

# 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 Service	What You Pay	
	In-Network	Out-of-Network
<b>Preventive Care</b> <ul style="list-style-type: none"> <li>▪ Adult preventive care</li> </ul>	20% per visit after deductible	20% per visit after deductible
<ul style="list-style-type: none"> <li>▪ Child preventive care</li> </ul>	\$10 per visit	\$10 per visit
<ul style="list-style-type: none"> <li>▪ Immunizations</li> <li>▪ Preventive lab, X-ray, and imaging</li> </ul>	\$0 per visit	\$0 per visit
<b>Primary Care Office Visits</b> <ul style="list-style-type: none"> <li>▪ Adult primary care</li> <li>▪ Adult gynecological exam</li> <li>▪ Pediatric primary care</li> </ul>	20% per visit after deductible	20% per visit after deductible
<b>Specialist Office Visits</b> <ul style="list-style-type: none"> <li>▪ Specialty care</li> <li>▪ Allergy and Dermatology</li> <li>▪ Chiropractic</li> </ul>	20% per visit after deductible	20% per visit after deductible
<b>Outpatient Services</b> <ul style="list-style-type: none"> <li>▪ Diagnostic lab, x-ray, and imaging</li> <li>▪ High-end radiology (e.g., MRI/CT/PET), nuclear medicine, and sleep studies</li> <li>▪ Medical/surgical care</li> </ul>	0% per visit	0% per visit
<b>Inpatient Services</b> <ul style="list-style-type: none"> <li>▪ Hospitalization</li> <li>▪ Maternity</li> <li>▪ Mental Health</li> <li>▪ Chemical dependency</li> <li>▪ Rehabilitation (limit 45 days per year)</li> </ul>	0% per visit	0% per visit

## Registering Online

- Go to [BCBSRI.com](http://BCBSRI.com)
- Click on "Log In to My Account", then click "Register now"
- Follow the registration instructions provided

## Access Your Benefits:

- Get a list of your benefits and recent claims.
- See how much you've paid toward your deductible and out of pocket maximum.
- Check out our cost and quality tools.
- Find the member handbook to learn what to expect from BCBSRI.

## Mobile Access:

### Your Blue Touch RI – Mobile App

- Employees can see health benefits and remaining deductible and out-of-pocket amounts, search for doctors and other providers, and much more.
- Download the app from the Apple or Google app store (iOS® is a registered trademark of Cisco in the U.S. and is used by Apple under license. Android is a trademark of Google Inc).

### Your Blue Wire RI – Text Messages

- Members can receive secure personalized messages on their mobile devices, like reminders about flu shots and important tests; money-saving tips; benefit updates, and more.
- Call 1-844-779-8820 to sign up

## Need Help?

### Call Customer Service

- Locally: (401) 459-5000
- Outside Rhode Island: 1-800-639-2227
- TTY/TDD (Telecommunication Device for the Deaf) Users should call 711

### Hours:

Monday – Friday, 8:00 a.m. to 8:00 p.m., Saturday – Sunday, 8:00 a.m. to 12 p.m., Eastern Time

What's Covered Service	What You Pay	
	In-Network	Out-of-Network
<b>Hospital Emergency Services</b>	0% per visit	0% per visit
<b>Urgent Care</b>	20% per visit after deductible	20% per visit after deductible
<b>Telemedicine Visits</b>	\$7.50 per visit after deductible	Not Covered
<b>Ambulance</b>		
▪ Ground	\$50 per occurrence	\$50 per occurrence
▪ Air/Water	\$50 per occurrence	\$50 per occurrence
<b>Durable Medical Equipment</b>		
▪ Medical supplies	20% per service/device after deductible	20% per service/per device after deductible
▪ Diabetic supplies		
▪ Prosthetic devices		
<b>Physical, Occupational, and Speech Therapy</b>	20% per visit after deductible	20% per visit after deductible
<b>Vision Hardware</b> See <i>Vision Hardware Flyer</i>		Age 0-18 up to \$12 per occurrence Age 19 and over \$12 every other calendar year
▪ Frames		
▪ Lenses and Contact Lenses		Age 0-18 up to \$18 per occurrence Age 19 and over \$18 per calendar year



[www.bcsbri.com](http://www.bcsbri.com)

*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.*

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