# Understanding Your Benefits

## Deductibles
You pay the following amounts each year before your health plan starts to pay toward the cost of covered services:
- $50 per individual plan;
- $100 per family in-network

The deductible is combined between in and out of network.

## Network:
Extensive national network, with access to thousands of providers across the country.

### What's Covered

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preventive Care</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adult preventive care</td>
<td>20% per visit after deductible</td>
<td>20% per visit after deductible</td>
</tr>
<tr>
<td>Child preventive care</td>
<td>$10 per visit</td>
<td>$10 per visit</td>
</tr>
<tr>
<td>Immunizations</td>
<td>$0 per visit</td>
<td>$0 per visit</td>
</tr>
<tr>
<td>Preventive lab, X-ray, and imaging</td>
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<tr>
<td><strong>Primary Care Office Visits</strong></td>
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<tr>
<td>Adult primary care</td>
<td>20% per visit after deductible</td>
<td>20% per visit after deductible</td>
</tr>
<tr>
<td>Adult gynecological exam</td>
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<tr>
<td>Pediatric primary care</td>
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<tr>
<td><strong>Specialist Office Visits</strong></td>
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<tr>
<td>Specialty care</td>
<td>20% per visit after deductible</td>
<td>20% per visit after deductible</td>
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<tr>
<td>Allergy and Dermatology</td>
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<tr>
<td>Chiropractic</td>
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<tr>
<td><strong>Outpatient Services</strong></td>
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</tr>
<tr>
<td>Diagnostic lab, x-ray, and imaging</td>
<td>0% per visit</td>
<td>0% per visit</td>
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<tr>
<td>High-end radiology (e.g., MRI/CT/PET), nuclear medicine, and sleep studies</td>
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<tr>
<td>Medical/surgical care</td>
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<tr>
<td><strong>Inpatient Services</strong></td>
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<tr>
<td>Hospitalization</td>
<td>0% per visit</td>
<td>0% per visit</td>
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<tr>
<td>Maternity</td>
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<tr>
<td>Mental Health</td>
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<tr>
<td>Chemical dependency</td>
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<tr>
<td>Rehabilitation (limit 45 days per year)</td>
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</tbody>
</table>
This is a summary of your ClassicBlue benefits. It is not a contract. For details about your coverage, including any limitations or exclusions not noted here, please refer to your subscriber agreement or call the number located on the back of your BCBSRI ID card. If you have questions about receiving medical care, please call your doctor.