

# You asked for change. We delivered.



Starting on April 1, 2011, Blue Cross & Blue Shield of Rhode Island will deliver an entirely new portfolio of health plans with features and benefits designed especially for small businesses.

Why are we doing 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 new **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.

Here's a quick snapshot of our new menu of plans for small businesses.

**VantageBlue:** Plans that empower members to be more involved in their healthcare by offering special incentives for healthy living, low copayments for certain drugs used to treat chronic conditions, and special programs that help people 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.

More  
progressive



More  
traditional

	HealthMate Coast-to-Coast	BlueSolutions for HSA		BlueCHIP for Healthy Options*	
	2000/4000 Ded	1500	3000	Advantage	Basic
	<b>In-Network</b>				
<b>Plan Year Deductible</b>	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
<b>Coinsurance</b>	0%	0%		N/A	20%
<b>Plan Year Out-of-Pocket Maximum</b>	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
<b>Deductible/OOP Max Calculation**</b>	Family	Family	Family	Hybrid	Hybrid
<b>Out-of-Network</b>					
<b>Plan Year Deductible</b>	Individual \$4,000 Family \$8,000	Individual \$1,500 Family \$3,000	Individual \$3,000 Family \$6,000	No coverage	No coverage
<b>Coinsurance</b>	20%	40%		N/A	N/A
<b>Plan Year Out-of-Pocket Maximum</b>	Individual \$8,000 Family \$16,000	Individual \$3,000 Family \$6,000	Individual \$5,950 Family \$11,900	N/A	N/A
<b>Deductible/OOP Max Calculation**</b>	Family	Family	Family	Hybrid	Hybrid
<b>Wellness Program Incentives</b>					
<b>Incentives</b>	N/A	N/A		N/A	N/A
<b>In-Network Benefits</b>					
<b>Primary Care Office Visit</b>	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$10	\$30
<b>Specialist Office Visit</b>	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$50	\$60
<b>Preventive Services</b>	\$0	\$0	\$0	\$0	\$0
<b>Outpatient Services, including surgery, lab tests, and X-rays</b>	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	20% after deductible
<b>Durable Medical Equipment</b>	\$0 after deductible	\$0 after deductible	\$0 after deductible	20% after deductible	30% after deductible
<b>Physical Therapy, Occupational Therapy, and Speech Therapy</b>	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$50	\$60
<b>Urgent Care Center</b>	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$100	\$100
<b>Emergency Room</b>	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$200	\$200
<b>Inpatient Services</b>	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	20% after deductible
<b>Prescription Benefit Options</b>					
<b>Standard Option</b>	\$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)
<b>Buy-Up Option</b>	\$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.

**NEW 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	\$250
\$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 three 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.

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
<b>Blue Cross Dental</b>	✓	✓	✓	✓
<b>Acupuncture Benefit</b> (limit of 12 visits at \$10 copay)	✓	—	✓	✓
<b>Vision Benefit</b> (reimbursement for glasses or contacts up to \$100 per member per year)	✓	—	—	✓
<b>Group Medicare Options</b>	✓	✓	✓	✓

## 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 vendor London Health Administrators, 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.



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