



YOUR GUIDE TO BETTER HEALTH AND LOWER COSTS

BlueCHiP

Advance

2018 Plan Benefits

The BlueCHIP Advance Plan.....3-4
What Is a PCMH? 5
Preventive Benefits..... 7

Easy to Get Help 8
Helpful Definitions 9
Contact Us 10

What You Need to Know

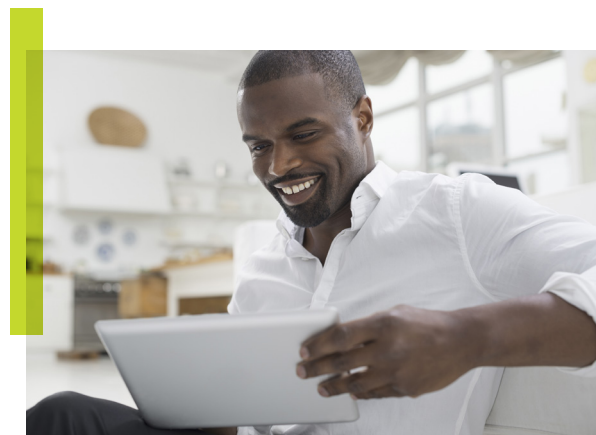
A BlueCHiP Advance plan relies on a primary care provider (PCP) to coordinate all of your health services. PCPs guide you through the healthcare system and provide referrals to specialists and testing facilities as needed, ensuring the appropriate level of care. PCPs and members work together to identify health needs and help prevent minor illnesses from becoming serious problems.

HIGHLIGHTS OF A BLUECHIP ADVANCE PLAN:

- You select a PCP during enrollment, and this PCP will be the center of your care.
- The PCP will provide referrals for specialists, tests, and other services (referrals are not needed for some services; see below).
- You will benefit from a team of professionals helping you when you visit PCPs who are part of a patient-centered medical home (PCMH). (Discover the advantages of a PCMH, page 5.)
- Use the Find a Doctor tool on **bcbsri.com** to find a PCMH near you.
- The **BlueCHiP Advance** network includes providers (like doctors or nurse practitioners) in Rhode Island and nearby areas; the out-of-network benefit offers access to the national network.

While your PCP will help you make many important healthcare decisions by giving you referrals, some covered services don't require a referral, including*:

- Emergency and urgent care
- Behavioral health services
- Early intervention services
- Hair prosthetics (wigs)
- Hearing aids
- Hematology oncology
- Obstetricians and gynecologists
- Optometrists
- Oral surgery
- Retail clinics (see page 8)
- Speech therapy
- Telemedicine



*See a complete list, as well as important information regarding referrals, in your plan's Subscriber Agreement under "My Account" on **bcbsri.com**.

When it comes to your well-being, you deserve a health plan that provides more affordable care aimed at keeping you healthy.

The BlueCHiP Advance plan from Blue Cross & Blue Shield of Rhode Island (BCBSRI) features your PCP at the center of all of your coordinated care.

- BlueCHiP Advance provides 100% coverage for routine, in-network preventive care, including recommended screenings and tests.
- Education and rehabilitation programs for members with diabetes and asthma, as well as “quit smoking” counseling, are also available at no extra cost.
- Online tools exclusively for members to promote good habits for staying healthy.
- Be sure to check out our many other services—like our My Cost Calculator—that can make healthcare more convenient and affordable.
- When you create an account at **bcbsri.com** you are able to view specific plan details and gain access to many helpful tools.
- Based on referrals from a PCP, this plan ensures that you get the most appropriate care and services from providers and hospitals in our local network. This tiered Rhode Island network offers rich coverage when you seek care in the Tier 1 network. (See page 6 for details.)

Working as a team with members, doctors, and other providers, we can create a better healthcare experience for everyone.



