

VantageBlue Select



A Plan That Makes Healthcare Simple



Simple, Smart, Convenient Care

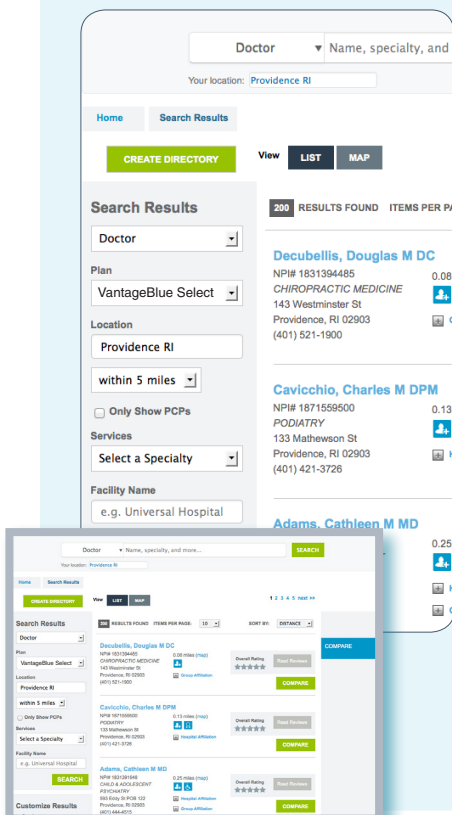
VantageBlue Select is a plan that makes healthcare easy and affordable for people in **Providence, Pawtucket, and the surrounding area**. It's easy because your Primary Care Physician guides your care and coordinates directly with specialists and hospitals when you need more primary care services. It's affordable because your copays are lower when you go to doctors and hospitals in the VantageBlue Select network.

Why choose VantageBlue Select?

- Lower premiums
- Simple, guided care
- No deductible and fixed copays for most services
- Lower out-of-pocket costs

The VantageBlue Select Difference

Choose a Primary Care Physician from the Select Network



Contact Your Primary Care Office When You Need Care



Provides most of your care:

- Annual physicals/screenings
- Non-emergency sick visits/injuries
- Follow-up care

Primary care physician communicates with all specialists, hospitals, and other providers

Your Primary Care Physician Coordinates Additional Care

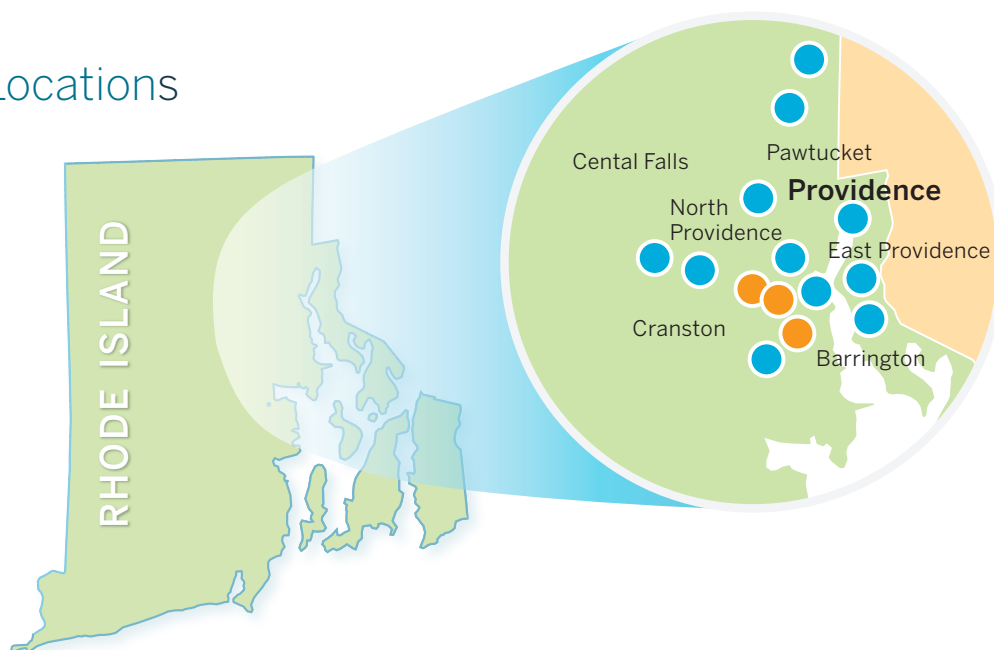


Network referrals for other services when needed outside the Select network:

