



**Blue Cross
Blue Shield**
of Rhode Island

VantageBlue

SUPPORTING YOUR HEALTH— EVERY DAY



And Empowering Members to Be Their Healthiest

VantageBlue's unique benefits, features, and incentives keep members focused on their health, whether they're feeling great or they need care. Take a look at what this plan offers:

- **A \$50 reward** for completing a confidential, online personal health assessment (PHA).
- Absolutely **no out-of-pocket costs** for many preventive screenings and exams.
- Programs that help people quit smoking, lose weight, and more with **no out-of-pocket costs**.

Select drugs used to treat asthma, COPD, and diabetes are available with a \$2 copayment!

How Services Are Covered Under the VantageBlue Plan

In-network:

Preventive office visits

- Adult annual/preventive care
- Women's annual/preventive care
- Pediatric preventive care

Preventive immunizations

Preventive education

- Diabetes education
- Nutritional counseling
- Smoking cessation counseling

In-network:

Outpatient services

- Medical/surgical care
- Lab and X-ray services

Inpatient services

- Acute care
- Maternity
- Mental health
- Chemical dependency
- Rehabilitation

Durable medical equipment

Physical/occupational/speech therapy

No charge

Subject to the copayment

Subject to the deductible, then the in-network coinsurance (if applicable)

Subject to the deductible, then the out-of-network coinsurance

In-network:

Primary care office visits

- Adult primary care
- OB/GYN
- Pediatric primary care

Specialist office visits

- Specialty care
- Chiropractic
- Routine eye exam

Hospital emergency care

Urgent care center

Prescription drugs

Office-based surgical procedures

Out-of-network:

Applies to most out-of-network services

Please refer to your plan's benefit summary for a complete list of benefits.

(continued)



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Easy-to-understand Cost Calculations

Figuring out your deductible and out-of-pocket maximum may be confusing. Your VantageBlue plan makes this easy with simplified calculations.

- **Deductible:** All family members contribute to the deductible, and once it's met, everyone is covered. As a further protection, no one family member will ever pay more than the individual deductible before services are covered for that member.
- **Out-of-pocket maximum:** This protects members against large medical expenses by capping the total amount they could pay in a year. BCBSRI is proud to provide our members with this important protection, which is not offered by all health insurers. *(Please note: This amount is different depending on whether you see in-network or out-of-network providers, and copayments do not apply to the out-of-pocket maximum.)*

An Education in Prevention

All members receive a Welcome Kit when they sign up for VantageBlue. This kit provides a comprehensive overview of what the plan is all about, detailed benefit information, and an explanation of why prevention and a healthy lifestyle are so important.

Interested? Ready to learn more?

- **Employers:** Contact your BCBSRI Account Representative.
- **Members:** Call the customer service number on the back of your member ID card, which you will receive shortly. We're available Monday through Friday, from 8:00 a.m. to 8:00 p.m. Or, if you still have questions about VantageBlue, please talk to your employer.
- **Everyone:** Visit us at **BCBSRI.com**. This site has sections that speak to employers, members, and brokers. You'll learn about our plans, and how we are working to make high-quality healthcare affordable for all Rhode Islanders.



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