and Families. Visit **BCBSRI.com** or call **(401) 351-BLUE (2583)** or **1-800-505-BLUE** (outside of Rhode Island only) for more information.

# Prescription Drug Coverage & Blue Cross Dental

## Prescription Drug Coverage

We offer tiered copayment plans, with generic drugs requiring lower copayments than brand name medications. For example, in a four-tiered program, generics have the lowest copayment, and brand name and specialty drugs have increasingly higher copayments. You have a choice of options, from lower cost plans to plans with more comprehensive coverage. See pharmacy plan options at the right.

<i>My pharmacy plan options are:</i>
\$10/\$35/\$60/\$100* – Standard Benefit
\$7/\$30/\$50/\$75
\$5/\$15/\$30/\$30**
\$7/\$25/\$40/\$40**

*\*This standard benefit is not applicable to our HealthMate C2C HDHP, BlueSolutions for HSA, and BlueCHiP for Healthy Options products.*

*\*\*No longer offered effective April 1, 2011.*

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

## Choose the Company that Provides Complete Coverage

BCBSRI offers medical and dental coverage from one convenient source. And since a number of studies have found a correlation between oral health and overall health, a complete healthcare package is more important than ever. In fact, some studies have linked gum disease to:

- Heart disease
- Respiratory illness
- Complications of diabetes
- Preterm, low birth weight babies

The good news is many oral health problems are preventable. By offering dental coverage, you make it easy for your employees to get important preventive dental care. With Blue Cross Dental plans, you'll also get high-quality service from an organization dedicated to improving members' health. Please refer to the chart below for an overview of our plans.



<i>Type of Service</i>	<i>Basic Blue*</i>	<i>Advantage Blue*</i>	<i>Premier Blue*</i>
<b>Preventive/Diagnostic Care</b>	100%	100%	100%
<b>Minor Restorative Care</b>		80%	100%
<b>Major Restorative Care (optional)</b>		50%	50%-100%
<b>Periodontics (optional)</b>		50%	50%
<b>Prosthodontics (optional)</b>		50%	50%
<b>Orthodontics (optional)</b>		50%	50%

*\*Available to groups with three or more enrolled employees. If your group is not eligible due to size, you and your employees may be eligible for Blue Cross Dental Direct. Visit [BCBSRI.com](http://BCBSRI.com) or call (401) 351-BLUE (2583) or 1-800-505-BLUE (outside of Rhode Island) for more information.*



# Guide to Plan Options

## Step 1

Determine which Group description(s) in the first two columns best suits your needs.

## Step 2

Then find the plan(s) in the **My choices** column.

## Step 3

If you would like to offer more than one plan, follow the rows across to see which plans can be paired (●).

	This group offers:	This group is best for me if:	My choices are:	Group 1	Group 2					Group 3				Group 4						Group 5					
				BlueCHIP for Healthy Options	HealthMate C2C	HealthMate C2C 15/25	BlueCHIP Plan 10	BlueCHIP Plan 10/20	BlueCHIP Plan 15/25	HealthMate C2C 100/80 \$250 DED	HealthMate C2C 100/80 \$500 DED	HealthMate C2C 100/80 \$1000 DED	BlueCHIP Plan 500	HealthMate C2C 90/70 \$500 DED	HealthMate C2C 80/60 \$1000 DED	HealthMate C2C 80/60 \$2000 DED	HealthMate C2C 2000/4000 DED	HealthMate C2C HDHP \$1500 DED	HealthMate C2C HDHP \$3000 DED	BlueSolutions for HRA 100/80 \$1000	BlueSolutions for HSA \$1500 DED	BlueSolutions for HSA \$3000 DED			
Group 1	<b>A plan with a strong emphasis on health and wellness</b>	<i>I want to lower premiums. My employees are willing to take on some accountability for their health in exchange for lower out-of-pocket costs. I am willing to take on increased administrative responsibilities so I can offer my employees more coverage at a lower cost.</i>	BlueCHIP for Healthy Options		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●		
Group 2	<b>Plans with the most comprehensive coverage</b>	<i>I am willing to pay more for comprehensive benefits. I prefer to offer plans that provide more comprehensive coverage and minimize out-of-pocket costs. I intend on using the health plan as a benefit to attract and retain employees.</i>	HealthMate C2C	●	●	●	●	●	●	●	●	●	●	●						●					
	<b>Plans with the lowest out-of-pocket costs</b>		HealthMate C2C 15/25	●	●	●	●	●	●	●	●	●	●	●	●						●				
	<b>Plans with no deductible</b>		BlueCHIP Plan 10	●	●	●	●	●	●	●	●	●	●	●	●	●						●			
			BlueCHIP Plan 10/20	●	●	●	●	●	●	●	●	●	●	●	●	●	●					●			
Group 3	<b>Plans with a range of deductibles</b> <b>Moderate out-of-pocket costs</b>	<i>I want to lower premiums; I don't need to offer the richest plans. I want to offer plans that include a deductible. My employees are willing to pay moderate out-of-pocket costs to have good quality coverage.</i>	HealthMate C2C 100/80 \$250 DED	●	●	●	●	●	●		●	●	●	●	●	●	●	●	●		●	●			
			HealthMate C2C 100/80 \$500 DED	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●		●	●		
			HealthMate C2C 100/80 \$1000 DED	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●			●		
			BlueCHIP Plan 500	●	●	●	●	●	●	●	●	●	●	●		●	●			●		●	●		
Group 4	<b>Plans with higher deductibles</b> <b>Plans with higher coinsurance</b>	<i>I have a limited budget and am looking to lower premiums. I am open to exploring new types of plans, including non-traditional plans. I am willing to have my employees take on higher costs.</i>	HealthMate C2C 90/70 \$500 DED	●	●	●	●	●	●	●	●	●	●		●	●	●	●	●		●	●			
			HealthMate C2C 80/60 \$1000 DED	●			●	●	●	●	●	●	●	●	●	●		●	●	●	●	●	●	●	●
			HealthMate C2C 80/60 \$2000 DED	●								●	●	●		●	●		●	●	●	●	●	●	●
			HealthMate C2C 2000/4000 DED	●								●	●	●		●	●	●		●	●	●	●	●	●
			HealthMate C2C HDHP \$1500 DED	●								●	●	●	●	●	●	●		●	●	●	●		●
			HealthMate C2C HDHP \$3000 DED	●													●	●	●	●	●		●		●
Group 5	<b>Plans based on our consumer-driven health plan platform</b> <b>Coverage paired with a healthcare spending account</b>	<i>I am open to offering high-deductible plans. I am willing to provide an employer-funded account. I am interested in offering a non-traditional plan. My employees are willing to accept higher costs.</i>	BlueSolutions for HRA 100/80 \$1000 DED	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●			●			
			BlueSolutions for HSA \$1500 DED	●								●	●	●	●	●	●	●	●	●		●		●	
			BlueSolutions for HSA \$3000 DED	●													●	●	●	●			●		

