



**Blue Cross
Blue Shield**
of Rhode Island

HEALTH PLANS THAT WORK FOR YOU

Blue Cross & Blue Shield of Rhode Island understands that when it comes to health plans, small businesses have different needs. Affordability is important, but so are quality and options. All of our health plans—including **LifeStyleBlue**, our brand new 3-in-1 health plan designed just for small businesses—are designed to help you balance affordability, quality, and options.

EMPLOYER MATERIALS



NEW FOR SMALL BUSINESSES

FLEXIBLE. SIMPLE.
FOR LIFE.

LifeStyleBlue

LifeStyleBlue offers your employees a choice of unique benefit designs that match their individual lifestyles and healthcare needs. And LifeStyleBlue is more than medical coverage—it gives employees the opportunity to earn incentives and rewards to help them stay healthy and active.

So, why is LifeStyleBlue great for small businesses like yours?

- Get three choices, with just one health plan and one price.
- Enjoy simple administration and no hassles.
- Pair it with one of our dental plans for total coverage and peace of mind.



Small Business Health Plan Portfolio:



LifeStyleBlue

LifeStyleBlue is our new 3-in-1 health plan that offers a choice of unique benefit designs that match employees' individual lifestyles and healthcare needs. This innovative plan gives employees the opportunity to earn incentives and rewards to help them stay healthy and active.



VantageBlueSM

VantageBlue empowers members to be more involved in their healthcare by offering a \$50 reward for completing an online personal health assessment; \$2 copayments for certain drugs used to treat chronic conditions like asthma, COPD, and diabetes; no copayments for many preventive screenings and exams; and programs to help them quit smoking, lose weight, and more.



BlueCHiP for Healthy Options

BlueCHiP for Healthy Options is designed to encourage members to take responsibility for their health by completing three wellness steps: Choosing a primary care physician (PCP); having an annual examination, including their PCP completing a checklist; and completing a personal health assessment (PHA).



BlueSolutionsSM

BlueSolutions is an alternative to help employers keep premiums manageable while offering a range of benefits. It features higher deductibles and access to an interest-bearing, tax-advantaged health savings account (HSA) to help employees save money for medical expenses.



HealthMate Coast-to-Coast[®]

HealthMate Coast-to-Coast is a traditional deductible health plan that helps employers control premiums while providing employees coverage for many services after meeting a deductible.

LifeStyleBlue: AN OPTION FOR EVERY LIFESTYLE

Your employees are unique, so why offer them all the same health plan? LifeStyleBlue features *three distinct options*:



On Your Own

This option is perfect for young, active, and healthy employees who are just starting out and need a health plan that fits their lifestyle.

- A \$150 reimbursement for an eligible fitness membership
- 100% coverage for one MRI per year
- And more (**See page 5 for details.**)



Family Matters

This option is designed for employees whose kids and family are their top priority.

- A reduced copayment for non-preventive services for children (up to age 18)
- Coverage for maternity classes
- And more (**See page 6 for details.**)



House to Yourself

This option helps meet the needs of employees who are on their own and are now more focused on their independent lifestyle.

- Lower deductible amounts and copayments for adult office visits than On Your Own option
- Coverage for acupuncture
- And more (**See page 7 for details.**)

A Three-Pronged Approach to Health

LifeStyleBlue offers a total approach to health and features three components designed to help keep your employees well:

1. Medical benefits tailored to their lifestyle and needs:

- The benefits offered with each option are specific to that lifestyle. (See graphic above for examples.)

2. An incentive for meeting three simple wellness steps:*

- A **\$250 deductible reduction (\$500 for a family plan)** for:
 - Completing an online personal health assessment (PHA)
 - Having an annual well visit
 - Participating in a personalized wellness step designed to address and improve their health

**This takes effect upon the plan renewal date the following year.*

3. A lifestyle reward for participating in certain healthy activities and embracing an active lifestyle:

- Up to a **\$200 reimbursement annually (\$400 for a family plan)** for participating in activities like sports leagues, healthy classes, organized walks, golfing, weight loss programs, and many more.
- **\$150 reimbursement** for an eligible fitness center membership (**On Your Own** only)

No matter what life stage your employees are in, they can select the option that best fits their individual health needs.

