

BlueCHiP

Network Blue New England Options

2021 PLAN BENEFITS

Your guide to better health and lower cost



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Network Blue New England Options: **HEALTHCARE COVERAGE THAT PUTS YOU IN CONTROL**

With Network Blue New England Options, you have a health plan that lets you decide. From choosing a primary care provider (PCP), to deciding where to go for tests, to selecting the facility that best meets your needs—you have options. And that means control and flexibility. And more peace of mind.

Here's how it works.



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



Use the Find a Doctor tool on [bcbsri.com](https://www.bcbsri.com) to find a PCP near you.



PCPs, radiologists, and hospitals are organized into two groups: Standard and Enhanced. You can select from either group. (For more details, turn to page 4.)



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



Your PCP will provide referrals as needed for specialists (referrals are not needed for some services; see page 5).

Select your provider based on **WHAT MATTERS MOST TO YOU**

The PCPs, radiologists, and hospitals within the Network Blue New England Options network have been reviewed and placed in one of two levels, Standard or Enhanced.

Providers in each group deliver the quality you'd expect from a BCBSRI network. Some, however, go above and beyond. We call this group Enhanced because they offer an enhanced experience, both in terms of care quality and cost savings.

Compare PCPs, radiologists, and/or hospitals in each group, and then choose based on what matters most to you. For example, cost might be your top concern, or you might want a PCP with evening hours or an office close to home. Perhaps you need a provider who speaks Spanish or Portuguese, or you're partial to a particular hospital. You decide what works for you, so you always have control.

A robust regional network for coverage where you want it

Network Blue New England Options includes providers throughout Rhode Island, Massachusetts, Connecticut, New Hampshire, and Maine. Whether you prefer the convenience and familiarity of your local hospital or want a world-class teaching facility, we've got you covered.

Here's a sampling of the hospitals within the Options network*:

	STANDARD	ENHANCED
Rhode Island	Kent Hospital	Rhode Island Hospital (including Hasbro)
	Roger Williams Hospital	Women & Infants Hospital
	Landmark Medical Center	The Miriam Hospital
	Our Lady of Fatima Hospital	Newport Hospital
	Westerly Hospital	South County Hospital
Massachusetts	Massachusetts General Hospital	Brigham and Women's/MGH Foxboro
	Beth Israel Deaconess Medical Center	Tufts Medical Center
	Dana Farber Cancer Center	Newton-Wellesley Hospital
	UMass Memorial Medical Center	St. Anne's Hospital
	Boston Children's Hospital	St. Vincent's Hospital

* This list is subject to change. For up-to-date information about hospitals included in the Options network and whether they are Standard or Enhanced, please use our Find a Doctor tool on bcbsri.com or contact Customer Service.

Options for care mean **MORE CONTROL OVER COSTS**

Here is an example of how much a patient might pay when being treated by providers at the Standard or Enhanced levels within the Options network. Please note, benefits described below represent one possible Options plan. Benefits differ for each plan.

Network Blue New England Options 2000/4000 Plan

BENEFIT	STANDARD PROVIDER(S)	ENHANCED PROVIDER(S)
PCP Copay	\$30	\$15
Inpatient Hospital Stay	\$1500 after deductible	\$750
Outpatient Facility Visit	\$750 after deductible	\$375
High-end Radiology		
– Hospital-based	\$500 after deductible	\$250
– Non-hospital-based	\$250 after deductible	\$200

This example is for informational purposes only and is not a guarantee of costs or benefits. Actual costs and benefits will vary. For more information, please refer to the Subscriber Agreement available through your myBCBSRI account or contact Customer Service.

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. Select your PCP from the Standard or Enhanced level. Then, whenever you need care, you'll work through your PCP to get the services you need.

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
- Hearing aids
- Obstetricians and gynecologists
- Oncologists
- Optometrists and ophthalmologists
- Oral surgery
- Retail clinics
- Speech therapy
- Virtual visits using Doctors Online (see page 8)

