

Select Network Options



High-Value Networks That Deliver Lower Healthcare Costs for Employers



A Guided Approach to Care

When it comes to healthcare, smarter is better. That's why we've partnered with select primary care physicians, specialists, hospitals, and other healthcare providers to create our new integrated network options. Our **VantageBlue SelectRI** and **Select** networks provide a more coordinated experience, resulting in guided care that's simpler and easier for members.

VantageBlue Benefit Design

Our traditional VantageBlue plan design is the foundation for the **Select** and **SelectRI** network options.

- › Predictable copayments for office visits and prescription drugs
- › Incentives to reward employees for taking steps to be healthier

Plan Options		
Member Out-of-Pocket Costs	VantageBlue SelectRI	VantageBlue Select
	<ul style="list-style-type: none"> › Lower premiums › Statewide 	<ul style="list-style-type: none"> › Lowest premiums › Providence County
Tier 1: Best value <ul style="list-style-type: none"> › Lowest cost › Smarter, simpler system › Integrated care coordination 	<ul style="list-style-type: none"> › Most advanced primary care practices in RI › BCBSRI participating specialists › BCBSRI participating independent/freestanding facilities (such as labs and imaging facilities) › BCBSRI participating hospitals (for inpatient services) 	<ul style="list-style-type: none"> › CharterCARE participating primary care providers & specialists › BCBSRI participating independent/freestanding facilities (for diagnostic lab services & durable medical equipment) › Roger Williams Medical Center, St. Joseph Health Services, and Our Lady of Fatima Hospital.
Tier 2: Additional choice** <ul style="list-style-type: none"> › Higher cost† › Access to additional providers or hospitals 	<ul style="list-style-type: none"> › Any provider accepting Blue Cross coverage › Rhode Island Medical Imaging (RIMI) facilities › BCBSRI participating hospitals (for certain outpatient services) 	<ul style="list-style-type: none"> › Bradley Hospital; RI Hospital; Women & Infants Hospital
Out of Network: <ul style="list-style-type: none"> › Highest cost† › Allows access to any participating providers 	<ul style="list-style-type: none"> › Non-participating providers 	<ul style="list-style-type: none"> › Tier 1: Any provider accepting Blue Cross coverage › Tier 2: Non-participating providers (for emergency care only)
Why choose a Select plan? <ul style="list-style-type: none"> • Lower premiums (up to 15% lower)* • Simple, guided care • Lower out-of-pocket costs for members 		

*Actual savings is approximate and may vary depending on plan design.

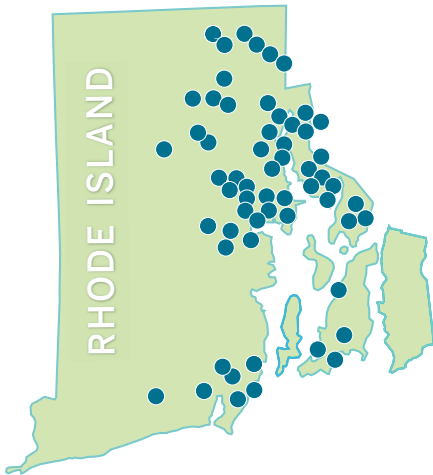
**Services not available within CharterCARE facilities will be covered at Tier 1 cost sharing as needed.

†Without network referral for **Vantage Blue Select**

SelectRI Network

The SelectRI network offers efficient, coordinated care for anyone in Rhode Island and neighboring towns.

- Statewide coverage
 - Tiered network, with a focus on advanced primary care
 - Lower premiums with an average savings of 6%*
 - Includes more than 450 primary care physicians (PCPs) and care teams
 - High level of coordination with specialists and hospitals
- SelectRI Network includes advanced primary care offices in nearly 30 cities and towns.