# Ancillary Products

BCBSRI has a suite of products and services that extends beyond traditional health insurance plans and can add great value to your business.

Innovative health coverage such as our BlueSolutions line of consumer-driven health plans, along with complementary products such as dental and life insurance, enable you to offer your employees a wide range of benefits while having the convenience of going to only one carrier: BCBSRI.

## BlueSolutions Consumer-Driven Health Plans

BlueSolutions, our suite of consumer-driven health plans, offers you the advantages of lower premiums and tax savings. BlueSolutions is based on a medical plan with a higher deductible combined with a consumer spending account offered through a BCBSRI preferred vendor. We offer two BlueSolutions products:

### BlueSolutions for HRA

- A BCBSRI medical plan combined with a health reimbursement arrangement (HRA) administered through our preferred vendor, London Health Administrators
- Provides the ability to contribute pretax dollars that your employees can use for unreimbursed medical expenses
- Enables employers to own and manage the HRA, defining the parameters of the reimbursement (contribution amounts, eligible expenses, etc.)

### BlueSolutions for HSA

- A health savings account (HSA) qualifying high-deductible health plan (HDHP) combined with a health savings account administered through one of our preferred consumer spending account vendors, London Health Administrators or Wells Fargo Health Benefit Services
- Provides the ability to contribute pretax dollars that your employees can use for current and future unreimbursed medical expenses

- Owned by employees, giving them a lifelong vehicle to save for medical costs today and in retirement

## Flexible Spending Accounts

BCBSRI also provides you with the opportunity to offer your employees a flexible spending account (FSA). FSAs are financial accounts set up by you which allow employees to set aside pretax money to pay for qualified medical expenses. FSAs are administered through our preferred vendor, London Health Administrators.

## Added Benefits with Riders

In addition to standard benefits covered by our plans, the following riders are available if you choose to provide more extensive benefits. These riders are available with all BCBSRI health plans with the exception of our HealthMate Coast-to-Coast HDHP, BlueSolutions for HSA plans, and our Medicare plans.

### Vision Eyewear

Our eyewear rider provides members with an annual allowance of up to \$100 per calendar year toward the cost of prescription glasses (lenses/frames) or contact lenses.

### Acupuncture

Our acupuncture rider provides coverage for up to 12 visits per calendar year with a Doctor of Acupuncture.





## Continued Care with Our Retiree Plans

Your retirees have earned your respect and gratitude for years of devoted service. Why not offer a health plan that will see them through their retirement years? BCBSRI offers several options that enhance the standard benefits of the Original Medicare program.

### BlueCHiP for Medicare

Our Medicare Advantage health plan offers all of the same benefits of the Original Medicare program— and more—with the advantage of predictable copayments for office visits, worldwide emergency and urgent care coverage, and virtually no paperwork. This coverage not only addresses a wider range of preventive healthcare services, but also provides extras such as eyeglass coverage, dental coverage, hearing aid coverage, and even a fitness club benefit.

### Plan 65

Our traditional Medicare supplemental plan offers additional coverage beyond Medicare Parts A and B, with complete freedom of choice. This plan is designed to cover the coinsurance and deductible amounts that Medicare Parts A and B do not pay. Members are free to seek care from any participating Medicare provider in the country and receive coverage for eligible services.

