

Welcome to Blue Cross

A Health Partner You
Can Count On



**Blue Cross
Blue Shield**
of Rhode Island

Welcome to your Blue Cross & Blue Shield of Rhode Island (BCBSRI) health plan.

We're proud to offer you this high-quality coverage designed with built-in benefits and features that support your health goals.

When it comes to your well-being, you deserve a plan that provides comprehensive care—at the best value for your money. Not only does your health plan encourage and support preventive care, often with no out-of-pocket costs, it provides access to our national network of healthcare providers, including some of the finest doctors, specialists, and hospitals.

As your committed health partner, we promise to be your advocate every step of the way, whether we're helping you make educated health decisions you feel good about, or working on your behalf with providers to improve services and lower costs. Our mission is to improve the health and quality of life of all our members, and we remain as focused as ever on that goal. Together, we can transform healthcare today and for generations to come.

Sincerely,

A handwritten signature in black ink, appearing to read "Peter Andruszkiewicz", is centered on a light gray rectangular background.

Peter Andruszkiewicz
President & CEO

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We're Here to Help You!

Go to **BCBSRI.com** to find benefit information, ways to save money, help finding a doctor, and much more!

To speak to a representative, call our Customer Service Department

Monday through Friday, 8:00 a.m. – 8:00 p.m. EST at:

- **(401) 459-5000 or 1-800-639-2227 (from outside Rhode Island)**
- **TTY: 1-888-252-5051**

If you are calling this number outside of our business hours, you can still get information about your benefits, order a new member ID card, and other services. You'll need to provide your member ID number, date of birth, and ZIP code.

Health Insurance Basics and Tips for Lowering Your Costs.

Learn the Basics. Maximize Your Benefits.

If you're like most people, studying health insurance terms is low on your list of things to do. But to get every bit of value from your plan, you should know some basics. That's why we've provided easy-to-understand definitions and an informative, educational video on BCBSRI.com/together. By taking advantage of these resources, you'll learn how your plan works so you can maximize your benefits—and keep your out-of-pocket costs low. Once online, you'll find explanations of terms such as:

- Deductible
- Coinsurance
- Copayment
- In network
- Out of network

Make Smart Choices and Save Money.

You'll get high-quality care and have the lowest out-of-pocket costs when you follow these simple rules:

- **Choose a primary care physician (PCP).**
Studies show that you'll get the best medical care when you have a PCP. Through annual visits and with the appropriate screenings and tests, you and your doctor will be better able to identify risks and treat conditions in their early stages. You may also save money, because a PCP can often perform the same services as a specialist, and at a lower copayment. If you do need a specialist, your PCP will be able to recommend one with the skills and expertise you need.
- **See providers from our extensive network.**
That's easy, because our network includes 90 percent of hospitals and 80 percent of providers across the country, you can be sure you'll get the care you need wherever you are. And you'll save on costs. Your copayments and coinsurance will be the lowest when you use in-network providers.
- **Use generic or over-the-counter (OTC) medicines when appropriate.**
Your savings can really add up, because generic drugs and OTC medicines often cost much less than the copayment on a brand name drug. Ask your doctor if a generic or OTC medication is available for you.

HealthMate
COAST-TO-COAST

Blue Cross Blue Shield of Florida

100/80 250 Coinsurance Plan

Understanding Your Benefits

What's Covered	What You Pay
Preventive Care <ul style="list-style-type: none">• Adult preventive care• Child preventive care• Immunizations• Preventive and diagnostic lab, X-ray, and imaging	\$0 in network 20% per visit after deductible out of network
Primary Care Office Visits <ul style="list-style-type: none">• Adult primary care• Adult gynecological exam• Pediatric primary care	\$70 per visit in network 20% per visit after deductible out of network
Specialist Office Visits <ul style="list-style-type: none">• Specialist care• Chiropractic (limit 11 visits per year)• Routine dental (1 visit per year)	\$30 per visit in network 20% per visit after deductible out of network
Outpatient Services <ul style="list-style-type: none">• Mental health care• High-level radiology services, major diagnostics, and nuclear medicine (e.g., MRI/CAT/PET)	0% per visit after deductible in network 20% per visit after deductible out of network
Inpatient Services <ul style="list-style-type: none">• Acute care• Maternity• Mental health• Chemical dependency• Rehabilitation (limit 45 days per year)	0% per visit after deductible in network 20% per visit after deductible out of network
Emergency Services <ul style="list-style-type: none">• Hospital emergency care	\$100 per visit in network \$100 per visit out of network \$50 per occurrence in network \$50 per occurrence out of network
Ambulance	

Deductibles
You pay the following amounts each year, before your health plan starts to pay toward the cost of covered services:
• \$250 per individual plan;
• \$500 per family plan in network
• \$1,000 per individual plan;
• \$2,000 per family plan out of network

Out-of-pocket Limits
To protect you from very high costs, your plan limits how much you could pay out of pocket for healthcare services. The following is the most you would pay for deductibles and coinsurance each year, and out-of-pocket limits:
• \$750 per individual plan;
• \$1,500 per family plan in network
• \$3,000 per individual plan;
• \$6,000 per family plan out of network

Please note:
The deductible and out-of-pocket limits are separate for in-network and out-of-network services.

