



A local health plan, a world of difference

Get coverage designed with your needs in mind.

2027 MEDICAL AND DENTAL PLANS
for individuals and families



**Blue Cross
Blue Shield**
of Rhode Island



BCBSRI is here for you.

Finding the right health plan matters, especially when the cost of care—medical services, hospital care, and prescription drugs—continues to go up. You need a health insurer that’s focused on your needs, and helping you get the most from your health coverage.

Blue Cross & Blue Shield of Rhode Island (BCBSRI) is a local, nonprofit health insurance company. We work for our members—never shareholders. Your needs are our top priority. You can trust that we’re here for you today, just like we’ve been here for Rhode Islanders for more than 85 years.

Here with flexible health plan options

We offer a range of plans designed for different needs and budgets, including traditional benefit designs, a local network plan with lower premiums, and plans that offer tax-saving opportunities through a health savings account (HSA).

Here with access to trusted care

With most plans, you’ll have access to a broad provider network that includes 98% of Rhode Island doctors.

Here to help you stay healthier

You’ll have \$0 in-network preventive care, 24/7 virtual care with Doctors Online¹ (plus, new for 2027: virtual primary care), in-person and virtual behavioral health support, and programs to help manage chronic conditions.

Here to make healthcare easier to understand

Your BlueCare Connect member account helps take the mystery out of healthcare services, so you’re not left wondering what to do next. You’ll have easy, one-stop access to your plan benefits and person-to-person support from Care Guides, nurses, and health coaches when you want it.

Here to help you manage out-of-pocket costs

MedsYourWay^{®2} can help reduce your out-of-pocket costs at the pharmacy and you can get free home delivery of eligible medications through Amazon Pharmacy³. You can also enjoy member-only savings on popular health and lifestyle products with Blue365^{®4}.

Here to reward your healthy actions

All plans include a wellness program that supports and rewards healthy choices. You can select activities and set goals to meet your personal needs.



You can enroll in a BCBSRI health plan online, over the phone, or at any Your Blue StoreSM location. See page 16 for more details.

*Excluding BlueCHiP Direct Advance



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Find a plan that fits you

Healthcare cost increases directly affect premiums, making it more important than ever to choose a plan that fits your specific situation. As you compare options, consider cost, choice, and need.



Cost

This is your monthly premium + potential out-of-pocket expenses.

- Plans with a higher premium generally have lower deductibles and copays, so you'll pay less out-of-pocket when you see a doctor or go for tests, blood work, and other services.
- For plans with lower premiums, you'll be responsible for a larger portion of the bill for services.



TIP: If your overall health is good and you rarely need to see a doctor, you might consider a plan with lower premiums and higher deductibles. You'll want to set aside enough money to cover potential doctor visits, tests, etc. in the event you need them.



