

Understanding Your Benefits 2015

■ Deductibles

You pay the following amounts each year before your health plan starts to pay toward the cost of covered services:

- \$750 per individual plan; \$1,500 per family plan in network
- \$750 per individual plan; \$1,500 per family plan out of network

■ Out-of-pocket Limits

To protect you from very high costs, your plan limits how much you could pay out of pocket for healthcare services.

- \$4,000 per individual plan; \$8,000 per family plan in network
- \$5,000 per individual plan; \$10,000 per family plan out of network

Please note:

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

What's Covered	What You Pay
Preventive Care	\$0 per visit in network
<ul style="list-style-type: none"> ■ Adult preventive care ■ Child preventive care 	\$30 plus 20% per visit after deductible out of network
<ul style="list-style-type: none"> ■ Immunizations ■ Preventive and lab, X-ray, and imaging 	\$0 in network 20% per visit after deductible out of network
Primary Care Office Visits	\$30 per visit in network
<ul style="list-style-type: none"> ■ Adult primary care ■ Adult gynecological exam ■ Pediatric primary care 	\$30 plus 20% per visit after deductible out of network
Specialty Office Visits	\$30 per visit in network
<ul style="list-style-type: none"> ■ Specialty care ■ Chiropractic (limit 12 visits per year) ■ Routine eye exam (limit 1 visit per year) 	\$30 plus 20% per visit after deductible out of network
<ul style="list-style-type: none"> ■ Acupuncture (limit 12 visits per year) 	\$10 per visit in network \$10 per visit out of network
Outpatient Services	
<ul style="list-style-type: none"> ■ Medical/surgical care ■ High-end radiology services, major diagnostics, and nuclear medicine (e.g., MRI/CAT/PET) ■ Diagnostics lab, X-ray, and imaging 	0% per visit in after deductible network 20% per visit after deductible out of network
Inpatient Services	
<ul style="list-style-type: none"> ■ Acute Care ■ Maternity ■ Mental health ■ Chemical dependency ■ Rehabilitation (limit 45 days per year) 	0% per visit in after deductible network 20% per visit after deductible out of network
Emergency Services	\$100 per visit in network
<ul style="list-style-type: none"> ■ Hospital emergency care 	\$100 per visit out of network

Beyond Benefits

When you sign in to your member page on BCBSRI.com, you have useful plan and wellness information at your fingertips.

Manage your plan:

- Get a list of your benefits and recent claims.
- See how much you've paid toward your deductible.

Get healthy:

- Read about thousands of health topics in the Health Center.
- Learn how you can get the guaranteed lowest rate on gym memberships, as well as free one-week trial memberships.

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.,
Eastern Time

What's Covered	What You Pay
Ambulance	\$50 per occurrence in network \$50 per occurrence out of network
Urgent Care Center	\$50 per visit in network \$50 plus 20% per visit out of network
Durable Medical Equipment	20% per occurrence in network 20% per occurrence after deductible out of network
Physical/Occupational Therapy <ul style="list-style-type: none"> ■ Physical therapy ■ Occupational therapy 	20% per visit after deductible in network 20% per visit after deductible out of network
<ul style="list-style-type: none"> ■ Speech therapy 	\$30 per visit in network \$30 plus 20% per visit out of network
Vision Hardware Prescription glasses (frames and/or lenses) or contact lenses.	Age 0-18 up to \$100 per occurrence Age 19 and over \$100 every 2 calendar years See Vision Hardware Flyer
Vision Hardware <ul style="list-style-type: none"> ■ Prescription glasses (frames and/or lenses) or contact lenses. 	Age 0-18 up to \$100 per occurrence Age 19 and over \$100 every 2 calendar years See Vision Hardware Flyer

This is a summary of your HealthMate Coast-to-Coast 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 our Customer Service Department. If you have questions about receiving medical care, please call your doctor.



www.bcsri.com

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