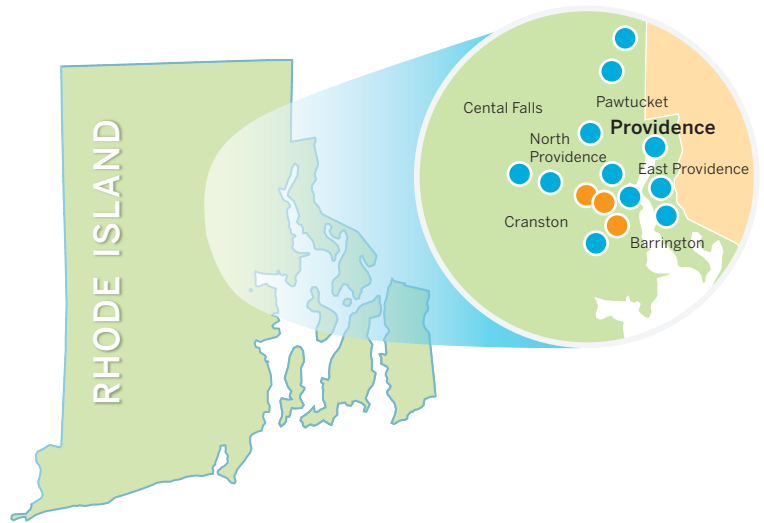


Select Network

The Select network is a true system of care that delivers a seamless patient experience

- Concentrated in Providence County
- Preferred network, with a tightly integrated group of hospitals and affiliated providers
- Lowest available premiums with an average savings of 15%*
- Efficient, guided care
- No upfront deductibles

- Includes CharterCARE participating primary care providers and specialists.
- Includes Roger Williams Medical Center, St. Joseph Health Services, and Our Lady of Fatima Hospital.



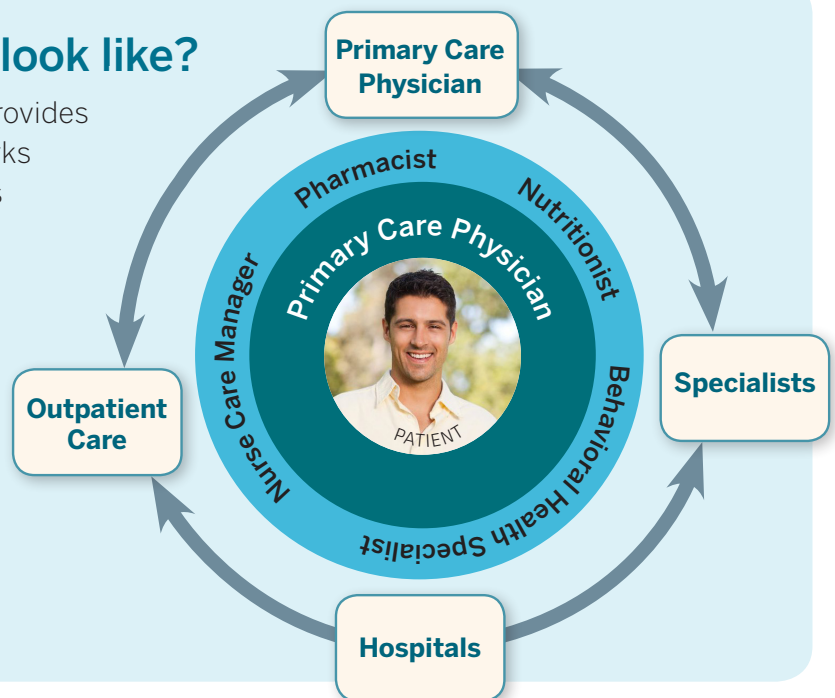
*Compared to a similar plan with our traditional network

What does guided care look like?

A team of healthcare professionals provides the core of the patient's care and works directly with specialists and hospitals through a guided communication system.

Patient advantages:

- › Whole-person approach to care
- › One point of contact
- › Up-to-date medical information shared electronically among all providers





www.bcbsri.com

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Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

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