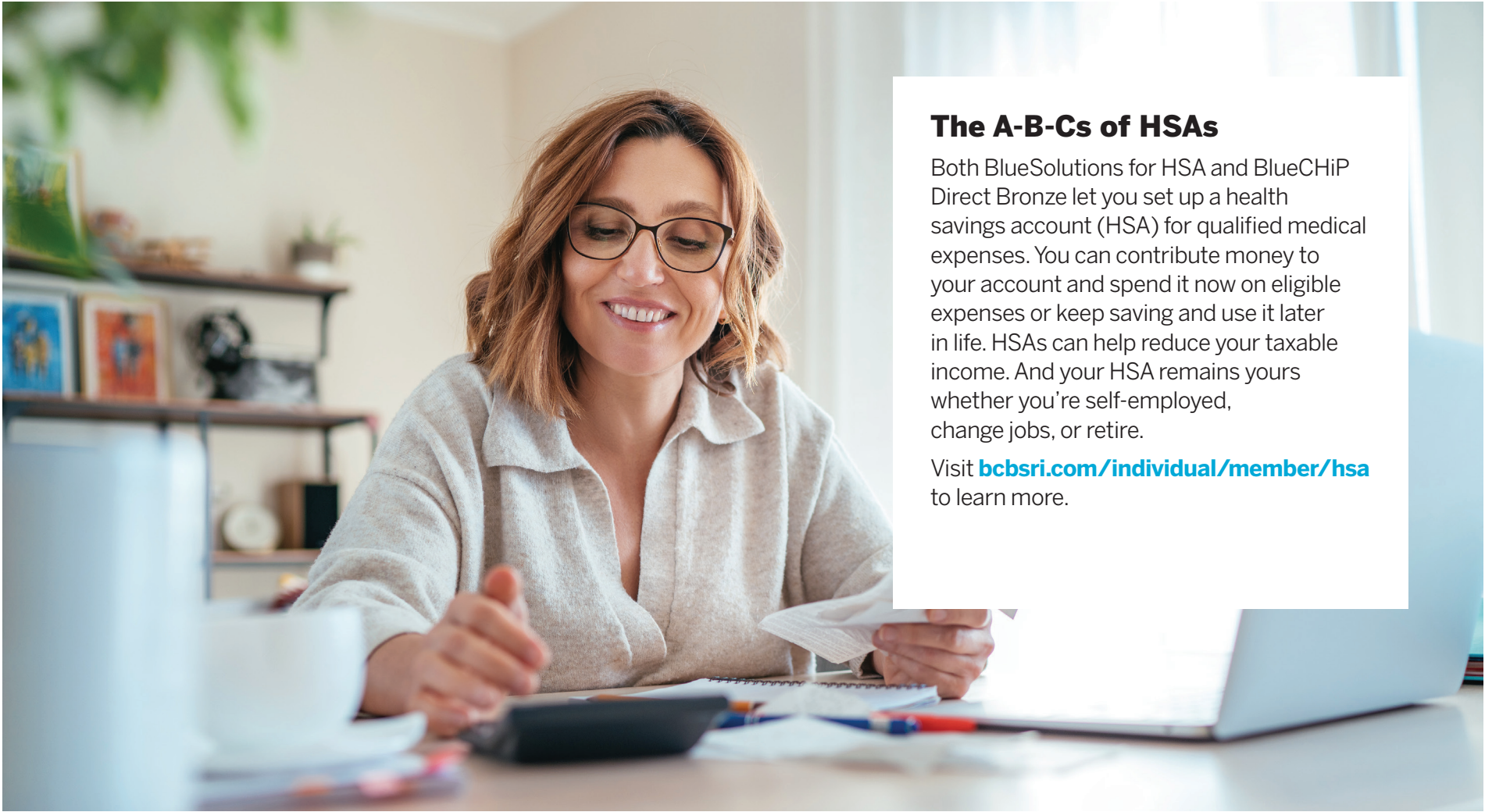
Choice

This refers to where you see healthcare providers (your network).

- Are your doctors all in Rhode Island? Then a local network may work for you.
- Do you want the freedom to see a doctor or use a facility anywhere in the country? You might prefer a national network.



TIP: Nationwide coverage is nice, but if all your doctors are local, a plan with a local network could save you money. Otherwise, you could be paying for coverage you don't need.



The A-B-Cs of HSAs

Both BlueSolutions for HSA and BlueCHIP Direct Bronze let you set up a health savings account (HSA) for qualified medical expenses. You can contribute money to your account and spend it now on eligible expenses or keep saving and use it later in life. HSAs can help reduce your taxable income. And your HSA remains yours whether you're self-employed, change jobs, or retire.

Visit bcbsri.com/individual/member/hsa to learn more.



Need

Think about your current health and any medications you take regularly.

- Do you have a chronic condition like asthma or diabetes that requires regular doctor visits? Or do you rarely need to see a doctor?
- If you take several medications, ask about prescription drug costs for the plan you are considering.



TIP: If you see a doctor regularly, you might consider a plan with lower copays. You may pay more in monthly premiums, but you'll be charged less for each visit.

If you don't have health insurance, you may pay a penalty under Rhode Island law.

A plan to give you more



Save with our expansive provider network.

You pay lower out-of-pocket costs when you see in-network providers. And with 98% of Rhode Island doctors in the BCBSRI network (for most plans*), that means more opportunities to save.



