



**YOUR GUIDE TO BETTER HEALTH AND LOWER COSTS**

# HealthMate

Coast-to-Coast

## 2019 Plan Benefits



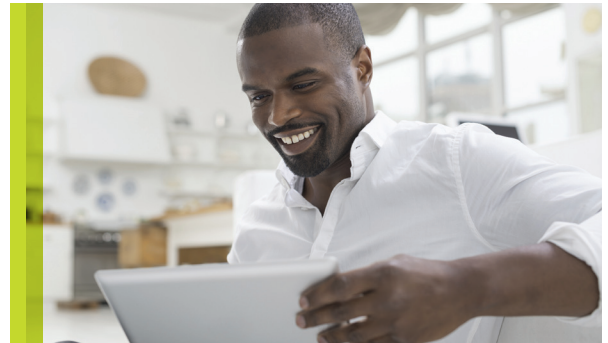
# HealthMate Coast-to-Coast: What You Need to Know

---

A HealthMate Coast-to-Coast plan is a traditional health plan that offers coverage for many services with fixed-dollar copays or coinsurance. (See page 6 for definitions of “coinsurance” and other words you’ll see frequently.) With your member ID card, you have access to thousands of providers across the country.

## HIGHLIGHTS OF A HEALTHMATE COAST-TO-COAST PLAN:

- 100% coverage for routine, in-network preventive health services
- Predictable copays for many services
- Lower costs for seeing in-network providers
- Access to an extensive national network
- More options for medical help when your doctor’s office is closed, like retail clinic visits that offer more convenient appointment times including nights and weekends, and virtual visits with a doctor at any time. (See page 5 for details)
- You can reach us any day of the week with a question about your plan. (See the back cover for more information.)



The HealthMate Coast-to-Coast Plan.....	2-3
Preventive Benefits.....	4
Easy to Get Help.....	5
Helpful Definitions .....	6
Contact Us .....	7

# HealthMate Coast-to-Coast: The Advantages

---

When it comes to your well-being, you deserve a health plan that provides affordable care aimed at keeping you healthy.

HealthMate Coast-to-Coast from Blue Cross & Blue Shield of Rhode Island (BCBSRI) is a traditional health plan that offers members predictable coverage for many services with fixed-dollar copays or coinsurance.

- HealthMate Coast-to-Coast provides 100% coverage for routine, in-network preventive care, including recommended screenings and tests.
- Education and rehabilitation programs for members with diabetes, as well as “quit smoking” counseling, are also available at no extra cost.
- Online tools exclusively for members promote good habits for staying healthy.
- Be sure to check out our many other services—like My Cost Calculator—that can make healthcare more convenient and affordable. (Learn more on page 5.)
- When you create an account at **bcbstri.com** you are able to view specific plan details and gain access to many helpful tools.

Working as a team with members, doctors, and other providers, we can create a better healthcare experience for everyone.



# In-Network Preventive Benefits: Covered in Full

Preventive care can make a big difference in employees' health. BCBSRI plans make this easy—and affordable.

**YOUR OUT-OF-POCKET COST = \$0**

## Office visits:

- An annual, routine physical exam with your doctor, including blood pressure and cholesterol screenings
- Annual OB/GYN exam for women
- Well baby visits from birth to 35 months

## Counseling, education, and rehabilitation programs:

- Smoking cessation counseling
- Nutritional counseling
- Diabetes education

## Routine screenings, tests, and certain over-the-counter medications:

- Age- and gender-appropriate screenings and tests, like pap smears, lead screenings, PSA tests, mammograms, and colorectal cancer screenings
- Adult immunizations for flu, pneumonia, and hepatitis A and B; child immunizations recommended by the American Academy of Pediatrics
- Preventive medications purchased with a prescription, including aspirin, folic acid, iron supplements, and smoking cessation medications (if prescription drug coverage is through BCBSRI)

*Note: In order for preventive services to be covered without cost-sharing, members must receive services from a network provider, and certain age and risk profile requirements may apply. For details about preventive services coverage, please refer to the plan's Subscriber Agreement available online at [bcbsri.com](http://bcbsri.com) or contact customer service.*



## Save on gym memberships – and more

Most of us need a little push, a small incentive to work regular exercise into our busy lives. Our partnership with the International Fitness Club Network (IFCN) provides discounted membership fees and free trial passes at thousands of health clubs across the country, exclusive discounts on home fitness equipment, and more. For details and current offers, please call **1-800-866-8466**.

# We Make It Easy to Get Help

## HEALTHCARE WHEN YOU NEED IT

### Retail health clinics

For care that's needed quickly, retail clinics—such as the MinuteClinic™ at select CVS Pharmacies®—are a convenient alternative to get care for minor illnesses and injuries, with extended hours, including nights and weekends.