Learn More

To learn more about why LifeStyleBlue is the right choice for your employees, contact your BCBSRI Account Representative or your Broker. If you choose to offer LifeStyleBlue to your employees, please distribute to them the LifeStyleBlue Member Overview brochure.

This brochure will help them choose the health plan benefit design that best suits their needs.

On Your Own

OPTION 1

Lower copays for sick visits with the doctor.

Coverage for “weekend warrior” aches, pains, and accidents (hopefully not).



Your Medical Benefits*	Your Cost	
Office Visits:		
	Patient-Centered Medical Home (PCMH)	Non-PCMH
• Primary care office visit (Non-preventive services)	\$0	\$15 ages 19+ \$25 (5-18yrs) \$25 (0-4 yrs)
• Specialist office visit	\$30	
• Chiropractic office visit	\$30 limit 24	
• Acupuncture office visit	Not covered	
Preventive Services:		
This includes adult and pediatric well-exams, adult and child immunizations, PAP smears and mammogram screenings, PSA tests, and colorectal screenings.		
• Preventive services	\$0	
Emergency Services:		
• Urgent care center/ER	\$50/\$150	
• Ambulance	\$50	
Deductible (Hybrid) In-network: • Individual/Family	\$1,500/\$3,000	
Deductible (Hybrid) Out-of-network: • Individual/Family	\$3,000/\$6,000	
Coinsurance In-network	20%	
Coinsurance Out-of-network	40%	
Out-of-Pocket Maximum In-network: • Individual/Family	\$4,500/\$9,000	
Out-of-Pocket Maximum Out-of-network: • Individual/Family	\$13,500/\$27,000	
Inpatient Services:		
• Hospitalization	20% after deductible	
Outpatient Services:		
• Lab tests/X-rays	\$0	
• 1 initial MRI per year	100% coverage pre-deductible	
• High-end radiology	20% after deductible	
• Physical therapy	\$30 copay/30 visit limit, deductible does not apply	
• Occupational therapy	20% after deductible/30 visit limit	
• Speech therapy	20% after deductible/30 visit limit	
• Durable medical equipment	20% after deductible	
NEW Additional Services:		
Maternity classes	Not covered	
Dental, vision, and acupuncture riders	Available	
Prescription Drugs:		
Retail pharmacy • Generic • Preferred • Non-preferred brand • Specialty	\$4 20% (up to \$50) 20% (up to \$75) 20% (up to \$200)	
Mail-order pharmacy (3-month supply) • Generic • Preferred • Non-preferred brand	\$10 20% (up to \$125) 20% (up to \$187)	

* Actual benefits will be determined in accordance with your subscriber agreement.

Your Medical Benefits*	Your Cost	
Office Visits:		
	Patient-Centered Medical Home (PCMH)	Non-PCMH
• Primary care office visit (Non-preventive services)	\$0	\$25 ages 19+ \$15 (5-18yrs) \$5 (0-4yrs)
• Specialist office visit	\$30	
• Chiropractic office visit	\$30 limit 12	
• Acupuncture office visit	Not covered	
Preventive Services:		
This includes adult and pediatric well-exams, adult and child immunizations, PAP smears and mammogram screenings, PSA tests, and colorectal screenings.		
• Preventive services	\$0	
Emergency Services:		
• Urgent care center/ER	\$75/\$100	
• Ambulance	\$50	
Deductible (Hybrid) In-network: • Individual/Family	\$1,000/\$2,000	
Deductible (Hybrid) Out-of-network: • Individual/Family	\$2,000/\$4,000	
Coinsurance In-network	20%	
Coinsurance Out-of-network	40%	
Out-of-Pocket Maximum In-network: • Individual/Family	\$3,000/\$6,000	
Out-of-Pocket Maximum Out-of-network: • Individual/Family	\$9,000/\$18,000	
Inpatient Services:		
• Hospitalization	20% after deductible	
Outpatient Services:		
• Lab tests/X-rays	\$0	
• 1 initial MRI per year	Not covered	
• High-end radiology	20% after deductible	
• Physical therapy	20% after deductible/30 visit limit	
• Occupational therapy	20% after deductible/30 visit limit	
• Speech therapy	\$30 copay/30 visit limit, deductible does not apply	
• Durable medical equipment	20% after deductible	
NEW Additional Services:		
Maternity classes	\$30 copay	
Dental, vision, and acupuncture riders	Available	
Prescription Drugs:		
Retail pharmacy		
• Generic	\$10	
• Preferred	\$35	
• Non-preferred brand	\$60	
• Specialty	\$100	
Mail-order pharmacy (3-month supply)		
• Generic	\$25	
• Preferred	\$87.50	
• Non-preferred brand	\$150	

