



2016 VantageBlue SelectRI: Make the Most of Your Health Plan



It takes a team



**Blue Cross
Blue Shield**
of Rhode Island



The Advantages of a **VantageBlue SelectRI Plan**

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

The VantageBlue SelectRI plan from Blue Cross & Blue Shield of Rhode Island (BCBSRI) offers lower-cost care when members use the innovative SelectRI network. Plus the SelectRI network offers access to a team of healthcare professionals all within a doctor’s office. And the plan provides 100% coverage for routine in-network preventive care, 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 promote good habits for staying healthy.

Be sure to check out our many other services – like telemedicine, our 24/7 Nurse Care Line, and My Cost Calculator – that can make healthcare more convenient and affordable.

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

When members create an account at **bcbsri.com** they are able to view their specific plan details and gain access to many helpful tools.

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What You Need to Know: VantageBlue SelectRI

VantageBlue SelectRI helps members get the care they need at the best price. When they use SelectRI providers, members will have the lowest out-of-pocket costs and access to comprehensive primary care with many extra services.

With SelectRI, members receive primary care from the state’s most advanced and innovative primary care practices:

- Led by a primary care physician (PCP)—with support from a full care team that may include a combination of nurse care managers and nurse practitioners, or physician’s assistants, social workers, nutritionists, or behavioral health specialists
- More than 450 PCPs and care teams at multiple locations throughout Rhode Island meet the SelectRI primary care standards, and the network continues to grow

Highlights of a VantageBlue SelectRI plan:

- Lower costs for utilizing services within the VantageBlue SelectRI network
- \$2 copayments for certain maintenance drugs used to treat diabetes, asthma, and chronic obstructive pulmonary disease (COPD)
- \$0 copayments for foot and eye exams for members with diabetes
- Full coverage for education programs on smoking cessation, weight loss, and managing conditions such as asthma and diabetes
- \$50 incentive for completing an online health assessment
- Coverage for up to 20 chiropractic visits per member per year

New this year:

- Members have more options for medical help when their doctor’s office is closed, like our 24/7 Nurse Care Line, online doctor visits, and retail clinic visits. These options offer more convenient appointment times, including nights and weekends. *See page 6 for more information.*
- Members can now reach us any day of the week with a question about their plan.

SelectRI: Network Tiers

Office Visits	Tier 1 ⁽¹⁾	Tier 2	Out-of-Network
Primary Care Office Visit	Most RI Patient-Centered Medical Homes (PCMHS)	All Participating Primary Care Providers other than Tier 1 PCMHS	■
Specialist Office Visit	■	■	■
Outpatient Services	Tier 1	Tier 2	Out-of-Network
Diagnostic Lab	■	■ ■	■
Diagnostic X-Ray, Imaging, and Machine Tests	■	■ ■ ■	■
High-end Radiology Services (MRI, CAT, PET) and Nuclear Medicine	■	■ ■ ■	■
Sleep Studies	■	■ ■	■
Physical Therapy (PT) Occupational Therapy (OT) Speech Therapy (ST)	■	■ ■	■
Inpatient Services	Tier 1	Tier 2	Out-of-Network
Inpatient	■	■	■

- BCBSRI Participating Specialists
- BCBSRI Participating Independent/Freestanding Facilities²
- BCBSRI Participating Hospitals
- Rhode Island Medical Imaging (RIMI)
- National Coast-to-Coast Providers
- Non-Participating Providers

¹ For the most up-to-date list of Tier 1 providers, use the Find a Doctor tool on [bcsbri.com](https://www.bcsbri.com)
² Excludes Rhode Island Medical Imaging (RIMI) and hospital-owned free-standing facilities, which would be Tier 2



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

Note: Certain conditions may apply. For more information, see the details of your plan on bcbsri.com

Prescriptions – Know the Differences

BCBSRI plans provide access to a wide range of prescription drugs. By focusing on the effectiveness of a drug, and not brand names or bottom lines, these plans help ensure that members get the right medicines at low costs. Drugs are grouped into “tiers,” from the lowest copayment to the highest. These tiers encourage members to use drugs that provide the treatment they need at the best value. For example:

- Tier 1** Low-cost generic drugs
- Tier 2** Higher cost generic and preferred brand name drugs
- Tier 3** Highest cost generic and non-preferred brand name drugs
- Tier 4** Specialty drugs, which are used to treat serious conditions and may require special handling*

Find details for each tier online. Members can log into their accounts on bcbsri.com and choose View Benefits. They should speak to their doctor if they have any questions about the prescription drugs they are taking.



**Prescription plans may include a 5th tier, which would have a higher copay for non-preferred specialty drugs.*

Healthy Living **Benefits**

Ready to make lifestyle changes to improve your health? Don't know where to get started? The BCBSRI "wellness portal" provides access to a variety of web-based workshops, fitness trackers, and health information. At the click of a link it delivers personalized health information tailored to meet your needs:

- An Individual Health Dashboard
- A comprehensive Health Assessment
- Customized meal plans and exercise plans
- An easy-to-use Incentive Points Tracker
- A convenient mobile app
- Fun challenges - weight management, exercise minutes, walking, and nutrition

Online workshops can help with:

- Cardiovascular health
- Diabetes prevention
- Exercise
- Nutrition
- Personal goal setting
- Smoking cessation
- Stress management
- Job stress
- Life balance
- Seasonal allergies
- Flu prevention
- And many more!



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 percent discount on Nordic-Track home fitness equipment from Sears.



And you may even earn rewards for activities that can help improve your health. Get started on the road to better health today!



We Make It Easy To Get Help

Healthcare When You Need It

Telemedicine: Doctors Online

Connect with a doctor anytime—365 days a year, 24 hours a day—with our telemedicine video service, available by logging in to **bcbsri.com**. Perfect for common symptoms and conditions like cold and flu; sinus, eye, and ear infections; headaches; skin conditions; allergies; and digestive problems.

Retail Health Clinics

For care that's needed quickly and can't wait for a doctor, retail clinics—such as the MinuteClinic™ at CVS/pharmacy® —are a convenient alternative to get care for minor illnesses and injuries, with extended hours, including nights and weekends, and no appointment needed.

24/7 Nurse Care Line

A great option to call when you just need advice, not an emergency room. Our registered nurses can answer questions about your family's health, including: cold and flu, sprains and cuts, medications, and more. At no extra cost to you. 1-844-50-NURSE

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 **bcbsri.com** whenever it's convenient for you
- In person—even on Saturdays—at Your Blue Store™, where you also can consult with a nurse (some locations) and receive free health screenings

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.

My Cost Calculator

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

Find a Doctor

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

Wellness online

Find tools designed to improve your health, like a health assessment, fitness and activity trackers, and much more, on **bcbsri.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 a member pays before the health plan starts to pay for certain medical bills. It resets every calendar year or plan year.

Coinsurance

The percentage of the total medical bill that a member has to pay after the member has met the deductible. For example, some plans have a 20 percent coinsurance charge for physical therapy. So if the total bill is \$100, the coinsurance would be \$20.

Copayment

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

Out-of-pocket maximum

The maximum amount a member would pay out-of-pocket for covered health care services each year, including deductible, copayments, 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

BCBSRI members 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 – right here in **Rhode Island** – to help



CALL

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



CLICK

bcbsri.com/getstarted



COME BY

Ask questions in person at *Your Blue Store*™

Bristol 576 Metacom Avenue (Bell Tower Plaza)

Lincoln 622 George Washington Highway (Lincoln Mall)

Warwick 300 Quaker Lane (Cowesett Corners)

