

# Understanding Your Benefits

## Registering Online at myBCBSRI

- Go to [myBCBSRI.com](http://myBCBSRI.com)
- Click on “Register Here”
- Follow the registration instructions provided

## Deductibles

- **\$1,500** per individual plan;  
**\$3,000** per family plan in network
- **\$3,000** per individual plan;  
**\$6,000** per family plan out of network

All deductible payments count toward the family deductible, one or all can meet it.

## Out-of-pocket Limits

- **\$6,750** per individual plan;  
**\$13,500** per family plan in network
- **\$13,500** per individual plan;  
**\$27,000** 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
<b>Primary Care</b>	0% per visit after deductible	40% per visit after deductible
<b>Specialist</b>	0% per visit after deductible	40% per visit after deductible
<b>Urgent Care</b>	0% per visit after deductible	0% per visit after deductible
<b>Emergency Room</b>	0% per visit after deductible	0% per visit after deductible
<b>Doctors Online</b>	0% per visit after deductible	Not Covered
<b>Chiropractic</b> (limit 20 visits per year)	0% per visit after deductible	40% per visit after deductible

Other Covered Services	In-Network	Out-of-Network
<b>Preventive Care</b>	\$0 per visit	40% per visit after deductible
<b>Diagnostic Lab/X-ray</b>	0% per visit after deductible	40% per visit after deductible
<b>High-end Radiology</b>	0% per visit after deductible	40% per visit after deductible
<b>Outpatient Surgery</b>	0% per visit after deductible	40% per visit after deductible
<b>Inpatient Services</b>	0% per visit after deductible	40% per visit after deductible
<b>Durable Medical Equipment</b>	20% per service/device after deductible	40% per service/device after deductible
<b>Physical, Occupational, and Speech Therapy</b>	0% per visit after deductible	40% per visit after deductible
<b>Prescription Drugs</b>	<p><b>Retail (30 Day Supply)</b> \$10*-Tier 1; \$45*-Tier 2; \$70*-Tier 3; \$90*-Tier 4; \$125*-Tier 5</p> <p><b>Mail-Order (90 Day Supply)</b> \$25*-Tier 1; \$112.50*-Tier 2; 175*-Tier 3; \$270*-Tier 4; N/A-Tier 5</p> <p>Out-of-network not covered</p>	

\*Applicable once deductible is satisfied