



BlueCHiP

Access Blue New England

2021 PLAN BENEFITS

Your guide to better health and lower cost

Access Blue New England: WHAT YOU NEED TO KNOW

Access Blue New England is a high-deductible plan with New England regional coverage. With this plan, you can open a health savings account (HSA) that allows you to save pre-tax dollars for qualified medical expenses now or in the future.

Highlights of an Access Blue New England plan:

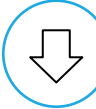





 <p>Lower premiums</p>	 <p>You select a PCP during enrollment, and this PCP will be the center of your care.</p>	 <p>Use the Find a Doctor tool on bcbsri.com to find a PCP near you.</p>
 <p>The Access Blue New England network includes doctors and hospitals in Rhode Island, Connecticut, Maine, Massachusetts, and New Hampshire.</p>		
 <p>You can set up a tax-advantaged HSA for eligible medical expenses.</p>		
 <p>Maximize the convenience of your HSA with more ways to pay—online, mobile, debit cards, and checks. You can always pay bills and make additional contributions through your myBCBSRI account.</p>		

TABLE OF CONTENTS:

The Access Blue New England Plan	2-3
What is an HSA?.....	4
Preventive Benefits.....	5
Tools to Help You.....	6
Helpful Definitions	7
Contact Us.....	8



Access Blue New England: THE ADVANTAGES

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

The Access Blue New England plan from Blue Cross & Blue Shield of Rhode Island (BCBSRI) helps keep premiums manageable while still offering comprehensive benefits.

- Access Blue New England provides 100% coverage for routine, in-network preventive care, including recommended screenings and tests, before the deductible is met.
- You can open a health savings account (HSA) with pre-tax contributions that can lower your taxable income. And HSA investments have the potential to earn money, increasing your spending power when used to pay for qualified medical, dental, and vision expenses.
- Education and rehabilitation programs for members with diabetes, as well as “quit smoking” counseling, are also available at no extra cost.
- Be sure to check out our tools and services—like My Cost Calculator—that can make healthcare more convenient and affordable. (Learn more on page 6.)
- When you register your account at myBCBSRI.com, you can customize communication preferences, check claim status, review plan details, and gain access to a range of helpful tools.

Network of providers

With these plans, members can choose and use Blue Cross and Blue Shield doctors and hospitals in Rhode Island, Connecticut, Massachusetts, Maine, and New Hampshire.



11,000+ PCPs

Nearly **30,000** Specialists

Close to **200** Hospitals

WHAT IS A HEALTH SAVINGS ACCOUNT?

A health savings account (HSA) is a financial account that you can use to pay your medical bills with a debit card, checks, or directly online. This type of account allows you to save pre-tax dollars for qualified medical expenses. It complements your Access Blue plan.

Here are some of the ways an HSA might make sense for you:

- **More spending power** - Since you are using pre-tax dollars for qualified medical, dental, and vision expenses, it's like a built-in discount.
- **Tax savings** - Pre-tax deductions from your paycheck into your HSA can lower taxable income.
- **Convenience** - Managing an HSA, including paying bills, viewing transactions, and scheduling contributions, can all be done through your **myBCBSRI** account.
- **Flexibility and earnings potential** - HSA funds roll over from one year to the next, and the balance can earn interest.
- **Portability** - Your HSA remains with you even if you move to another employer.

BlueSolutions Spending

The BlueSolutions Spending app, a secure, convenient companion to our online HSA management portal, lets you easily manage your health savings account on your mobile phone. The powerful, intuitive app gives you access to your account balances, the ability to submit a claim, and much more. Download today from the Apple® App Store® or Google Play®* app store.

Standard mobile phone carrier and data usage charges apply. The downloading and use of the Blue Solutions mobile app is subject to the terms and conditions of the app and the online stores from which it is downloaded.



*Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

Savings example*

For a married couple in Rhode Island filing a joint tax return



*Savings example provided above is for illustrative purposes only and does not represent actual tax impact. All information provided here is general in nature, is not complete, may not apply to your specific situation and is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. HSAs are not insurance.