- Specialists
- Hospital Services
- Labs & Tests

Select Network Locations

- Includes CharterCARE participating primary care providers and specialists.
- Includes Roger Williams Medical Center, St. Joseph Health Services, and Our Lady of Fatima Hospital.



Provider Copay Tiers	VantageBlue Select Network Providers
<p>In Select Network</p> <p>Tier 1: BEST VALUE</p> <ul style="list-style-type: none"> › Lowest cost › Smarter, simpler system › Located in Providence, Pawtucket, and the surrounding area 	<p>Doctors:</p> <ul style="list-style-type: none"> › CharterCARE participating primary care providers and specialists <p>Lab Services & Durable Medical Equipment:</p> <ul style="list-style-type: none"> › BCBSRI participating independent/freestanding facilities <p>Hospital Care & Outpatient Services:</p> <ul style="list-style-type: none"> › Roger Williams Hospital › Our Lady of Fatima Hospital › St. Joseph Health Services
<p>In Select Network</p> <p>Tier 2:*</p> <ul style="list-style-type: none"> › Higher cost without network referral › Access to additional hospitals 	<ul style="list-style-type: none"> › Bradley Hospital › RI Hospital › Women & Infants Hospital
<p>Out of Select Network</p> <p>Tier 1:</p> <ul style="list-style-type: none"> › Highest cost without network referral › Allows access to any participating provider 	<p>Any provider accepting Blue Cross coverage</p>
<p>Out of Select Network</p> <p>Tier 2:</p> <ul style="list-style-type: none"> › Any Provider not accepting Blue Cross coverage 	<p>Coverage for emergency care only</p>

*Services not available within CharterCARE facilities will be covered at Tier 1 cost sharing as needed.

VantageBlue Select FAQs

1. Do I have to choose a primary care physician?

Yes, you need to choose a primary care physician (PCP) from within the VantageBlue Select network. You should go to your PCP anytime you need medical care.

2. Do I need a referral to see a specialist?

You do not need a referral to see a specialist within the CharterCARE network. To see a specialist outside the CharterCARE network, you will need a network referral from your PCP to a doctor or hospital that can provide the care you need.

3. What happens if a service I need is not available within the CharterCARE network of doctors or hospitals?

Your PCP will give you a network referral to a doctor or hospital that does offer the service. With a network referral, you will still pay the Tier 1 copay. For example, if you go to Women & Infants Hospital to have a baby and your PCP gives you a network referral, you will pay the Tier 1 copay.

4. Can I go to a doctor or hospital that is not in the Select network?

Yes, you can choose to get care from out-of-network doctors and hospitals, but you will pay copays and deductibles that are up to three times higher than you would pay in-network, unless you receive a network referral prior to the service.

5. How do I find a Tier 1 provider in the VantageBlue Select network?

You can find Tier 1 providers at **BCBSRI.com/VBSelectProviders**, or by using the Find A Doctor tool on **BCBSRI.com**.

Take Simple Steps to Wellness

Here's a checklist of steps to help you make the most of VantageBlue Select once you become a member.

Within 3 months

- Choose a **primary care physician from the Select network** for you and everyone in your family.
- Register on **BCBSRI.com**.
- Take your online **health assessment**.
- Schedule an **annual well visit**.

Within 8 months

- Complete an **annual well visit** with your primary care physician.
- Get any **preventive screenings or tests** that your primary care physician recommends.

You and your spouse can each earn \$100!

If you have a spouse or domestic partner covered on your plan, you can each receive a \$100 gift card for completing an online health assessment and an annual well visit within the first 8 months of enrolling in VantageBlue Select.