



BlueCHiP

Blue Choice New England

2021 PLAN BENEFITS

Your guide to better health and lower cost



Blue Choice New England: **WHAT YOU NEED TO KNOW**

Blue Choice offers low premiums and the convenience of coordinated care using a primary care provider (PCP). You also have the added flexibility to choose out-of-network providers. While you have the lowest out-of-pocket costs when care goes through a PCP, you can make the choice to seek self-directed care and pay more.

Highlights of a Blue Choice New England plan:



You select a PCP during enrollment. This PCP will be the center of your care.



Use the Find a Doctor tool on **bcbsri.com** to find a PCP near you.



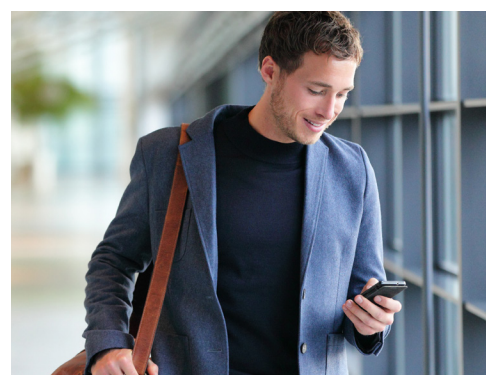
Your PCP will provide referrals as needed for specialists (referrals are not needed for some services; see next page).



You can seek care from providers within an extensive regional network—Rhode Island, Massachusetts, Connecticut, New Hampshire, and Maine.

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

- Blue Choice New England features your PCP at the center of all of your coordinated care.
- 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 6.)
- When you create an account at myBCBSRI.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.

Routine care and referrals are MANAGED BY YOUR PCP

Your PCP is at the center of your healthcare. They’ll work with you to manage your care—from handling office visits and ordering tests to writing prescriptions and providing referrals.

Of course, there are many services and providers that don’t require a referral*, including:

- Emergency and urgent care
- Behavioral health services
- Chiropractors
- Early intervention services
- Hair prosthetics (wigs)
- Hearing aids
- Obstetricians and gynecologists
- Oncologists
- Optometrists and ophthalmologists
- Oral surgery
- Retail clinics
- Speech therapy
- Virtual doctor visits using Doctors Online (see page 6)