In-network preventive benefits: **COVERED IN FULL**



**Out-of-Pocket
Cost**

Preventive care can make a big difference in your health,
and BCBSRI plans make this easy and affordable.

For all plans:

Office visits:

- An annual, routine physical exam, 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:

- “Quit smoking” counseling
- Nutritional counseling
- Diabetes education

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

- Including 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 (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-appropriate, gender-appropriate, 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 or contact customer service.

Lowering the cost of a healthy lifestyle

Blue365[®]

You can find offers and sign up for email alerts tailored to your preferences using the exclusive Blue365 website at blue365deals.com.

The Blue365[®] program makes healthy living simpler and more affordable. You get significant discounts on the programs and services that mean the most to you, such as:

- Fitness center discounts
- Athletic wear/equipment discounts
- Personal care (hearing, skin, vision, dental)
- Lifestyle discounts (hotel, travel)











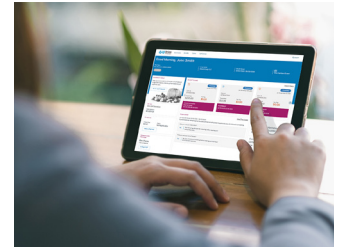





Tools that support you— **ANYTIME, ANYWHERE**

A personalized online experience with **myBCBSRI**

myBCBSRI is an online experience that's tailored to you. With myBCBSRI, you get easy access to digital ID cards, electronic documents (go paperless!), claim status, and benefit information. Create a personalized experience and choose how you receive communications about your benefits. With myBCBSRI, you can also access useful tools, including:



Find a Doctor – Search for doctors, hospitals, and other providers and view performance awards that doctors have earned.

My Cost Calculator – Compare costs for services across network providers or hospitals so you can make better-informed choices when you need a test or procedure.

And when you sign up for **Your Blue Wire**, you can receive personalized messages, such as flu shot and test reminders, benefit updates, and money-saving tips, on your mobile device.

Care when you need it, with **Doctors Online**

On-demand care for common health concerns

Doctors Online provides 24/7 access to board-certified doctors via smartphone, tablet, or computer. It's a convenient healthcare option when you need routine care outside of normal provider hours or simply can't see a doctor in-person. Doctors Online is ideal for common, non-emergency health concerns such as:

- Cold and flu symptoms
- Allergies
- Bronchitis and other respiratory infections
- Urinary tract infections
- Sinus problems



By-appointment care for behavioral health issues

You can also schedule virtual behavioral healthcare appointments—either one-time or recurring—through Doctors Online. Licensed therapists and psychiatrists are available for help with behavioral health concerns such as anxiety, depression, grief, stress, and ADHD**.

*The SmartShopper program is offered by Sapphire Digital, an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program. SmartShopper is not available for BCBSRI's HSA-qualified high deductible health plans, such as BlueSolutions for HSA.

**In the case of an emergency, you should always call 911. Doctors Online is not intended to replace these services and should not be used in those circumstances. 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.

THE RHODE AHEAD

As a BCBSRI member, you have access to The Rhode Ahead, an engaging resource with useful information about healthcare, nutrition, fitness, and saving money.

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 rhodeahead.com.

the
rhodeahead



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.

WE'RE HERE TO HELP

**In our
retail stores
you can:**

- ✓ Learn how to make the most of your benefits
- ✓ Meet with our nurses and dietitians
- ✓ Participate in available health and wellness screenings



**3 ways
you can
get help**



Call
1-800-639-2227
(TTY: 711)



Come by*
Your Blue Stores in
Cranston, East Providence,
Lincoln, and Warwick
bcbsri.com/yourbluestore



Click
myBCBSRI.com

*Our Your Blue Store locations follow state and federal guidelines during emergencies and may not be open/may have limited capacity.

**IT'S WHAT
WE LIVE FORSM**



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.