Family Matters OPTION 2

Lower copays for all those sick visits to the pediatrician.



Classes to get ready for baby are covered (with a copay).

* Actual benefits will be determined in accordance with your subscriber agreement.

House to Yourself

OPTION 3

Lower copays for sick visits with the doctor.

Relaxation is in reach with acupuncture coverage.



Your Medical Benefits*		Your Cost	
Office Visits:			
		Patient-Centered Medical Home (PCMH)	Non-PCMH
<ul style="list-style-type: none"> Primary care office visit (Non-preventive services) 	\$0		\$15 ages 19+
			\$25 (5-18yrs) \$25 (0-4 yrs)
<ul style="list-style-type: none"> Specialist office visit 	\$30		
<ul style="list-style-type: none"> Chiropractic office visit 	\$30 limit 24		
<ul style="list-style-type: none"> Acupuncture office visit 	\$30 limit 12		
Preventive Services:			
This includes adult and pediatric well-exams, adult and child immunizations, PAP smears and mammogram screenings, PSA tests, and colorectal screenings.			
<ul style="list-style-type: none"> Preventive services 	\$0		
Emergency Services:			
<ul style="list-style-type: none"> Urgent care center/ER 	\$75/\$200		
<ul style="list-style-type: none"> Ambulance 	\$50		
Deductible (Hybrid) In-network: <ul style="list-style-type: none"> Individual/Family 	\$1,000/\$2,000		
Deductible (Hybrid) Out-of-network: <ul style="list-style-type: none"> Individual/Family 	\$2,000/\$4,000		
Coinsurance In-network	20%		
Coinsurance Out-of-network	40%		
Out-of-Pocket Maximum In-network: <ul style="list-style-type: none"> Individual/Family 	\$3,000/\$6,000		
Out-of-Pocket Maximum Out-of-network: <ul style="list-style-type: none"> Individual/Family 	\$9,000/\$18,000		
Inpatient Services:			
<ul style="list-style-type: none"> Hospitalization 	20% after deductible		
Outpatient Services:			
<ul style="list-style-type: none"> Lab tests/X-rays 	\$0		
<ul style="list-style-type: none"> 1 initial MRI per year 	Not covered		
<ul style="list-style-type: none"> High-end radiology 	20% after deductible		
<ul style="list-style-type: none"> Physical therapy 	20% after deductible/30 visit limit		
<ul style="list-style-type: none"> Occupational therapy 	20% after deductible/30 visit limit		
<ul style="list-style-type: none"> Speech therapy 	20% after deductible/30 visit limit		
<ul style="list-style-type: none"> Durable medical equipment 	20%, deductible does not apply		
NEW Additional Services:			
Maternity classes	Not covered		
Dental, vision, and acupuncture riders	Available		
Prescription Drugs:			
Retail pharmacy <ul style="list-style-type: none"> Generic Preferred Non-preferred brand Specialty 	\$10 \$35 \$60 \$100		
Mail-order pharmacy (3-month supply) <ul style="list-style-type: none"> Generic Preferred Non-preferred brand 	\$25 \$87.50 \$150		

* Actual benefits will be determined in accordance with your subscriber agreement.

HEALTH PLANS THAT WORK FOR YOU.