Get rewarded with wellness.

BlueCare Connect includes a wellness program with activity tracking and incentive earning. Have fun, feel better, and earn up to \$500 in annual total rewards for you and a covered spouse.



Protect your health with preventive care.

Every BCBSRI plan includes 100% in-network coverage for your annual physical, flu shot, and recommended tests and screenings.



Feel better, faster.

Doctors Online is available 24/7, including weekends and holidays, for non-emergency health needs and by appointment for therapy.

New for 2027: You can receive virtual primary care through Doctors Online, including well visits and sick care.



Wraparound support for cancer care.

Get help even before a diagnosis is confirmed. Developed with Daymark Health⁵, our cancer care support program offers care coordination, symptom management, social services support, and help finding local care when appropriate.

Learn more at bcbsri.com/individual/member/cancer.



Get help with chronic health needs.

Whether it's diabetes, high blood pressure, your mental health, or another chronic condition, BCBSRI offers wide-ranging programs and services.

See what's available at bcbsri.com/individual/member/conditions.



Save on products and services with Blue365.

Find member-only deals on athletic gear, personal care items, hearing and vision, travel, and more. Visit blue365deals.com for details.

*Excluding BlueCHIP Direct Advance



Healthcare support that's built around you

BlueCare Connect integrates your available health benefits and makes them accessible in one convenient location. With one sign-on to the online portal or mobile app, you can see plan information like coverage and deductibles, useful health and wellness programs, claims, and more. You can also connect to Doctors Online and your HSA if you have one. Plus, you'll receive relevant health tips, educational content, and important care reminders.

Help is just a phone call—or tap—away

If you need help (or just prefer one-on-one conversations), our personable Care Guides are available by phone or chat to answer plan questions, help you navigate care options—even locate providers and schedule appointments. You can also speak with a nurse or work with a certified health coach on your health and well-being goals.

No matter where you are in your health journey, **BlueCare Connect** is here for you.



Getting started with BlueCare Connect

- Go to bluecareconnectri.com to create your member account. (Have your BCBSRI member ID card handy.)
- Download the BlueCare Connect app for added convenience (look for RI in the app name). You can use the same username and password for online and the app.



Just what the doctor ordered: how to save on Rx costs

Save at the pharmacy with MedsYourWay

Get the lowest available price for your eligible medications—no coupons or other cards needed. Just visit a participating in-network retail pharmacy and present your BCBSRI member ID card. You'll pay the lowest available price and have covered Rx purchases applied to your deductible.

Save time and money with home delivery through Amazon Pharmacy

You can have 90-day supplies of your maintenance medications sent to your home through Amazon Pharmacy—even if you're not an Amazon Prime member. You'll enjoy free standard shipping, refill reminders, online ordering, and auto-refill.



Learn more about your prescription drug coverage at bcbsri.com/individual/member/pharmacycoverage.

Which health plan is right for you?



BasicBlue

- Traditional benefits
- Covers office visits before you reach your deductible



BlueSolutions for HSA

- Lower premiums
- Comprehensive benefits
- Qualifies for a tax-saving HSA



BlueChiP

- Lower premiums
- Rhode Island network
- Primary care provider (PCP) coordinates your care with referrals



VantageBlue

- Highest levels of coverage
- Flexibility to choose from a broad network of doctors
- Enhanced benefits, like foot and eye exams for members with diabetes

Bronze, Silver, Gold, Platinum: what they mean

Plan level	Premium cost	Healthcare expenses	If you want
Platinum On average, plan pays 90% of your medical costs and you pay 10%	\$\$\$\$	\$	Lowest healthcare expenses in exchange for higher premiums
Gold On average, plan pays 80% of your medical costs and you pay 20%	\$\$\$	\$\$	Lower healthcare expenses in exchange for higher premiums
Silver On average, plan pays 70% of your medical costs and you pay 30%	\$\$	\$\$\$	Balance of premium & healthcare expenses
Bronze On average, plan pays 60% of your medical costs and you pay 40%	\$	\$\$\$\$	Lower premiums

Your health plan choices at a glance

All of our plans include the following:

