



2025 Member Resource Guide

For Individuals and Families



**Blue Cross
Blue Shield**
of Rhode Island

Welcome to your 2025 Blue Cross & Blue Shield of Rhode Island (BCBSRI) health plan.

Let's put your **plan into action**

Thank you for choosing BCBSRI. We're glad you're here—and we want to help you make the most of your plan benefits. A great place to start is with **BlueCare Connect**, your new member service and support platform.

BlueCare Connect brings your plan information, health and wellness programs, and customer service all together in one convenient location—online, on the app, or over the phone. You can learn more about BlueCare Connect—and what it can do for you and your family—on page 3.



What to do first:

✓ **Create your BlueCare Connect member account at BlueCareConnectRI.com.**

✓ **Download the BlueCare Connect app for added convenience.**

This Member Resource Guide will help you understand your benefits and how to use them. Look for these symbols to tell you if a particular program or service is available in your **BlueCare Connect** member account or if it's available elsewhere.



Find it in BlueCare Connect.



Follow the listed steps to access this benefit.



Healthcare support that's built around you

BlueCare Connect brings all your medical plan benefits together and makes them accessible through an online member portal and mobile app. Everything is personalized to your health needs. You'll also receive timely care reminders and relevant health and well-being tips.



Help is a phone call or tap away

Care Guides are available by phone or chat to answer questions about coverage and claims, review programs and help you enroll—even locate doctors and schedule appointments for you. Registered nurses and health coaches are also available for health support.



Create your BlueCare Connect account now

Go to BlueCareConnectRI.com or download the **BlueCare Connect RI** app. (Be sure you see "RI" in the app's name.) Click **Register** to get started.

*Not all BCBSRI health plans include wellness, pharmacy, and/or health savings account benefits. Please check your Subscriber Agreement or call the number on the back of your ID card if you have questions.



Helping you **stay healthy**

Your health plan has just what the doctor ordered

\$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 preventive screenings (in-network)

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



Select **Find Care** from your [BlueCare Connect](#) dashboard to locate providers and facilities.

Call or chat with a **Care Guide** if you'd like help finding care or scheduling an appointment.

No one gets sick **on schedule**

That's why Doctors Online offers 24/7 care

It's not a replacement for your PCP. But it is a convenient option when seeing your PCP just isn't possible. Available 24/7, Doctors Online lets you video-chat with a board-certified physician about routine health issues like colds and flu, bronchitis, sinus problems, and allergies. You can get help at night, on the weekend—even holidays. Plus, there's no need to drive anywhere or sit in a crowded waiting room.



Create your account now, before you need it.



Download the **Doctors Online app** or go to drs-online.com.



You can also link to **Doctors Online** from your [BlueCare Connect](#) account.

Note: Doctors Online is not for pediatric care or medical emergencies. In an emergency, always call 911. Doctors Online is not intended to replace these services and should not be used in those circumstances. 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.

Healthy choices

can be very rewarding

Introducing the BlueCare Connect wellness program

You'll find everything from points-earning activities and helpful articles to wide-ranging rewards and wellness coaches.

With BlueCare Connect wellness, you can:

- Earn points based on activities
- Redeem points in the marketplace
- Sync your activity tracker (FitBit™, Garmin®, Apple®, Samsung®, Google Fit™, and others)
- Track self-reported activities (for example, nutrition and sleep)
- Get social with step challenges



Your annual reward

Subscriber: up to \$250 in rewards
Spouse: up to \$250 in rewards

Reward example

3,125 points	\$125 in rewards
6,250 points	\$250 in rewards



New! Quarterly sweepstakes

- Plan subscribers and enrolled spouses can redeem points for sweepstakes entries.
- Enter for a chance to win \$25 electronic gift cards.
- Each entry is 25 points. You can enter multiple times.
- Winners are drawn at the end of each calendar quarter.
- Subject to terms and conditions upon entry.



View rewards and activities from your [BlueCare Connect](#) dashboard.