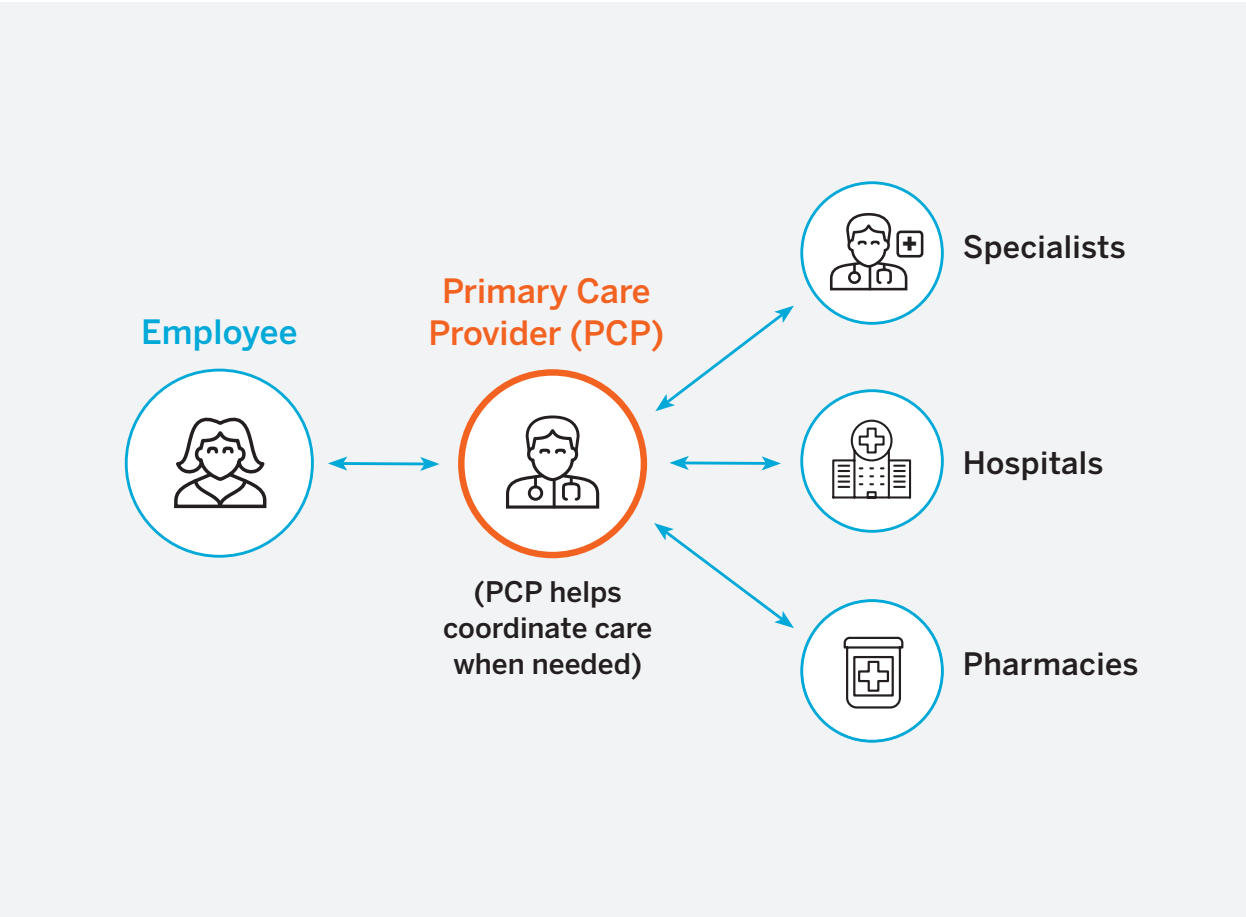
*This list is subject to change. For a complete and current list as well as important information regarding referrals, please refer to the Subscriber Agreement available through your myBCBSRI account or contact Customer Service.

Get more for your health with **COORDINATED CARE**

Your primary care office is your “home” in the healthcare system. Here, you can do much more than just see your doctor. Some PCP offices feature on-site registered nurses and health coaches. As members of your healthcare team, they can help you manage your medical conditions and coordinate specialists, hospital services, behavioral health professionals, pharmacies, nutritionists, and community resources.

Coordinated care can include a range of additional benefits, such as:

- Extended office hours
- Centralized referral management (if a referral is necessary)
- On-site pharmacists to consult on medications
- Expanded community and office-based resources
- Patient reminders to ensure necessary testing is done before your next scheduled appointment
- Assistance with chronic and complex medical conditions through disease management and education
- Discharge support, planning, and coordination from a hospital or skilled nursing facility



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

\$0

**Out-of-Pocket
Cost**

Preventive care can make a big difference in your health.

BCBSRI plans make it easy and affordable to get the care you need.

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
- Nutrition counseling
- Diabetes education

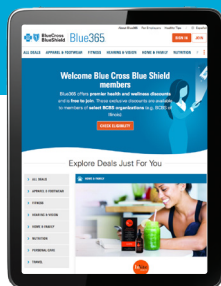
Routine screenings, tests, and certain over-the-counter medications including:

- 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.

Blue365[®]

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



Lowering the cost of a healthy lifestyle

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.

Get rewarded for better-informed choices with **SmartShopper®**

SmartShopper helps you save money and earn cash rewards by “shopping around” for the most cost-effective, quality providers of many common medical services. These cash rewards allow you to share in the savings—and there’s no paperwork and no hassle. SmartShopper is included with your health plan*, so you can use it to find the quality care you need in minutes—and get rewarded for your cost-conscious choices.

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 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**



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