### Doctors Online

Consult with a board-certified doctor anytime using the innovative Doctors Online service, available online or through the mobile app. It's perfect for those times when your personal doctor is unavailable, or when you just can't, for whatever reason, get to the doctor's office. Using Doctors Online, you and your family can seek treatment for many common, non-emergency health issues, including colds and flu, allergies, skin irritations, or sinus problems using video chat.

## ANSWERS WHEN YOU NEED THEM

### Customer service 7 days a week

We know that questions can pop up anytime, even on the weekends. So we offer many ways to get answers.

- Customer service on the phone seven days a week
- Online at **bcbsri.com** whenever it's convenient for you
- In person at Your Blue Store<sup>SM</sup>, where you also can consult with a nurse (some locations) and receive health screenings, like blood pressure and body mass index (BMI), at no additional cost

*See back cover for phone numbers and addresses.*



## INFORMATION ANYWHERE, ANYTIME

### Your Blue Touch RI mobile app

View remaining deductible and out-of-pocket amounts, search for doctors, and much more. Available for iOS® and Android™ devices.

### Your Blue Wire RI mobile messages

With our innovative messaging platform, you can receive secure personalized messages on your mobile devices like reminders about flu shots and important tests, money-saving tips, benefit updates, and more. Call 1-877-350-0337 to activate.\*

### My Cost Calculator

Compare costs for the same service or procedure at various providers or hospitals on **bcbsri.com**.

### Find a Doctor

Search for doctors and providers, plus read and write reviews, on **bcbsri.com**.

*\*Standard mobile phone carrier messaging and data usage charges apply.*

*iOS® is a registered trademark of Cisco in the US and is used by Apple under license. Android is a trademark of Google Inc. Doctors Online is a telemedicine service provided by American Well®, an independent company that administers Doctors Online on behalf of Blue Cross & Blue Shield of Rhode Island.*

# Helpful Definitions

---

We understand that healthcare terminology can be confusing. Knowing what these common terms mean will help make plans easier to understand.

## DEDUCTIBLE

The amount you pay before the health plan starts to pay for certain medical bills. It resets every calendar or plan year.

## COINSURANCE

The percentage of the total medical bill that you pay. For example, some plans have a 20% coinsurance charge for physical therapy. So if the total bill is \$100, the coinsurance would be \$20.

## REFERRAL

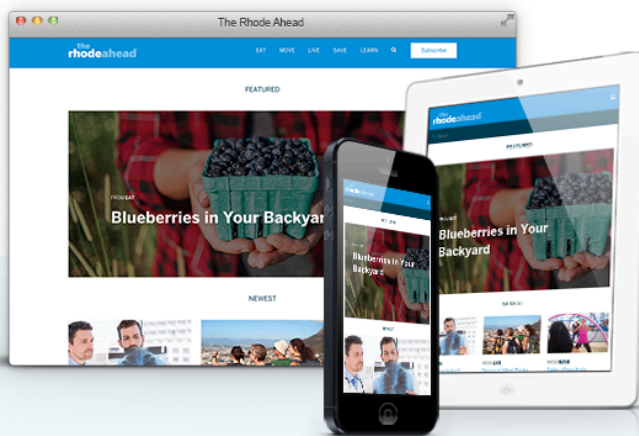
An order from your primary care provider (PCP) for you to receive care from another doctor, specialist, or medical facility.

## COPAY

This is a fixed dollar amount (not a percentage) charged each time you receive a covered healthcare service. For example, a plan may have a copay for doctor visits or prescription drugs.

## OUT-OF-POCKET MAXIMUM

The maximum amount you would pay out-of-pocket for covered healthcare services each year, including deductible, copays, and coinsurance. After the out-of-pocket is met, in-network covered services are paid at 100% by Blue Cross & Blue Shield of Rhode Island.



## The Rhode Ahead

As a BCBSRI member, you have access to The Rhode Ahead, an easy-to-read resource with useful information about healthcare services, topped with delicious recipes and smart ideas for staying healthy. Read the articles online, anytime, on any device. You also can ask us to deliver The Rhode Ahead to your email inbox. Find it all at **[bcbstri.com/rhodeahead](http://bcbstri.com/rhodeahead)**.

# We're Here to Help

---



## CALL

7 days a week  
**(401) 459-5000** or  
**1-800-639-2227** (TTY: 711)



## CLICK

[bcbsri.com/getstarted](https://bcbsri.com/getstarted)



## COME BY

Visit our three Your Blue Stores to ask questions in person. They're conveniently located for our members in Rhode Island and nearby.

**East Providence** 71 Highland Avenue  
(Highland Commons - *pictured to the right*)

**Lincoln** 622 George Washington Highway  
(Lincoln Mall Shopping Center)

**Warwick** 300 Quaker Lane  
(Cowesett Corners)





500 Exchange Street • Providence, RI 02903-2699

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

06/18 IER-243163-Healthmate