## Medicare Part D Waiver Prescription Drug Plan

Our Medicare Part D Plan can be seamlessly integrated into your retiree health plan. If you choose to enroll your Medicare beneficiaries in this employer-sponsored plan, you can select from six different waiver plan options that BCBSRI offers to enhance that coverage. Your retirees will still continue to have unlimited prescription drug coverage just as they did with their current drug plan—with no Part D coverage gap. These waiver plans can help save you anywhere from 15 to 25 percent off your current retiree health plan premium.



# Online Enrollment

Save time, money, and paperwork with our online plan administration tool\* available on **BCBSRI.com**. This easy-to-use, secure application allows you to perform many health plan management tasks without the hassles of paper.



## Easy does it

With our online enrollment tool, you can:

- Reduce your paper-based workload.
- Get accurate, up-to-date information about enrollment.
- Change enrollment information quickly and easily.
- Enroll accounts with multiple probationary periods.
- Add a subscriber or dependent (including an ex-spouse, common-law spouse, or stepchild) with a future effective date to accommodate your probationary period.
- Request member ID cards.
- Re-enroll and re-instate a subscriber.
- Download subscriber rosters.
- Change or cancel subscriber or dependent coverage.
- Make multiple concurrent changes to existing subscriber information.
- Transfer subscribers from one group to another affiliate group outside the plan's anniversary date.
- Generate group activity reports to assist you with bill reconciliation.

## Security

Our online enrollment tool was created with your subscribers' security in mind. Only an authorized user can access the site. Also, the information passing from your system to ours is encrypted, making it virtually impossible for anyone to access the transferred data.

## How it works

Online enrollment is available right from **BCBSRI.com**. There's no complicated software to install or maintain—you only need a computer with Internet access. Once you've established an account, you can access online enrollment to input information and submit it to BCBSRI. You'll typically see the results online the next business day.

To set up an account, you must request a personal identification number (PIN) by contacting the **BCBSRI Group Sales Department** at **(401) 459-5959, ext. 6193, or 1-800-637-3718, ext. 6193**. You can also visit the Employers page on **BCBSRI.com** and click the "Employer Registration and Sign In" link to get answers to commonly asked questions about employer registration.

*\*Not available with BlueCHiP for Healthy Options or a third-party administrator.*





# Key Terms



**Health insurance can be confusing at times. Here's a list of key terms with simple definitions.**

A **deductible** is what you pay before we start to pay. So, for example, if you have a \$500 deductible and you have a \$2,000 bill for outpatient surgery, you pay the first \$500 and we pay the rest.

An **individual deductible** applies to one person. A **family deductible** applies to the whole family. Depending on the plan, that means either several family members have to meet their individual deductibles, or the whole family has to pay a certain amount before coverage begins.

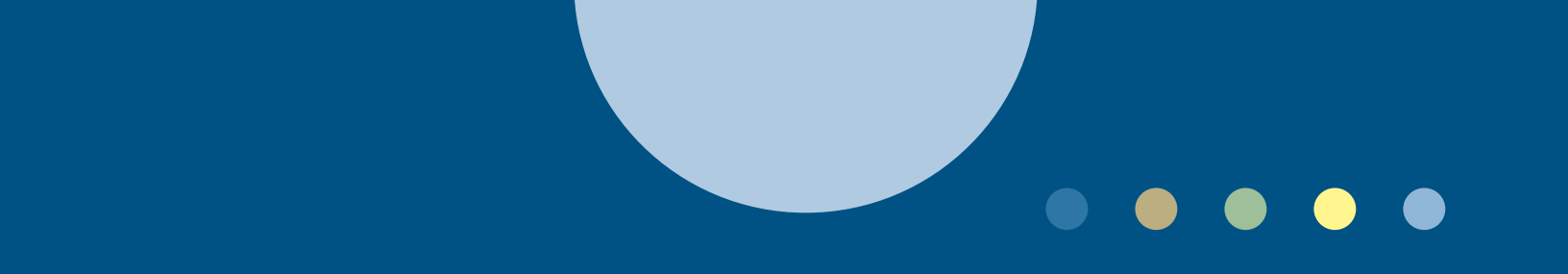
A **copayment** is a flat amount you pay each time you get a service, such as paying \$20 every time you go to your personal doctor.

**Coinsurance** is the percentage of a medical bill that you pay. For example, if you have 20% coinsurance, that means you pay 20% of the bill and Blue Cross pays 80%.

An **out-of-pocket maximum** limits the amount of coinsurance you would ever have to pay in a calendar year. (The deductible usually isn't included in the out-of-pocket maximum.) If you have very high medical bills, the out-of-pocket maximum protects you financially.

*BCBSRI has negotiated discounts with all in-network providers. This means that while working toward your deductible or paying coinsurance you pay less for services than the provider would typically charge.*





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forests and other controlled sources  
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500 Exchange Street • Providence, RI 02903-2699

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