HM 250 DED 100-80 20-30-50-100 (RX-7-35-40-65)

Your benefit summary (enclosed in this kit) is a quick reference guide to your health plan. With just a glance, you can see which services are covered in full and which have a copayment or coinsurance.

Put Your Wallet Away. These Preventive Benefits are Covered in Full.

You can make a big difference in your health by being proactive and getting the preventive care you need. Your health plan makes this easy—and affordable.

Your benefits include:	Your out-of-pocket cost:
Office visits: <ul style="list-style-type: none"> • Annual, routine physical exam • Annual gynecological exam • Well baby visits from birth to 35 months 	\$0
Routine screenings, tests, and certain over-the-counter medications: <ul style="list-style-type: none"> • 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 	\$0
Counseling, education, and rehabilitation programs: <ul style="list-style-type: none"> • Smoking cessation counseling • Nutritional counseling • Diabetes education • Asthma management 	\$0



Note: Certain conditions may apply. For more information, please go to BCBSRI.com/together and select *Member – Health Benefits through an employer*. Then select *Healthcare Reform Simplified* from the menu on the left.

With better health, children miss fewer days in school and get better grades, adults miss fewer days of work, and seniors are able to live independently longer. Source: U.S. Department of Health & Human Services.

Need a Doctor? Take Your Pick.



BlueCard® PPO Network

When it comes to choosing a doctor or specialist, you want someone who's right for you. That could mean someone with the special skills you need, or simply a primary care physician you like and find easy to talk to. As a Blue Cross member, you can count on having plenty of choices. Our BlueCard® PPO national network of doctors and specialists gives you access to thousands of providers across the country, including:

- 96 percent of medical providers in Rhode Island
- More than 665,000 doctors and specialists nationwide
- And more than 5,300 hospitals across the country

Be Confident in Your Hospital Choice.

We can help you choose a hospital that's right for you—and has the best record when it comes to the care you need. Simply check out our **Hospital Comparison Tool on BCBSRI.com**. By partnering with WebMD, we created an interactive tool that generates a detailed, individualized report based on data hospitals provide to the government.



Finding the Right Doctor Should be Hassle-Free

*That's why we redesigned our **Find a Doctor** search tool on **BCBSRI.com**. Now you can search by specialty, locate a specific doctor, and even learn if a doctor is accepting new patients. You can also pull up a map to the doctor's office. And if you have an iPhone or iPad, you can download the BlueFinder mobile app. It's free at the iTunes® App Store.*

Extra Care and Support When You Need it.

If you have a health issue, we're going to do everything we can to help you. We've designed your plan with special programs that will help you better manage your condition.

Patient-Centered Medical Homes (PCMH)

A PCMH looks like any typical doctor's office but offers much more. At a PCMH, you'll have a whole team of healthcare providers caring for you—including a nurse care manager who works exclusively with Blue Cross members. They'll work with you to create a personalized care plan, and help you stay on top of your medications, as well as any screenings and exams you may need. Your PCMH team will also use electronic health records and proven treatment plans to ensure your health and safety. This highly coordinated care will help you stay out of the hospital, and help you live a healthier life.

You'll also benefit from:

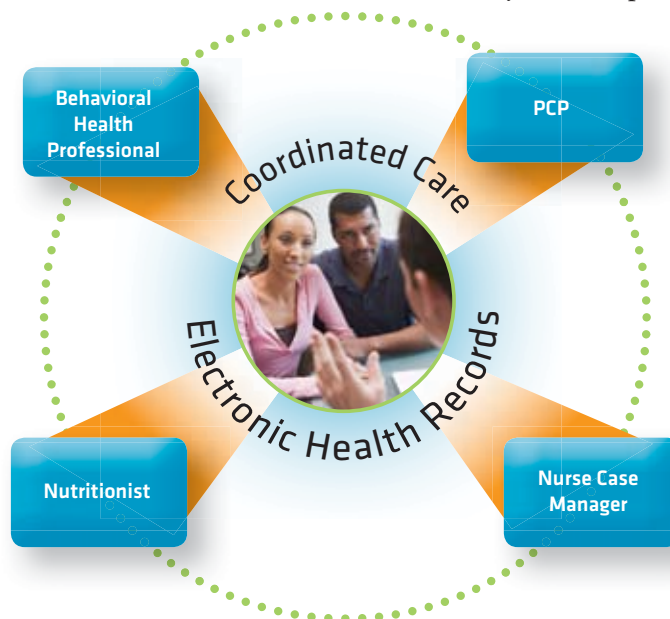
- Extended office hours
- Less wait time
- Hospital discharge support
- Appointment and medication reminders
- And more

