



Great Benefits.

From a Company That's Here to Serve You.

Learn what to expect from Blue Cross & Blue Shield of Rhode Island health plans and services.

Read the Member Handbook on BCBSRI.com

The Member Handbook (BCBSRI.com/planinfo) contains important information about:

- How to find a doctor, specialist, or facility as well as additional information about each
- How to get emergency and after-hours care
- How to get interpreter services
- Copays, coinsurance, and deductibles
- Policy limitations and exclusions
- How your health information is protected
- Where to access a summary of covered and non-covered benefits
- Case and disease management programs
- Our utilization management program, including our policy prohibiting financial incentives, the availability of staff to discuss your questions, and how to access TTY/TDD (Telecommunications Device for the Deaf) and language services

Visit BCBSRI.com

In addition to the member handbook, you can find other important information on our award-winning website, including:

Specific Plan Options

- Covered and non-covered benefits
- Find pharmacy benefit information, including a list of drugs in different tiers, medical restrictions/preferences, limits/quotas, brand name drugs that have generic substitutions, the exception process for drugs not usually covered by your plan, prior authorization, and step therapy.

The Value Of Blue

- Our initiatives, programs, and commitment to diversity and social responsibility
- How we can best serve you

Members can also log in to take advantage of personalized tips and interactive tools to help improve their health or manage medical conditions.

**For a complete list of covered benefits and limitations and exclusions, please refer to the subscriber agreement/benefit booklet.*