	HealthMate Coast-to-Coast	BlueSolutions for HSA		BlueCHIP for Healthy Options*	
	2000/4000 Ded	1500	3000	Advantage	Basic
In-Network					
Plan Year Deductible	Individual \$2,000 Family \$4,000	Individual \$1,500 Family \$3,000	Individual \$3,000 Family \$6,000	Individual \$750 Family \$1,500	Individual \$5,000 Family \$10,000
Coinsurance	0%	0%		N/A	20%
Plan Year Out-of-Pocket Maximum	Individual \$2,000 Family \$4,000	Individual \$3,000 Family \$6,000	Individual \$5,950 Family \$11,900	Individual \$2,000 Family \$4,000	Individual \$5,000 Family \$10,000
Deductible/OOP Max Calculation**	Family	Family	Family	Hybrid	Hybrid
Out-of-Network					
Plan Year Deductible	Individual \$4,000 Family \$8,000	Individual \$1,500 Family \$3,000	Individual \$3,000 Family \$6,000	No coverage	No coverage
Coinsurance	20%	40%		N/A	N/A
Plan Year Out-of-Pocket Maximum	Individual \$8,000 Family \$16,000	Individual \$3,000 Family \$6,000	Individual \$5,950 Family \$11,900	N/A	N/A
Deductible/OOP Max Calculation**	Family	Family	Family	Hybrid	Hybrid
Wellness Program Incentives					
Incentives	N/A	N/A		N/A	N/A
In-Network Benefits					
Primary Care Office Visit	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$10	\$30
Specialist Office Visit	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$50	\$60
Preventive Services	\$0	\$0	\$0	\$0	\$0
Outpatient Services, including surgery, lab tests, and X-rays	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	20% after deductible
Durable Medical Equipment	\$0 after deductible	\$0 after deductible	\$0 after deductible	20% after deductible	30% after deductible
Physical Therapy, Occupational Therapy, and Speech Therapy	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$50	\$60
Urgent Care Center	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$100	\$100
Emergency Room	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$200	\$200
Inpatient Services	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	20% after deductible
Prescription Benefit Options					
Standard Option	\$10/\$35/\$60/\$100	\$10/\$35/\$60/\$100 after deductible		\$10/\$40/\$75/\$75	\$10/\$40/\$75/\$75 \$250/\$500 Ded (applies to tiers 2-4)
Buy-Up Option	\$7/\$30/\$50/\$75	Not available		Not available	Not available

* a HEALTHpact plan

BlueCHIP for Healthy Options complies with the Rhode Island Office of the Health Insurance Commissioner's (OHIC) requirements for a HEALTHpact plan. HEALTHpact plans are designed to assist small employers in offering health coverage that encourages members to make healthy lifestyle choices by meeting certain wellness participation requirements.

VantageBlue						
100/80				100/60	80/60	
250	500	1000	2000	1500	1000	2000
Individual \$250 Family \$500	Individual \$500 Family \$1,000	Individual \$1,000 Family \$2,000	Individual \$2,000 Family \$4,000	Individual \$1,500 Family \$3,000	Individual \$1,000 Family \$2,000	Individual \$2,000 Family \$4,000
0%	0%	0%	0%	0%	20%	20%
Individual \$750 Family \$1,500	Individual \$1,500 Family \$3,000	Individual \$3,000 Family \$6,000	Individual \$6,000 Family \$12,000	Individual \$4,500 Family \$9,000	Individual \$3,000 Family \$6,000	Individual \$4,000 Family \$8,000
Hybrid	Hybrid	Hybrid	Hybrid	Hybrid	Hybrid	Hybrid
Individual \$1,000 Family \$2,000	Individual \$1,000 Family \$2,000	Individual \$2,000 Family \$4,000	Individual \$4,000 Family \$8,000	Individual \$4,000 Family \$8,000	Individual \$2,000 Family \$4,000	Individual \$6,000 Family \$12,000
20%	20%	20%	20%	40%	40%	40%
Individual \$3,000 Family \$6,000	Individual \$3,000 Family \$6,000	Individual \$6,000 Family \$12,000	Individual \$12,000 Family \$24,000	Individual \$12,000 Family \$24,000	Individual \$6,000 Family \$12,000	Individual \$12,000 Family \$24,000
Hybrid	Hybrid	Hybrid	Hybrid	Hybrid	Hybrid	Hybrid
\$50 for the completion of a PHA (Personal Health Assessment) for the member and spouse (age 18+) on BCBSRI.com Reduced copayments for certain prescriptions and services for members with certain health conditions						
\$15	\$15	\$15	\$15	\$25 ages 19+ \$15 Sick visits (5-18 yrs) \$5 Sick visits (0-4 yrs)	\$15	\$15
\$30	\$30	\$30	\$30	\$40	\$30	\$30
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	20% after deductible	20% after deductible
20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
\$50	\$50	\$50	\$50	\$50	\$50	\$50
\$100	\$100	\$100	\$100	\$250	\$100	\$100
\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	20% after deductible	20% after deductible
\$10/\$35/\$60/\$100	\$10/\$35/\$60/\$100	\$10/\$35/\$60/\$100	\$10/\$35/\$60/\$100	\$10/\$35/\$60/\$100	\$10/\$35/\$60/\$100	\$10/\$35/\$60/\$100
\$7/\$30/\$50/\$75	\$7/\$30/\$50/\$75	\$7/\$30/\$50/\$75	\$7/\$30/\$50/\$75	\$7/\$30/\$50/\$75	\$7/\$30/\$50/\$75	\$7/\$30/\$50/\$75

