



2016 BlueSolutions: Make the Most of Your Health Plan



It takes a team



**Blue Cross
Blue Shield**
of Rhode Island



The Advantages of a BlueSolutions Plan

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

The BlueSolutions plan from Blue Cross & Blue Shield of Rhode Island (BCBSRI) helps keep premiums more manageable while still offering comprehensive benefits.

BlueSolutions 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. And members can open a health savings account (HSA) that could save them money.

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.

Table of Contents

The BlueSolutions Plan.....	3
Preventive Benefits	4
Healthy Living Benefits	5
Easy to Get Help.....	6
Helpful Definitions.....	7
Contact Us.....	8

What You Need to Know: BlueSolutions

A BlueSolutions plan helps keep premiums more manageable while still offering comprehensive benefits. If a member opens a tax-advantaged health savings account (HSA), they can pay medical expenses with tax-deferred dollars.

Highlights of a BlueSolutions plan:

- Lower premiums
- 100% coverage for routine in-network preventive care, screenings, and tests
- Access to our national network of doctors and specialists
- Option to set up an HSA, to save pre-tax dollars for eligible medical expenses

Changes from previous 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.

What is an HSA?

A health savings account (HSA), which can be paired with a BlueSolutions plan, is a financial account that allows members to save pre-tax dollars for qualified medical expenses. Members can pay their medical bills with a debit card, checks, or directly online. Here are some of the ways an HSA makes sense:

- More spending power. Since a member is using pre-tax dollars for qualified medical, dental, and vision expenses, it's like a built-in discount.
- Tax savings. Money that goes into an HSA pre-tax can lower income tax at the end of the year.
- Convenience. Managing an HSA, including paying bills, viewing transactions, and scheduling contributions, can all be done through **bcbsri.com**
- Flexibility and security. HSA funds roll over from one year to the next, and the balance can earn interest.
- Portability. A member's HSA remains with them even if they move to another employer.

All information provided here is general in nature, is not complete, may not apply to your specific situation, and is not intended as legal or tax advice. No warranty, express or implied, is made regarding adequacy, accuracy, completeness, reliability, or fitness for a particular purpose. You should consult your own tax advisor regarding your tax situation.



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	Information Anywhere, Anytime
<p>Customer Service 7 Days a Week</p> <p>We know that questions can pop up anytime, even on the weekends. So we offer many ways to get answers.</p> <ul style="list-style-type: none">• 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	<p>Your Blue Touch RI mobile app</p> <p>View remaining deductible and out-of-pocket amounts, search for doctors, and much more. Available for iOS and Android devices.</p> <p>My Cost Calculator</p> <p>Compare costs for the same service or procedure at various providers or hospitals on bcbsri.com</p> <p>Find a Doctor</p> <p>Search for doctors and providers, plus read and write reviews, on bcbsri.com</p> <p>Wellness online</p> <p>Find tools designed to improve your health, like a health assessment, fitness and activity trackers, and much more, on bcbsri.com</p>

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 bcbstri.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)

