

HealthMate Coast to Coast

\$6,000 Deductible

Understanding Your Benefits

Deductibles

- **\$6,000** per individual plan;
\$12,000 per family plan in network

\$6,000 per individual plan;
\$12,000 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

- **\$6,350** per individual plan;
\$12,700 per family plan in network

\$6,200 per individual plan;
\$12,400 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:

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

Office Visits	In-Network	Out-of-Network
Primary Care	\$25 per visit	\$25 plus 20% per visit after deductible
Specialist	\$40 per visit	\$40 plus 20% per visit after deductible
Behavioral Health	\$25 per visit	\$25 plus 20% per visit after deductible
Urgent Care	\$50 per visit	\$50 plus 20% after deductible per visit
Emergency Room	\$150 per visit	\$150 per visit
Doctors Online	\$25 per visit	Not Covered
Chiropractic (limit 12 visits per year)	\$40 per visit	\$40 plus 20% per visit after deductible

Other Covered Services	In-Network	Out-of-Network
Preventive Care	\$0 per visit	\$25-\$40 plus 20% per visit after deductible
Diagnostic Lab/X-ray	0% per visit	20% per visit after deductible
High-end Radiology	0% per visit	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)	0% per visit after deductible	20% per visit after deductible

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 the number located on the back of your BCBSRI ID card. If you have questions about receiving medical care, please call your doctor.

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

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