

Optional Products and Services



The Blue Cross & Blue Shield of Rhode Island (BCBSRI) suite of products and services extends beyond traditional health insurance plans and can add great value to your business. These innovative products and services enable you to offer your employees a wide range of benefits while having the convenience of going to only one carrier.

Product	Availability	Use
Consumer Spending Accounts	Add to medical plan	Provides a tax-free way for employees to save money for out-of-pocket healthcare costs. Three types of accounts are available: <ul style="list-style-type: none"> • Flexible Spending Account • Health Reimbursement Arrangement • Health Savings Account (available with IRS-qualified plans)
Good Health Benefit®	Included with medical plan	Comprehensive worksite wellness program that can: <ul style="list-style-type: none"> • Get employees involved in their own healthcare • Promote positive behavior changes • Increase productivity and morale
Blue Cross Dental	Stand-alone plan	A way to offer complete, total-body healthcare coverage from one carrier.
Retiree Plans	Stand-alone plan	The advantage of group coverage for retirees with Medicare. Plans available to supplement or replace Original Medicare, as well as provide prescription drug coverage.

Consumer Spending Accounts

A consumer spending account offers your employees a tax-free way to save money for their out-of-pocket healthcare costs. It also provides another way to engage your employees more fully in their own healthcare decisions. Our consumer spending accounts are administered through our preferred vendor, London Health Administrators. We offer three types of accounts:

Flexible Spending Account

- Allows employees to set aside pre-tax money to pay for qualified medical expenses.
- May be offered with any type of health plan.

Health Reimbursement Arrangement

- Employers can contribute money that employees can use for unreimbursed medical expenses.
- Contributions are tax deductible.
- Employers own and manage the HRA, defining the parameters of the reimbursement (contribution amounts, eligible expenses, etc.).

Health Savings Account

- Employers can contribute pretax dollars that employees can use for current and future unreimbursed medical expenses.
- Gives employees a lifelong vehicle to save for medical costs today and in retirement.
- Can only be offered with one of our IRS-qualifying high-deductible health plans.

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Good Health Benefit[®]

One of the keys to improving your company's productivity is getting employees to make better health choices. By adding Good Health Benefit to your health plan, you can offer a comprehensive work-site wellness program that:

- Addresses common needs, such as stress management, exercise, weight management, and smoking cessation
- Offers a management tool for incentive-based programs

- Provides a dedicated account manager who will work with you to design the right mix of on-site classes, self-directed programs, and measurement tools for your employee population

Blue Cross Dental

Studies have shown a connection between good oral health and good overall health, which is why Blue Cross Dental is a great complement to your medical plan. When you offer both medical and dental coverage through BCBSRI, we are in a unique position to compare medical and dental claims and tailor members' health intervention programs accordingly.

In addition, having medical and dental coverage through one carrier offers many administrative efficiencies, including:

- One ID card for medical and dental coverage
- Consolidated billing
- A single, dedicated customer service phone number
- One website

Overview of Plan Options			
Type of Service	Basic Blue*	Advantage Blue*	Premier Blue*
Preventive/Diagnostic Care	100%	100%	100%
Minor Restorative Care		80%	100%
Major Restorative Care (optional)		50%	50%-100%
Periodontics (optional)		50%	50%
Prosthetics (optional)		50%	50%
Orthodontics (optional)		50%	50%

**Available to groups with three or more enrolled employees. If your group is not eligible due to size, you and your employees may be eligible for Blue Cross Dental Direct. Visit BCBSRI.com or call (401) 351-BLUE (2583) or 1-800-505-BLUE (outside of Rhode Island) for more information.*

Retiree Plans

Your retirees can enjoy the advantages of group coverage through our Medicare plans, including the convenience of carrying just one card for medical, dental, and prescription drug coverage. We offer a choice of retiree health plans for employer groups:

- Group BlueCHiP for Medicare, a Medicare Advantage plan

- Group Plan 65, a Medicare Supplement (Medigap) plan
- Blue MedicareRx, a Medicare Part D Prescription Drug Plan



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