Select **All Benefits** from the Benefits tab to find more points-earning actions.

Extra help when you need it

BCBSRI Care Management is here for you

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

They'll work with you and your providers to help put you on a path to a healthier life. There's no extra cost for these services and no referral is needed.



Call **(401) 459-CARE** to speak with a care manager or ask a BlueCare Connect **Care Guide** to assist you.

Helping you manage diabetes with more confidence

Consider **Diabetes Management Plus** from Livongo by Teladoc Health. There's no added cost to participate, however, you must meet certain health criteria. The program includes:

- Connected devices like a blood glucose meter, blood pressure monitor, and/or smart scale (at no additional cost). These devices can send readings to your private account through an easy-to-use app.
- Expert coaches who can answer questions on nutrition, medications, and other health-related topics.
- Digital behavioral health support to help you manage stress, sleep, anxiety, and more.

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



Look under **Benefits** in [BlueCare Connect](#) or call/chat with a **Care Guide** to learn more.

Teladoc Health is an independent company that has contracted directly with Blue Cross & Blue Shield of Rhode Island (BCBSRI) to provide diabetes management and other health benefit programs for eligible BCBSRI members.



No one should struggle alone

BCBSRI offers wide-ranging support for behavioral health needs

Together with our network of providers, we can help you address issues like anxiety, depression, obsessive-compulsive disorder, eating disorders, and substance use.

There are programs specifically for adults, and others for children and teens.

In certain instances, programs may require a referral. However, you don't need a PCP referral for counseling or medication.



Call your PCP to discuss symptoms and ask for recommendations.

Visit the [Mental Health](#) section of our website to read about available services.

Ask a **BlueCare Connect Care Guide** to assist you.

Worried about your child?

Learn what you can do, and where to turn for help.

[Download "A Parent's Guide to Mental Healthcare in RI"](#)



It all adds up

How your plan can deliver real savings

Put the power of an HSA to work for you

If you have BlueSolutions for HSA, you can set up a health savings account (HSA) for qualified medical expenses—and save on taxes, too. You can use your HSA to cover copays, your deductible, out-of-pocket Rx costs, and more.

[Learn about your HSA.](#)



MedsYourWay

An easier way to save on Rx medications

MedsYourWay helps you find the lowest available price of applicable discount cards for eligible medications. It works automatically with your member ID at participating in-network retail pharmacies, and all covered Rx purchases count toward your deductible.

Save time (and money) with mail order Rx

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



Visit [Pharmacy Coverage](#) on our website to learn more.

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.

Supporting your **well-being**

Blue365[®]

Member-only savings for a healthy lifestyle



You can save on fitness apparel and footwear, meal services, personal care, and more. The deals are always changing and there's no limit to how many you can redeem. There's no extra cost to use this service. All you need is your BCBSRI member ID number.



Go to [Blue365](#) to create your account and start shopping.



Rhode Ahead

Keeping you informed

Read up on health and fitness news, plan perks and benefits, and delicious, healthy recipes.

Get started at [The Rhode Ahead](#).



Take 5 for You

Helping you find balance

Find simple, easy-to-use ideas to help you manage stress and improve your well-being. Even five minutes can make a real difference in how you feel.

Learn how to [Take 5 for You](#).

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**Connect with BCBSRI
on your favorite apps**

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





Five convenient
locations across
Rhode Island

Cranston
East Providence
Lincoln
Narragansett
Warwick

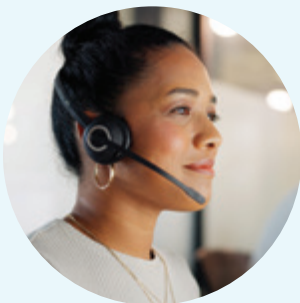
Your Blue StoreSM

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

Take a no-cost fitness class, attend a wellness seminar, watch a cooking demo, or speak privately with a member of our team. 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 [BlueCare Connect](#) account.

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

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