- 100% coverage for your annual physical and other in-network preventive services
- Wellness program with up to \$500 in rewards for you and your covered spouse
- Teleheath through Doctors Online (including virtual primary care for 2027)

	BlueCHiP	BlueSolutions for HSA	BasicBlue	VantageBlue
Lower premiums	✓	✓		
Type of network	Local	National	National	National
Out-of-network services	Not covered	Not covered	Not covered	Not covered
Incentives	Up to \$500 in rewards (total household rewards for subscriber and covered spouse)			
Referral required	✓			
Tax savings opportunities	✓*	✓		
Most office visits covered before you meet your deductible	✓		✓	✓
\$2 copays for certain maintenance drugs to treat diabetes, asthma, and COPD				✓
MedsYourWay®	✓	✓	✓	✓

*The BlueCHiP Direct Bronze plan can be paired with an HSA for potential tax savings opportunities.

This is a summary of benefits. It is not a contract. For details about coverage, including any utilization management procedures, limits and exclusions not noted here, please call our Sales Department at (401) 746-3137 or refer to the health plan's subscriber agreement at bcsri.com/individual/shop.

Platinum-Level Health Plans	VantageBlue Direct 950/1900
	You pay
In-network deductible	\$950 individual \$1,900 family
In-network out-of-pocket maximum (OOP)	\$3,000 individual \$6,000 family
Coinsurance	0% after deductible
Preventive services (annual exam)	\$0
Primary care provider (PCP) office visit when PCP is part of a patient-centered medical home	\$10 (first sick visit free)
Primary care provider (PCP) office visit when PCP is NOT part of a patient-centered medical home	\$20 (first sick visit free)
Telemedicine using Doctors Online	\$20
Retail clinic	\$20
Specialist visit	\$30
Annual foot and eye exams for members with diabetes	\$0
Acupuncture treatment (12 visits per year)	\$30
Urgent care center	\$50
Emergency room	\$100
Inpatient hospital	0% after deductible
Diagnostic laboratory tests	0% after deductible
X-rays	0% after deductible
High-end radiology (MRI, PET, CAT scan, etc.)	0% after deductible
Prescriptions	
Tier 1	\$10
Tier 2	\$25
Tier 3	\$50
Tier 4	\$75
Tier 5	\$150 after deductible

Gold-Level Health Plans	VantageBlue Direct 1600/3200	VantageBlue Direct 3250/6500	BlueSolutions for HSA Direct 1900/3800	BasicBlue Direct 2500/5000	BlueCHiP Direct 2300/4600
	You pay	You pay	You pay	You pay	You pay
In-network deductible	\$1,600 individual \$3,200 family	\$3,250 individual \$6,500 family	\$1,900 individual \$3,800 family	\$2,500 individual \$5,000 family	\$2,300 individual \$4,600 family
In-network out-of-pocket maximum (OOP)	\$8,900 individual \$17,800 family	\$6,500 individual \$13,000 family	\$7,000 individual \$14,000 family	\$5,900 individual \$11,800 family	\$6,000 individual \$12,000 family
Coinsurance	20% after deductible	20% after deductible	0% after deductible	10% after deductible	10% after deductible
Preventive services (annual exam)	\$0	\$0	\$0	\$0	\$0
Primary care provider (PCP) office visit when PCP is part of a patient-centered medical home	\$20 (first sick visit free)	\$30 (first sick visit free)	\$15 after deductible	\$15	\$15
Primary care provider (PCP) office visit when PCP is NOT part of a patient-centered medical home	\$30 (first sick visit free)	\$40 (first sick visit free)	\$35 after deductible	\$25	\$35
Telemedicine using Doctors Online	\$30	\$40	\$35 after deductible	\$25	\$35
Retail clinic	\$45	\$45	\$40 after deductible	\$30	\$45
Specialist visit	\$45	\$45	\$40 after deductible	\$30	\$45
Annual foot and eye exams for members with diabetes	\$0	\$0	\$40 after deductible	\$30	\$45
Acupuncture treatment (12 visits per year)	\$45	\$45	\$45 after deductible	\$45 after deductible	\$45
Urgent care center	\$75	\$75	\$75 after deductible	\$75 after deductible	\$75
Emergency room	\$200	\$200	\$300 after deductible	10% after deductible	10% after deductible
Inpatient hospital	20% after deductible	20% after deductible	\$300 per admission after deductible	10% after deductible	10% after deductible
Diagnostic laboratory tests	20% after deductible	20% after deductible	0% after deductible	10% after deductible	10% after deductible
X-rays	20% after deductible	20% after deductible	0% after deductible	10% after deductible	10% after deductible
High-end radiology (MRI, PET, CAT scan, etc.)	20% after deductible	20% after deductible	\$150 after deductible	10% after deductible	10% after deductible
Prescriptions					
Tier 1	\$10	\$10	\$10 after deductible	\$10	\$7
Tier 2	\$25	\$30	\$30 after deductible	\$30	\$25
Tier 3	\$50	\$60	\$50 after deductible	\$50 after deductible	\$50 after deductible
Tier 4	\$75	\$80	\$75 after deductible	\$75 after deductible	\$75 after deductible
Tier 5	\$150 after deductible	\$150 after deductible	\$150 after deductible	\$150 after deductible	\$150 after deductible

