

2024 Member Resource Guide

for Individuals & Families



Let's put your plan into action

We want to help you make the most of your health plan benefits.

In this guide you'll learn about programs and services that can help you stay healthy, find care when you need it, and save money. Plus, we offer friendly, local customer support, available on the phone, online, or at any of our five Your Blue Store[™] locations.

Discover what it means to be a Blue Cross & Blue Shield of Rhode Island (BCBSRI) member. And thanks for choosing BCBSRI. We're glad you're here.



What to do first: Create your member account at myBCBSRI.com. You'll have fast, easy access to important information like copays and deductibles, as well as health plan programs and perks.



Go to myBCBSRI.com or download the myBCBSRI app to get started. Turn to page 12 to learn what else you can do with myBCBSRI.



Staying healthy



To do:

- Schedule your annual well visit
- Register with Virgin Pulse[®]



\$0 annual well visit

Your primary care provider (PCP) will assess your current health, review your medications, and address any concerns you may have.

Annual well visits are \$0 with an in-network provider—and one of the most important things you can do to stay healthy.

If you need to see a specialist, your PCP can provide a referral if your particular plan requires them.

\$0 screenings (in-network)

Early detection helps save lives. Ask your PCP if there are preventive screenings you need.

Tip: Use the Find a Doctor tool in myBCBSRI to locate screening facilities.







BCBSRI wellness program

Trying to build healthier habits? Start here.

Powered by Virgin Pulse, our wellness program lets you set goals, track your progress, and earn rewards for your efforts.



Earn up to \$500 in annual wellness rewards for you and your covered spouse, if applicable.



Download the Virgin Pulse app or sign up through your myBCBSRI account to get started.



Virgin Pulse* is an independent wellness company, contracted by Blue Cross & Blue Shield of Rhode Island (BCBSRI) to provide wellness services.

Care when you need it



To do:

Register with Doctors Online



Doctors Online

Your PCP is your go-to person for routine and sick care. Doctors Online is a great option when seeing your own doctor isn't possible.

Available 24/7, Doctors Online lets you video-chat with a boardcertified physician about routine health issues like colds and flu, bronchitis, sinus problems, and allergies. You can get help at night, on the weekend—even on holidays. Plus, there's no need to drive anywhere or sit in a crowded waiting room.



Create your account now. Download the Doctors Online app or go to <u>drs-online.com</u>.

Note: Doctors Online is not for pediatric care or medical emergencies. In a life-threatening situation, always call 911.

Doctors Online is a telemedicine service provided by American Well®, an independent company that administers Doctors Online on behalf of Blue Cross & Blue Shield of Rhode Island.

BCBSRI Care Management

Our clinical team is here to help if you:

- Have a chronic health condition
- Are feeling lost in the healthcare system
- Need support following a new diagnosis
- Just got out of the hospital
- Have a behavioral health concern

There's no extra cost for these services and no referral is needed.



Call (401) 459-CARE to speak with a BCBSRI care manager.



Diabetes Management

The Diabetes Management Plus Program

can help you manage your diabetes with greater confidence. There's no added cost to participate, however, you must meet certain health criteria. The program includes:

- **Connected devices**, including a free blood glucose meter, blood pressure monitor, and/or smart scale.
- **Expert coaches** to answer questions on nutrition, medications, and other health-related concerns.
- **24/7 access** to information on stress, sleep, anxiety, and more.

A separate program—**myStrength**—can help with stress, depression, sleep, and more, even without a diabetes diagnosis.



Mental health resources



BCBSRI and its network of providers can help with issues like anxiety, depression, obsessivecompulsive disorder, eating disorders, and substance use concerns.

There are programs specifically for adults, and others for children and teens. Some are in-person and others are administered through telehealth. Services may be offered one-on-one or in an inpatient or outpatient group setting, depending on the specific situation.





Tip: You can use your Doctors Online account to schedule therapy appointments.



Learn more about available services.







