

Brown Health High-Deductible Medical Plan



Understanding Your Benefits

Online member account

Create your member account at BlueCareConnectRI.com or download the BlueCare Connect app to get started.

Deductibles

- **Preferred Network & National Blue Cross Network:**
\$2,000 per individual plan;
\$4,000 per family plan
- **Out of Network:**
\$4,000 per individual plan;
\$8,000 per family plan

All deductible payments count toward the family deductible, one or all can meet it. The full family deductible must be met before the plan begins to pay benefits.

Out-of-pocket Limits

- **Preferred and National Blue Cross Network:**
\$4,000 per individual plan;
\$8,000 per family plan
- **Out of Network:**
\$11,000 per individual plan;
\$22,000 per family plan

All out-of-pocket payments count toward the family out-of-pocket limit.

Please note:

The deductible and out-of-pocket limits are separate for the in-network and out-of-network services.

Service	Preferred Network*	National Blue Cross Network	Out of Network
Primary Care	10% after deductible	20% after deductible	50% after deductible
Specialist	10% after deductible	20% after deductible	50% after deductible
Urgent Care	10% after deductible	20% after deductible	50% after deductible
Emergency Room	\$200 Copay after deductible	\$200 Copay after deductible	\$200 Copay after deductible
Ambulance	10% after deductible	10% after deductible	10% after deductible
Chiropractic	10% after deductible	20% after deductible	50% after deductible
Acupuncture	10% after deductible	20% after deductible	50% after deductible
Preventive Care	Covered in full	Covered in full	50% after deductible
Diagnostic Lab work	10% after deductible	20% after deductible	50% after deductible
Diagnostic imaging	10% after deductible	20% after deductible	50% after deductible
Diagnostic Colonoscopy**	10% after deductible	20% after deductible	50% after deductible
High-end Radiology	10% after deductible	20% after deductible	50% after deductible
Outpatient Surgery	10% after deductible	20% after deductible	50% after deductible
Inpatient Services	10% after deductible	20% after deductible	50% after deductible
Inpatient Maternity	10% after deductible	10% after deductible	50% after deductible
Behavioral Health/Chemical Dependency-Inpatient/Outpatient	10% after deductible	10% after deductible	50% after deductible
Durable Medical Equipment	10% after deductible	10% after deductible	50% after deductible
Physical, Occupational, and Speech Therapy	10% after deductible	10% after deductible	50% after deductible

Need Help?

Call your Brown University Health Employee CARE Center

- Locally: (401) 429-2102
- Outside Rhode Island:
1-866-987-3706
- TTY/TDD (Telecommunication
Device for the Deaf) Users
should call 711

Hours:

Monday – Friday
8:00 am to 8:00 pm;
Saturday
8:00 am to 12 pm, Eastern Time

Your Blue Stores:

East Providence- 71 Highland Ave
Lincoln- 622 George Washington
Hwy
Warwick- 300 Quaker Ln
Cranston- 1400 Oaklawn Ave
Narragansett- 91 Point Judith
Rd

* The Preferred Network includes Rhode Island Hospital and its pediatric division, Hasbro Children's; The Miriam Hospital; Newport Hospital; Bradley Hospital; Saint Anne's Hospital; Morton Hospital; Gateway Healthcare, Brown University Health Urgent Care Centers, Hawthorn Medical Associates, Prima CARE, Hawthorn Urgent Care, Pediatric Associates at Northwoods, Middleboro Pediatrics, Pediatric Associates of Fall River, Prima CARE Walk In, Revere Medical Group, Brown Health Medical Group, Brown Health Medical Group Primary Care, and related service locations. Visit bcbsri.com/brownhealth for the complete list of Preferred Network hospitals, providers, and laboratories.

** Preventive colonoscopies: covered once every 5 years starting at age 45

This summary provides information about your Brown University Health benefits. This document does not entitle you to benefits offered by Brown University Health. Every effort has been made to ensure the accuracy of this communication. However, if there are discrepancies between this communication and the official plan documents and policies, the plan documents and policies will always govern