Silver-Level Health Plans	VantageBlue Direct 6000/12000	BlueSolutions for HSA Direct 4100/8200	BlueCHiP Direct 5000/10000
	You pay	You pay	You pay
In-network deductible	\$6,000 individual \$12,000 family	\$4,100 individual \$8,200 family	\$5,000 individual \$10,000 family
In-network out-of-pocket maximum (OOP)	\$11,400 individual \$22,800 family	\$8,000 individual \$16,000 family	\$10,400 individual \$20,800 family
Coinsurance	30% after deductible	20% after deductible	10% after deductible
Preventive services (annual exam)	\$0	\$0	\$0
Primary care provider (PCP) office visit when PCP is part of a patient-centered medical home	\$40 (first sick visit free)	20% after deductible	\$20
Primary care provider (PCP) office visit when PCP is <i>NOT</i> part of a patient-centered medical home	\$60 (first sick visit free)	20% after deductible	\$30
Telemedicine using Doctors Online	\$60	20% after deductible	\$30
Retail clinic	\$50	20% after deductible	\$50
Specialist visit	\$65	20% after deductible	\$60
Annual foot and eye exams for members with diabetes	\$0	20% after deductible	\$60
Acupuncture treatment (12 visits per year)	\$45	20% after deductible	\$45
Urgent care center	\$75	20% after deductible	\$75
Emergency room	\$475	20% after deductible	10% after deductible
Inpatient hospital	30% after deductible	20% after deductible	10% after deductible
Diagnostic laboratory tests	30% after deductible	20% after deductible	10% after deductible
X-rays	30% after deductible	20% after deductible	10% after deductible
High-end radiology (MRI, PET, CAT scan, etc.)	30% after deductible	20% after deductible	10% after deductible
Prescriptions			
Tier 1	\$10	\$10 after deductible	\$7
Tier 2	\$45	\$30 after deductible	\$35
Tier 3	\$90	\$50 after deductible	\$50 after deductible
Tier 4	\$125	\$75 after deductible	\$75 after deductible
Tier 5	\$150 after deductible	\$150 after deductible	\$150 after deductible

This is a summary of benefits. It is not a contract. For details about coverage, including any utilization management procedures, limits and exclusions not