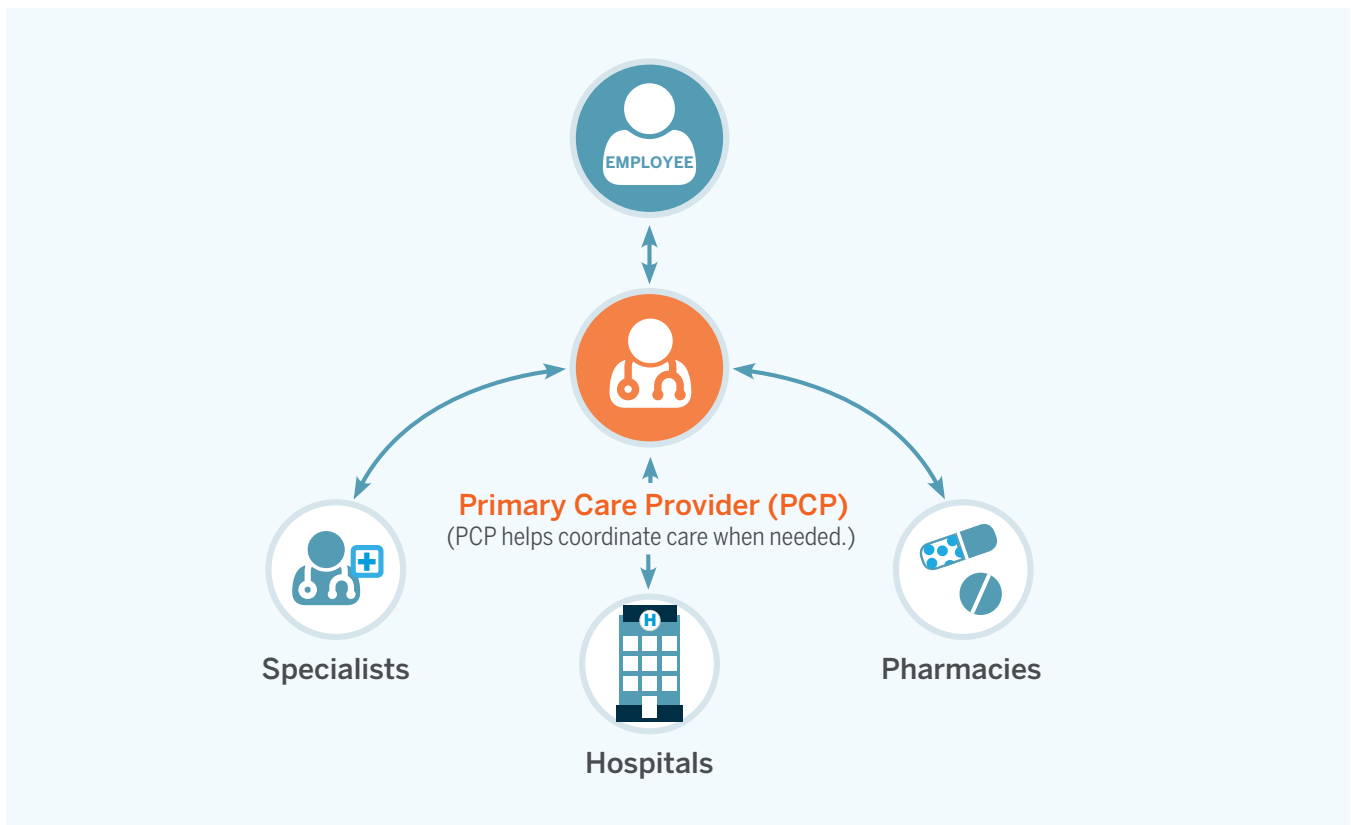
What Is a PCMH?

A patient-centered medical home (PCMH) is a medical practice employing a team-based approach to care with PCPs at the center.

On-site registered nurses and health coaches help you manage your medical condition and coordinate specialists, hospital services, behavioral health professionals, pharmacies, nutritionists, and community resources to ensure you receive the right care. PCP coordinated care provides:

- Access to a comprehensive team of care providers
- Extended office hours
- Centralized referral management
- Pharmacists in the office who consult on medications
- Integration of behavioral health professionals
- Patient reminders to ensure necessary testing is done before a scheduled appointment
- Assistance managing chronic and complex medical conditions through disease management and education
- Discharge support, planning, and coordination from a hospital or skilled nursing facility
- Expanded community and office-based resources

Use the Find a Doctor tool on bcbsri.com to see if your current provider is part of a PCMH in Rhode Island.