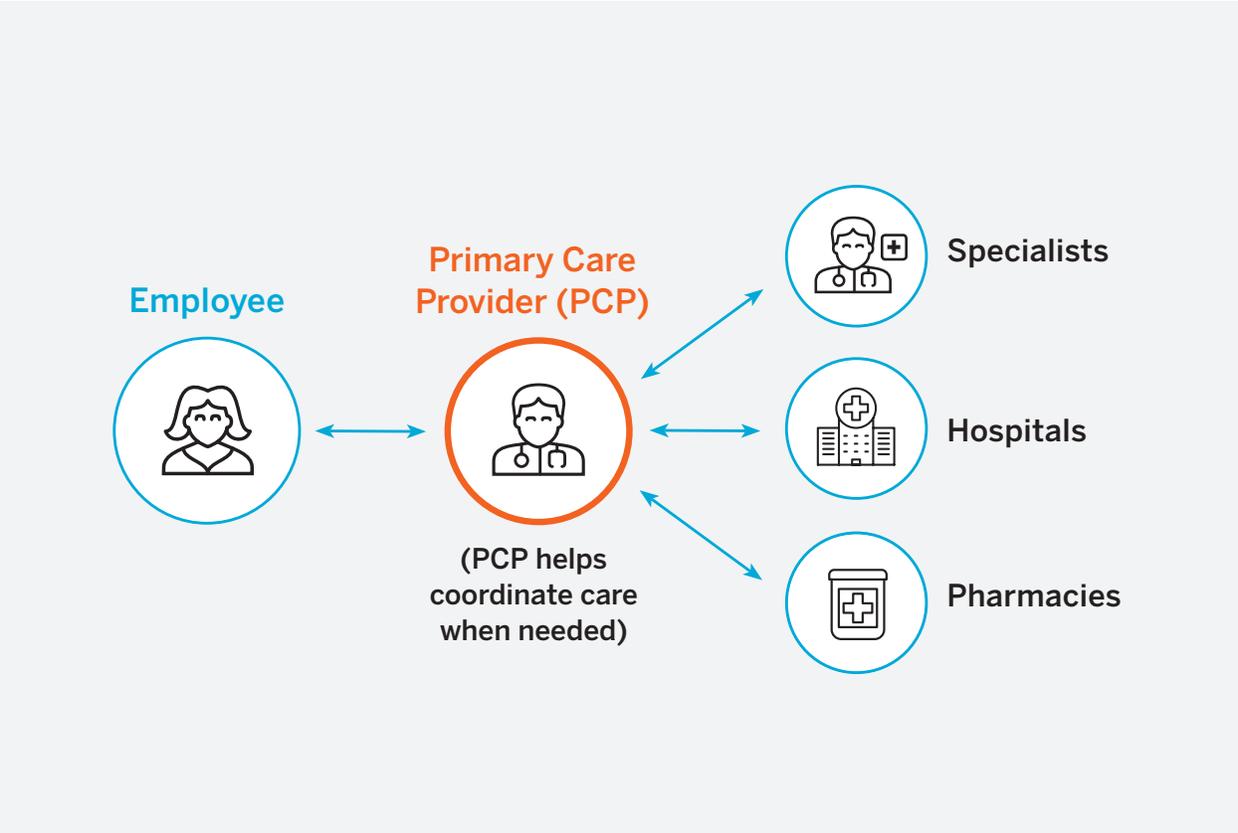
*This list is subject to change. For a complete and current list as well as important information regarding referrals, please refer to the Subscriber Agreement available through your myBCBSRI account or contact Customer Service.

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**



**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

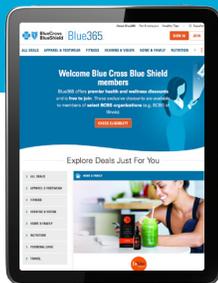
Routine screenings, tests, and certain over-the-counter medications, including:

- 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.

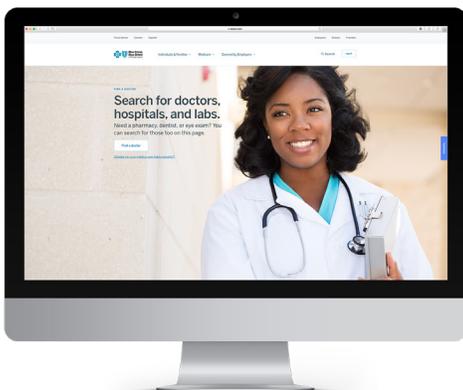
**In the case of an emergency, you should always call 911. Doctors Online is not intended to replace these services and should not be used in those circumstances. Doctors Online is a telemedicine service provided by American Well®, an independent company that administers Doctors Online on behalf of Blue 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



NEED HELP FINDING A DOCTOR?

Log in to your **myBCBSRI** account and use the Find a Doctor tool to select the doctor or facility that's right for you.

Answers to FREQUENTLY ASKED QUESTIONS

Q: Are specialists grouped as Standard or Enhanced?

A: No. Only primary care providers, radiologists, and hospitals are designated as Standard or Enhanced. There are no levels assigned to specialists, so your copay will be the same regardless of whom you see.

Q: Are behavioral health and substance use disorder providers at the Enhanced level?

A We don't group behavioral health or substance use disorder providers or facilities, so there is only one level of benefit for these services.

Q: How can I tell what the copay is for each level?

A: For fast access to your benefits information (including copays), you can:

- Log in to your [myBCBSRI](#) account and click on "Plan Usage" under "Claims"
- Review the plan information or benefits summary you received from your employer
- Call the customer service number that is listed on the back of your ID card

Q: What happens if my PCP is unavailable and I have to see someone else in that practice?

A: As long as you see a PCP that is a part of the same provider group as your usual PCP, you will pay the same copay. Generally, any PCP that practices in the same office as your usual PCP will be part of the same provider group. However, you should always check the level (Standard or Enhanced) of individual providers using the Find a Doctor tool through [myBCBSRI](#).

Q: If my plan has a deductible, how does it work for services where the providers have been grouped into Enhanced and Standard levels?

A: If you select a provider listed as Enhanced, you will generally only be responsible for a copay, even if you have not met your deductible. If you select a Standard-level provider, you may need to pay toward your deductible. For specific benefit information, please call customer service or refer to your plan's Subscriber Agreement, available through your [myBCBSRI](#) account.

Q: Is the coverage for emergency room services the same for both Standard and Enhanced hospitals?

A: Yes, the copay for emergency room treatment is the same for all hospitals.

Q: My doctor is referring me to a facility that has a Standard benefit. What should I do?

A: Talk to your doctor about potential options for obtaining inpatient care or surgery at a facility listed as Enhanced. This may reduce your out-of-pocket expenses.

Q: My PCP or hospital does not have Enhanced benefits. Does that mean that they're not good?

A: No. Providers listed as Standard must still meet the criteria needed to be included in a BCBSRI network. Enhanced-level providers and hospitals, on the other hand, have been shown to provide higher quality and cost savings.

Health insurance terms

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 maximum 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**



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