Bronze-Level Health Plans	BlueSolutions for HSA Direct 6700/13400	BlueCHiP Direct 7100/14200
	You pay	You pay
In-network deductible	\$6,700 individual \$13,400 family	\$7,100 individual \$14,200 family
In-network out-of-pocket maximum (OOP)	\$8,500 individual \$17,000 family	\$12,000 individual \$24,000 family
Coinsurance	10% after deductible	30% after deductible
Preventive services (annual exam)	\$0	\$0
Primary care provider (PCP) office visit when PCP is part of a patient-centered medical home	10% after deductible	\$35
Primary care provider (PCP) office visit when PCP is <i>NOT</i> part of a patient-centered medical home	10% after deductible	\$45
Telemedicine using Doctors Online	10% after deductible	\$45
Retail clinic	10% after deductible	\$50
Specialist visit	10% after deductible	30% after deductible
Annual foot and eye exams for members with diabetes	10% after deductible	30% after deductible
Acupuncture treatment (12 visits per year)	10% after deductible	\$45
Urgent care center	10% after deductible	\$75
Emergency room	10% after deductible	30% after deductible
Inpatient hospital	10% after deductible	30% after deductible
Diagnostic laboratory tests	10% after deductible	30% after deductible
X-rays	10% after deductible	30% after deductible
High-end radiology (MRI, PET, CAT scan, etc.)	10% after deductible	30% after deductible
Prescriptions		
Tier 1	\$10 after deductible	\$5
Tier 2	\$35 after deductible	\$20
Tier 3	\$60 after deductible	\$50 after deductible
Tier 4	\$100 after deductible	\$75 after deductible
Tier 5	\$150 after deductible	\$150 after deductible

noted here, please call our Sales Department at (401) 746-3137 or refer to the health plan's subscriber agreement at bcsri.com/individual/shop.

Health savings accounts (HSAs)

- Available with BlueSolutions and BlueCHiP Direct Bronze.
- Funds you put into an HSA may reduce your taxable income.
- The balance in your HSA can earn interest.
- You can spend funds now on eligible expenses or save and use them later in life.



Blue Cross Dental

Every plan includes in- and out-of-network coverage from coast-to-coast, as well as pediatric dental benefits.

Benefits (19 and older)	Direct Basic	Direct Standard	Direct Plus	Direct Elite
Calendar year maximum	\$1,000	\$1,000	\$1,500	\$2,000
Dependent coverage up to age	26	26	26	26
	You pay	You pay	You pay	You pay
Deductible	\$0	\$0	\$0	\$0
Diagnostic and preventive services				
Cleanings, oral exam, bitewing X-rays, complete X-ray series, and single X-rays	0%	0%	0%	0%
Palliative treatment (minor treatment to relieve acute pain)	50%	40%		
Basic services				
Fillings—amalgam and composite, all teeth	50%	40%	20%	20%
Simple extractions	Not covered			
Denture repairs, adjustments, relines, and rebasing		50%	50%	
Root canal therapy		40%	50%	
Non-surgical periodontics		Not covered	50%*	20%*
Surgical periodontics				50%*
Oral surgery and general anesthesia		40%*		20%*
Major services				
Crowns and onlays	Not covered	Not covered	50%*	50%*
Fixed bridges, partial and complete dentures, and single tooth implant				
Oral appliances				
Night guards	50%	50%	50%	50%
All plans are Qualified Dental Plans that meet the ACA guidelines for pediatric dental coverage. Please see next page for more information. *12-month waiting period applies, which means that these services are available once your policy has been in effect for 12 continuous months. We will accept evidence of substantially similar prior coverage to meet the waiting period requirements. You must provide the applicable information within 60 days of the requested effective date of the dental plan.				

Did you know?

Regular checkups and cleanings help keep your mouth and body healthy and may even help identify health risks at an earlier stage.

Pediatric dental benefits (up to age 19)

Benefits	Direct Basic & Direct Standard	Direct Plus & Direct Elite
	You pay	
In-network out-of-pocket maximum	\$350 individual /\$700 family	
Deductible	\$150 per person	\$25 per person
Cleanings*, oral exam, X-rays, fluoride treatments, space maintainers, and sealants	0%	
Palliative treatment (minor treatment to relieve acute pain)	20%	
Fillings—amalgam and composite, all teeth	50% after deductible	
Simple extractions, partial/denture repairs, relines and rebasing, periodontal treatments, root canals, oral surgery, crowns, and prosthodontics	75% after deductible	50% after deductible
Orthodontics (medically necessary only)	50% after deductible	
Night guards	50%	
No waiting period for pediatric dental benefits. *Cleanings: Direct Basic & Direct Standard - 2/year, Direct Plus & Direct Elite - 3/year		

More than 50% of all American children will be affected by tooth decay before age 5**

**cdc.gov/oral-health/data-research/facts-stats/index.html

Blue Cross Dental Direct monthly rates

Rates are determined per individual. The premium rate for family coverage is based on the number of individuals in the family who enroll in coverage and the age of each family member. If you have children and they are covered under the plan, you will only pay a premium for the three oldest children under the age of 21.