Networks Deliver Quality Care

RHODE ISLAND

BlueCHiP Advance	
<p>Tier 1 providers</p> <ul style="list-style-type: none"> • Best value, lowest cost • Integrated care coordination 	<p>Providers:</p> <ul style="list-style-type: none"> • Rhode Island Primary Care Physicians Corporation (RIPCPC) • Care New England PCPs • Prospect/CharterCARE PCPs • Any specialist affiliated with a Tier 1 hospital <p>Hospitals:</p> <ul style="list-style-type: none"> • Kent Hospital • Women & Infants Hospital • Memorial Hospital • Butler Hospital • Rhode Island Hospital (including Hasbro Children's Hospital) <p>Labs:</p> <ul style="list-style-type: none"> • All BCBSRI independent/freestanding facilities • Tier 1 hospital-based facilities
<p>Tier 2 providers</p> <ul style="list-style-type: none"> • Additional choice • Higher costs • Access to additional providers & hospitals 	<p>Providers:</p> <ul style="list-style-type: none"> • Any BCBSRI PCP or specialist not in Tier 1 <p>Hospitals:</p> <ul style="list-style-type: none"> • The Miriam Hospital • Newport Hospital • South County Hospital • Westerly Hospital • Bradley Hospital • Our Lady of Fatima Hospital • Roger Williams Medical Center • St. Joseph Health Center • Landmark Medical Center <p>Labs:</p> <ul style="list-style-type: none"> • Tier 2 hospital-based facilities • Lifespan laboratories
<p>Out-of-network</p> <ul style="list-style-type: none"> • Highest cost • Access to out-of-state providers 	<ul style="list-style-type: none"> • Any out-of-state provider contracted with another Blue Cross and/or Blue Shield plan <p>*Please note: Providers or facilities not contracted with another Blue Cross and/or Blue Shield plan are not covered.</p>

Network Preventive Benefits: Covered in Full

Preventive care can make a big difference in your health, and BCBSRI plans make this easy—and affordable.

YOUR OUT-OF-POCKET COST = \$0

Office visits:

- An annual, routine physical exam with your doctor, including blood pressure and cholesterol screenings
- Annual OB/GYN exam for women
- Well baby visits from birth to 35 months

Counseling, education, and rehabilitation programs:

- Smoking cessation counseling
- Nutritional counseling
- Diabetes education
- Asthma management

Routine screenings, tests, and certain over-the-counter medications:

- Pap smears, lead screenings, PSA tests, mammograms, and colorectal cancer screenings
- Adult immunizations for flu, pneumonia, and hepatitis A and B; child immunizations recommended by the American Academy of Pediatrics
- Preventive medications purchased with a prescription, including aspirin, folic acid, iron supplements, and smoking cessation medications (if prescription drug coverage is through BCBSRI)

Note: Certain conditions may apply. For more information, see your plan's Subscriber Agreement under "My Account" on bcbsri.com.



Save on gym memberships

Most of us need a little push, a small incentive to work regular exercise into our busy lives. This program provides discounted membership fees and free trial passes at thousands of health clubs across the country. It also provides a 10% discount on Nordic-Track® home fitness equipment from Sears®.

We Make It Easy to Get Help

HEALTHCARE WHEN YOU NEED IT

Retail health clinics

For care that's needed quickly, retail clinics—such as the MinuteClinic™ at select CVS Pharmacies®—are a convenient alternative to get care for minor illnesses and injuries, with extended hours, including nights and weekends. No appointment needed.

ANSWERS WHEN YOU NEED THEM

Customer service 7 days a week

We know that questions can pop up anytime, even on the weekends. So we offer many ways to get answers.

- Customer service on the phone seven days a week
- Online at **bcbstri.com** whenever it's convenient for you
- In person at Your Blue StoreSM, where you also can consult with a nurse (some locations) and receive free health screenings, like blood pressure and body mass index (BMI)

See back cover for phone numbers and addresses.

INFORMATION ANYWHERE, ANYTIME

Your Blue Touch RI mobile app

View remaining deductible and out-of-pocket amounts, search for doctors, and much more. Available for iOS® and Android™ devices.