Finding Help for Kids and Teens A Parent's Guide to Mental Healthcare in Rhode Island

> Blue Cross Blue Shield

Is your child struggling?

Read "A Parent's Guide to Mental Healthcare in RI"

Learn about warning signs to look for, questions to ask, and where to find help.



Download your copy now.



If you are experiencing thoughts of suicide, a mental health or substance use crisis, or any other kind of emotional distress, call or **text 988** for quick access to counseling help.

Saving money



To do:

- Set up your HSA (if applicable)
- Use MedsYourWay[®] to save on Rx costs

MedsYourWay

This prescription savings program helps you find the lowest available price of applicable discount cards for your eligible medications—no coupons or other cards needed. Plus, all covered prescription purchases count toward your deductible.

There's no registration. Just present your BCBSRI ID card at a participating in-network retail pharmacy.





Save time (and money) with mail order Rx

It's available on 90-day supplies of maintenance medications.



Call 1-833-721-1627 to get started or visit our website to learn more.



Make the most of your HSA

If you have BlueSolutions for HSA, you can set up a health savings account (HSA) for qualified medical expenses—and save on taxes, too.



<u>Learn about your HSA.</u>



Blue365[®]

Get member-only deals on fitness apparel and footwear, meal services, personal care, and more.



Get started now.

MedsYourWay is not insurance. It is a drug discount program administered by Prime Therapeutics, LLC, an independent company contracted by BCBSRI to provide pharmacy benefit management services. Ask your pharmacy if they participate in MedsYourWay before filling your prescription.

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SmartShopper[®]

Why pay more than you have to for common services like MRIs, ultrasounds, and lab work?

Use SmartShopper to find quality care for many common medical services and get a check back as your share of the savings. It's offered with all Individual market plans except BlueSolutions for HSA.





You can find SmartShopper under Self Service in your myBCBSRI account.

The SmartShopper program is offered by Sapphire Digital, an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program. SmartShopper is not available for BCBSRI's fully insured HSAqualified high deductible health plans, such as BlueSolutions for HSA. ©2000-2024 Blue Cross and Blue Shield Association. All Rights Reserved.

Staying informed



To do:

Create your myBCBSRI account



myBCBSRI

Your myBCBSRI member account gives you fast, easy access to important plan information.

With one log-in for the app and website, you can:

- View your BCBSRI benefits
- Select or update your primary care provider (PCP)
- Find doctors and labs in your health network
- Compare costs for medical tests and procedures
- Review detailed claims data
- See your digital member ID
- Pay your premium bill



Go to <u>myBCBSRI.com</u> to create your account. Have your BCBSRI member ID handy.

Online health and well-being resources

Rhode Ahead

When you register your myBCBSRI account, you can receive our monthly Rhode Ahead emails filled with health and wellness tips and delicious recipes.



12 Ways to Make the Most of Your BCBSRI Plan Hers's a lock at features that help you stay heating, user money, and make using your



Take 5 For You

Find easy-to-use ideas to help manage stress and improve your well-being. Even five minutes can make a difference in how you feel. Give it a try!

Here to help you





Your Blue Store

Your Blue Store is warm and welcoming—and just might be one of the best things about being a BCBSRI member.

There are five convenient locations across Rhode Island—Cranston, East Providence, Lincoln, Narragansett, and Warwick.

Take a no-cost fitness class, attend a wellness seminar, watch a cooking demo, or speak privately with a nurse care manager. It's a great place to make new friends, too.

Hear what members think about Your Blue Store.





BCBSRI Customer Service

Our local team is available Monday through Friday, 8:00 a.m. to 8:00 p.m., and Saturday and Sunday, 8:00 a.m. to noon, to assist you.



Send us a message through your myBCBSRI account.

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Or **call** (401) 459-5000 or 1-800-639-2227 (TTY/TDD: 711).





Connect with BCBSRI on your favorite apps

For healthy tips, fun opportunities to engage with fellow BCBSRI members, and more!

