

Understanding Your Benefits

Deductibles

- **\$6,000** per individual plan; **\$12,000** per family plan in network
 - **\$10,000** per individual plan; **\$20,000** per family plan out of network
- All deductible payments count toward the family deductible amount, but the individual will never pay more than their individual deductible amount.

Out-of-pocket Limits

- **\$6,850** per individual plan; **\$13,700** per family plan in network
 - **\$13,700** per individual plan; **\$27,400** per family plan out of network
- All out-of-pocket payments count toward the family out-of-pocket limit. The individual will never pay more than their individual out-of-pocket amount.

Please note:

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

Network:

This plan has a local network, where all participating providers throughout Rhode Island are in-network.

Office Visits	In-Network	Out-of-Network
Primary Care	\$0 per visit for PCMH	20% per visit after deductible
	\$30 per visit for Non PCMH	
Specialist	\$50 per visit	20% per visit after deductible
Behavioral Health	\$30 per visit	20% per visit after deductible
Urgent Care	\$50 per visit	\$50 per visit
Emergency Room	\$200 per visit	\$200 per visit
Doctors Online	\$30 per visit	Not Covered
Chiropractic (limit 12 visits per year)	\$50 per visit	20% per visit after deductible

Other Covered Services	In-Network	Out-of-Network
Preventive Care	\$0 per visit	20% per visit after deductible
Diagnostic Lab/X-ray	0% per visit	20% per visit after deductible
High-end Radiology	0% per visit after deductible	20% per visit after deductible
Outpatient Surgery	0% per visit after deductible	20% per visit after deductible
Inpatient Services	0% per visit after deductible	20% per visit after deductible
Durable Medical Equipment	20% per service/device after deductible	20% per service/device after deductible
Physical, Occupational, and Speech Therapy (limit 30 visits each per year)	20% per visit after deductible	20% per visit after deductible

4-Tier Plan



The BCBSRI formulary (drug list) covers a wide range of commonly prescribed medications. The chart below shows how the drugs are divided into four “tiers”.

Your Prescription Drug Coverage

Online member account

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

Once you are signed in to your **BlueCare Connect** account, select "**Benefits**" to access your Pharmacy information and formulary.

Extended Supply Network

The Extended Supply Network (ESN) allows 90 day fills at retail pharmacies.

Service	Copayment per 30-day supply	Mail order 90-day supply	Retail 90-day supply
Tier 1 <ul style="list-style-type: none">Low-cost generics	\$7*	\$17.50	\$21
Tier 2 <ul style="list-style-type: none">Higher-cost genericsPreferred brand name drugs	\$25	\$62.50	\$75
Tier 3 <ul style="list-style-type: none">Highest cost genericsNon-preferred brand name drugs	\$40	\$120	\$120
Tier 4 <ul style="list-style-type: none">Specialty drugs	\$65	Not Covered	Not Covered

**\$2 copay for certain tier 1 drugs for asthma, diabetes and COPD (Network Blue New England, Blue Choice, Network Blue New England Options, and VantageBlue plans ONLY)*

This is a summary of your pharmacy 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.