Your Blue Wire RI mobile messages

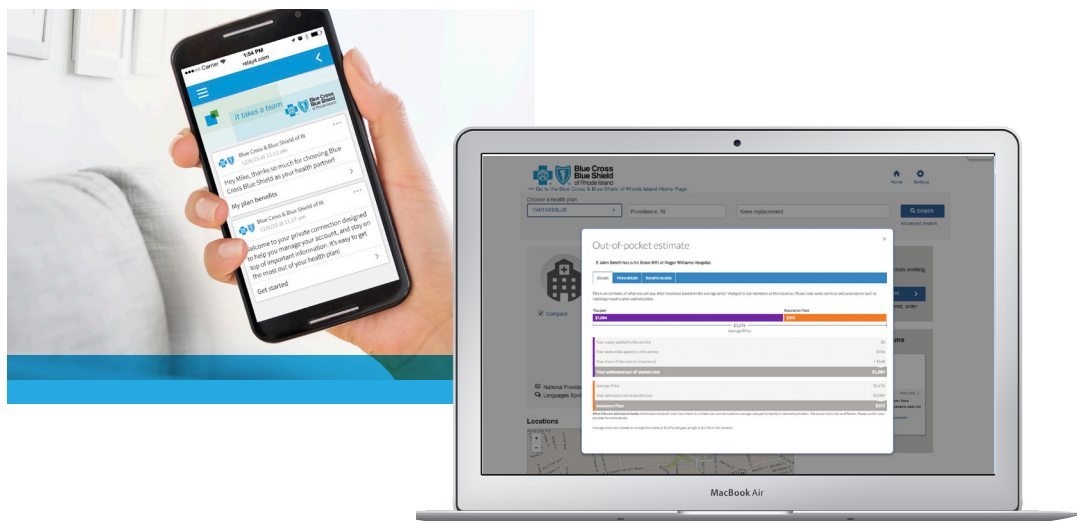
With our innovative messaging platform, you can receive secure personalized messages on your mobile devices like reminders about flu shots and important tests; money-saving tips; benefit updates, and more. Text "BCBSRI" to 73529 or call 1-877-350-0337.

My Cost Calculator

Compare costs for the same service or procedure at various providers or hospitals on **bcbstri.com**.

Find a Doctor

Search for doctors and providers, plus read and write reviews, on **bcbstri.com**.



Helpful Definitions

We understand that healthcare terminology can be confusing. Knowing what these common terms mean will help make plans easier to understand.

DEDUCTIBLE

The amount you pay before the health plan starts to pay for certain medical bills. It resets every calendar or plan year.

COINSURANCE

The percentage of the total medical bill that you pay. For example, some plans have a 20% coinsurance charge for physical therapy. So if the total bill is \$100, the coinsurance would be \$20.

REFERRAL

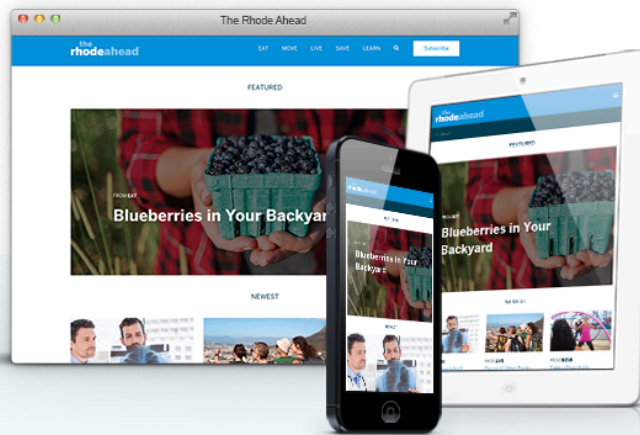
An order from your primary care provider (PCP) for you to receive care from another doctor, specialist, or medical facility.

COPAY

This is a fixed dollar amount (not a percentage) charged each time you receive a covered healthcare service. For example, a plan may have a copay for doctor visits or prescription drugs.

OUT-OF-POCKET MAXIMUM

The maximum amount you would pay out-of-pocket for covered healthcare services each year, including deductible, copays, and coinsurance. After the out-of-pocket is met, in-network covered services are paid at 100% by Blue Cross & Blue Shield of Rhode Island.



The Rhode Ahead

As a BCBSRI member, you have access to The Rhode Ahead, an easy-to-read resource with useful information about healthcare services, topped with delicious recipes and smart ideas for staying healthy. Read the articles online, anytime, on any device. You also can ask us to deliver The Rhode Ahead to your email inbox. Find it all at bcsri.com/rhodeahead.

We're Here to Help



CALL

7 days a week
(401) 459-5000 or
1-800-639-2227 (TTY: 711)



CLICK

bcbsri.com/getstarted



COME BY

Visit our three Your Blue Stores to ask questions in person. They're conveniently located for our members in Rhode Island and nearby.

East Providence 71 Highland Avenue
(Highland Commons - *pictured to the right*)

Lincoln 622 George Washington Highway
(Lincoln Mall Shopping Center)

Warwick 300 Quaker Lane
(Cowesett Corners)





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