**See definitions on back page.

This is not a contract; it is to be used as a general guide. For specific plan details, please contact your account representative or broker for a detailed benefit summary.

UNDERSTANDING DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM CALCULATIONS

Our health plans offer two ways to calculate these amounts:

Hybrid: For both the deductible and out-of-pocket maximum, all family members contribute to the family amount, and once that amount is satisfied everyone is covered. However, an individual family member will never pay more than the individual deductible before receiving covered services. Once the deductible is met, services will be covered at the appropriate benefit level. The deductible amount is also applied to the out-of-pocket maximum.

This applies to:

- BlueCHIP for Healthy Options
- LifeStyleBlue
- VantageBlue

Family total: Both the deductible and out-of-pocket maximum amounts can be satisfied by one family member or any combination of family members. The deductible amount is also applied to the health plan's out-of-pocket maximum.

This applies to:

- HealthMate Coast-to-Coast
- BlueSolutions for HSA



We offer a total solution for your employees' healthcare needs. Simply add the optional benefits and services below.

	LifeStyleBlue	VantageBlue	HealthMate Coast-to-Coast 2000/4000	BlueSolutions for HSA	BlueCHIP for Healthy Options
Blue Cross Dental	✓	✓	✓	✓	✓
Acupuncture Benefit (limit of 12 visits at \$10 copay)	✓	✓	✓	✓	✓
Vision Benefit (reimbursement for glasses or contacts up to \$100 per member per year)	✓	✓	✓	—	—
Group Medicare Options	✓	✓	✓	✓	✓

Pair your health plan with a consumer-spending account.

By providing tax-advantaged savings for medical expenses, these accounts help members better manage costs while encouraging them to be more involved in their overall care. Consumer-spending accounts, which are conveniently available through our preferred vendors London Health Administrators and Wells Fargo Health Benefit Services, also provide tax savings to employers.

Flexible Spending Account: Can be paired with LifeStyleBlue, VantageBlue, HealthMate Coast-to-Coast, BlueCHIP for Healthy Options, and BlueSolutions for HSA plans.

Health Reimbursement Arrangement: Can be paired with LifeStyleBlue, VantageBlue, HealthMate Coast-to-Coast, BlueCHIP for Healthy Options, and BlueSolutions for HSA plans.

Health Savings Account: Can be paired with BlueSolutions for HSA plans.

GoodHealth BENEFIT[®] FOR SMALL BUSINESS

Healthy employees are the lifeblood of any thriving business.

The Good Health Benefit program is our value-added wellness service just for small businesses that delivers worksite wellness programs

that help employees and their families improve their overall well-being and make the most of their health benefits.

Through workshops, seminars, and health fairs focusing on stress management, nutrition, physical activity, and more, employees will find the tools they need to be healthier and more productive—at home and at work.

This value-added program is included at no cost with all of our plans for small businesses.



Call your Broker or BCBSRI Account Executive today to find out more.



www.bcbsri.com

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

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