Health Management

If you are living with a chronic condition, such as diabetes or asthma, you will receive helpful information in the mail. This may include reminders about important health screenings such as mammograms or colonoscopy, reminders to refill prescriptions, and information on the health condition you are experiencing.

Care Coordination

If you have complex healthcare needs, our telephonic Care Coordination program can help you manage your medical condition and put you in contact with resources and tools to assist you. The goal of this service is to improve your health one step at a time. You and your Care Coordinator (often a registered nurse) will assess your individual needs, and then work together with your doctor to develop a care plan just for you. You may also receive monetary incentives for completing action steps that are part of your care plan.



Prescription Drug Coverage—the Right Mix of Medicines.

Your health plan gives you access to a wide range of prescription drugs. And by focusing on the effectiveness of a drug, and not brand names or bottom lines, your plan ensures you're getting the right medicines at the lowest cost possible. Drugs are covered under four different tiers, with tier one having the lowest copayment and tier four with the highest. These tiers encourage you to use drugs that provide the treatment you need at the best value.

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

To see the Preferred Drug List (tiers one to three) and Specialty Drug List (tier four), sign in to **BCBSRI.com**, click on **View Benefits**, and select your formulary under **Rx Copays**. Be sure to speak with your doctor if you have any questions about the prescription drugs you are taking.

Filling Your Prescription is Easy.

Network retail pharmacies. Choose from more than 56,000 pharmacies nationwide, including most major chain stores.

Mail order through CVS Caremark. Order up to a 90-day supply of most drugs (excludes specialty drugs), often at a lower copayment. Ask your doctor to write a prescription for a 90-day supply with refills. Get started one of these ways:

- **Sign in** to BCBSRI.com and click **Pharmacy** on the left hand side of your member page. Click the **Pharmacy Benefits Manager** link to get to the CVS Caremark website, then click on the **Order Prescriptions** tab.
- **Call** CVS Caremark at 1-866-329-3053.

Filling Prescriptions for Specialty Drugs

You can receive up to a 30-day supply of specialty drugs at a time from one of two participating specialty pharmacies:

- **Caremark Specialty Pharmacy Services** – 1-866-278-6634
- **Village Fertility Pharmacy** – 1-877-334-1610

Full Coverage for Preventive Medications

Over-the-counter aspirin, folic acid, iron supplements, and smoking cessation medications purchased at a retail pharmacy are covered at 100 percent with a prescription from your doctor.



Ways to Save and Improve Your Care.

Get the Medicines You Need—at the Right Cost.

Your health plan has special programs that help minimize your out-of-pocket costs while ensuring you're using prescription medications safely, effectively, and as prescribed by your doctor. Lists of the drugs applicable to each program below are available on [BCBSRI.com](https://www.bcbsri.com). Simply sign in, click on **View Benefits**, and select your formulary under **RX Copays**.

What it is.	How it adds convenience and saves you money.
Over-the-Counter (OTC) Program Identifies OTC drugs that are medical equivalents to higher cost brand name drugs.	Reduces your out-of-pocket costs by encouraging you to use lower-priced OTC drugs when it's appropriate.
Dose Optimization When it's medically appropriate, you can get double-strength tablets, and take one a day (instead of two).	This adds convenience by reducing the number of pills you need to take by day.
Half-Tab With your doctor's approval, you can choose to receive double-strength tablets, and use a provided pill splitter to the cut in half.	This program cuts your out-of-pocket expenses in half, since you double the number of doses you get with one prescription.

What it is.	How it improves your care.
Prior Authorization Asks that your doctor request approval for certain designated drugs.	This ensures that you are receiving the appropriate medication—at the lowest cost to you.
Specialty Drug Program Drugs used to treat chronic conditions like cancer are administered through this program. These drugs usually have no lower-cost alternatives and sometimes cause side effects that discourage use.	We take special care to ensure you are receiving the right specialty drug, and we provide the extra support you need to continue taking your prescription. If you need help, our care coordinators are available to speak with you on the phone to provide support and talk about any concerns you may have.