Age	Direct Basic	Direct Standard	Direct Plus	Direct Elite
0-18	\$26.18	\$26.18	\$42.70	\$42.70
19-29	\$15.44	\$20.94	\$35.32	\$46.77
30-39	\$15.44	\$20.94	\$35.32	\$46.77
40-49	\$15.44	\$20.94	\$35.32	\$46.77
50-59	\$16.98	\$23.04	\$38.86	\$51.45
60 +	\$19.30	\$26.18	\$44.15	\$58.46

Have questions? Ready to enroll? We're here to help!



Give us a call

Talk to one of our enrollment specialists.

(401) 746-3137 (TTY: 711)



Explore plan options

Scan the QR code to get started.



Stop by Your Blue Store

Visit one of our five RI locations to speak to an enrollment specialist one on one.



CRANSTON

Marshall's Plaza
1400 Oaklawn Ave.



EAST PROVIDENCE

Highland Commons
71 Highland Ave.



LINCOLN

Lincoln Commons
622 George Washington Hwy.



NARRAGANSETT

Salt Pond
Shopping Center
91 Point Judith Rd.



WARWICK

Cowesett
Corners
300 Quaker Ln.



Store hours:

Monday through Friday, 8:00 a.m. to 5:00 p.m.



A few reminders

Open Enrollment begins on **November 1, 2026**, and ends on **December 31, 2026**, for coverage that will take effect on **January 1, 2027**.

Open Enrollment extends from **January 1, 2027**, through **January 31, 2027**, for coverage that will take effect on **February 1, 2027**.

If you don't have health insurance, you may pay a penalty under Rhode Island law.

Make the most of your BCBSRI health plan



Once your BCBSRI coverage takes effect:

- ✓ **Create your BlueCare Connect member account** for easy access to health benefits and more. Go to BlueCareConnectRI.com to get started.
- ✓ **Sign up for Doctors Online** so your account is ready when you need it. Use your BlueCare Connect account to get started.
- ✓ **Use your BlueCare Connect account** to access the integrated wellness program and start earning rewards.
- ✓ **Schedule your annual well visit.** It's \$0 in-network. If you need a primary care provider, you can search through BlueCare Connect or call a Care Guide for assistance.

Footnotes

¹ Doctors Online is a telemedicine service provided by American Well®, an independent company that administers Doctors Online on behalf of Blue Cross & Blue Shield of Rhode Island.

² MedsYourWay is not insurance. It is a drug discount program administered by Prime Therapeutics, LLC, an independent company contracted by BCBSRI to provide pharmacy benefit management services. Ask your pharmacy if they participate in MedsYourWay before filling your prescription.

³ Amazon Pharmacy is an independent company that provides pharmacy home delivery services for BCBSRI.

⁴ The Blue365 program is made available by BCBSRI in conjunction with the Blue Cross and Blue Shield Association. The Blue Cross and Blue Shield Association is an association of independent, locally operated Blue Cross and Blue Shield Plans.

⁵ Daymark Health, Inc. ("Daymark") is an independent company contracted by Blue Cross & Blue Shield of Rhode Island (BCBSRI) to provide care coordination services. Daymark has contracted with Daymark Health DE LLC ("Medical Group") to enable access to Medical Group's employed licensed providers to provide clinical services.

If you currently receive tax credits to help cover your insurance costs, you will need to contact HealthSource RI at **1-855-840-4774** to update your financial information. If you are no longer eligible for a tax credit, you can enroll directly through us at **bcbsri.com**.



Connect with BCBSRI on your favorite apps

For healthy tips, fun opportunities to engage
with fellow BCBSRI members, and more!