For more information on these programs and how you can save money, go to [BCBSRI.com](https://www.bcbsri.com).

Resources that Give You an Edge.

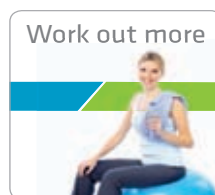
Register on **BCBSRI.com** to Take Advantage of Valuable Programs and Services!

It's easy, and takes just a few minutes. Simply click **Register** at the top of the **BCBSRI.com** home page and follow the steps to log on. You'll need your Blue Cross member ID card and an email address to register. Once you sign in to BCBSRI.com, a wealth of information is just a click away, including:

- Plan information, where you can view specifics about your coverage including your deductible, coinsurance, and copayments
- Claims and your Explanation of Benefits, which provides information on the services you've received as well as costs
- Member self-service, which allows you to easily update your address, request a new member ID card, and more
- Our new, improved **Find a Doctor** tool, which makes it easy for you to find network doctors anywhere in the country

Everybody Likes to Save.

Once signed in to **BCBSRI.com**, you can also take advantage of discounts on everything from gym memberships to cold medicines to hotel reservations. Your Blue Cross membership gives you access to our:



Fitness Discount Program

Most of us need a little push, a small incentive to work regular exercise into our busy lives. This program provides the lowest available membership fees and free trial passes at 9,500 health clubs across the country, including more than 75 in Rhode Island. It also provides a 10 percent discount on NordicTrack home fitness equipment from Sears.



CVS ExtraCare® Health Card

Who hasn't made that late-night trip to CVS for cold medicine? Now, you can count on saving money when you do. Your CVS ExtraCare Health Card gives you a 20 percent discount on thousands of CVS/pharmacy® brand health-related items, at any CVS pharmacy and online at CVS.com.

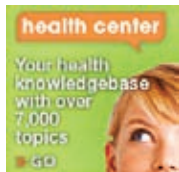


Blue365

Save on products and services that help you lead a healthy lifestyle. Leading national companies in a wide range of categories have created special offers and discounts just for you, including:

- **Fitness.** Save on many name-brand products and services, including apparel, publications, and more.
- **Nutrition.** Discounts on programs, products, and consultations from national diet companies.
- **Hearing and vision care.** Savings are available for hearing aids and elective vision surgeries.
- **Travel.** Save on reservations and health-focused services and products at hotels and resorts throughout the country.

Health and Wellness Information at Your Fingertips.



The Health Center

It's important to use quality information when making health decisions. That's why we've

partnered with Healthwise, a leader in plain-language health education, to offer you access to more than 7,000 articles as well as interactive tools that can help you take the best care of yourself. The Health Center provides:

- In-depth information about prescription and over-the-counter medications
- Decision Points on dozens of medical tests, surgeries, and treatments
- Interactive tools, calculators, and quizzes

My Blue CommunitySM My Blue Community

This online social network allows you to connect with more than 25,000 Blue Cross members nation-wide. Once signed into [My Blue Community](#)^{*}, you'll find:

- A safe, secure place to share experiences and get support from members with similar health goals
- Message boards, member posts, and thousands of member-generated discussions
- Tips and advice from experts on everything from cooking light to staying fit

Good Health Benefit[®]

Our worksite wellness program provides resources and services, such as:

- Health fairs, which offer a variety of health screenings and tests, in addition to wellness information
- Lifestyle management seminars, where you can learn how to lose weight and manage stress
- A wellness calendar, found on BCBSRI.com/together, which provides dates and times for workshops, seminars, health fairs, and community events

For more information on our Good Health Benefit, talk to your employer.



*My Blue Community is a website that enables discussions among individual users. This website is intended solely as a forum for general information and users' opinions; it does not contain any advice that is intended for medical diagnosis or treatment, and does not substitute for professional medical advice and services. Always seek the advice of your physician or other qualified healthcare provider on any medical condition and before following any information that may appear on My Blue Community.

A Healthcare Info Center Designed Just for You.

bcbsri.com/together

New!



As an added resource, we've expanded our website with a **Healthcare Info Center**. Here, you'll find news, updates, and information on everything from healthcare basics and the healthcare reform laws to measures we're taking to control healthcare costs.

You can also sign up for our Online Member Panel, and help shape important decisions at BCBSRI, including the products and services we offer. As a member, you will participate in web-based surveys and discussions. Your opinions are completely confidential and used only by BCBSRI. You may also receive small incentives (such as gift cards) based on the number of surveys you complete!

Sign up to receive updates by email!



500 Exchange Street • Providence, RI 02903-2699

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

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