

Deductible Plan Benefit Summary

HealthMate Coast-to-Coast focuses on preventive care, setting the foundation for continued good health. Plus, you benefit from:

- **An extensive nationwide network.** You can receive in-network coverage from more than 727,000 doctors and 6,300 hospitals through the BlueCard® PPO network.
- **No paperwork for in-network services.** Simply show your BCBSRI member ID card, and the provider will do the rest. You're only responsible for paying any applicable copayment, coinsurance, or deductible.
- **The freedom to choose.** If you visit an out-of-network provider for covered services, simply pay for the service up front and then file a claim for reimbursement. You may have to pay higher out-of-pocket costs when you visit non-network providers. Please see your plan's subscriber agreement for details or call Customer Service.

	Within the BlueCard® PPO Network you pay:	Outside of the BlueCard® PPO Network you pay:	Notes
Deductible	\$1,000 per individual \$2,000 per family	\$1,000 per individual \$2,000 per family	For family coverage: Up to a maximum of two family members must meet the individual amount per calendar year. In- and out-of-network deductibles accumulate separately.
Coinsurance	20%	40%	
Out-of-pocket maximum	\$3,000 per individual \$6,000 per family	\$6,000 per individual \$12,000 per family	For family coverage: Up to a maximum of two family members must meet the individual amount per calendar year. Once you exceed this amount, we will pay up to our allowance for most covered services. Deductibles and copayments do not apply to your out-of-pocket maximum. In- and out-of-network out-of-pocket maximums accumulate separately.

Please remember that you are responsible for paying any copayment, coinsurance, and/or deductible to your provider. This is a mandatory requirement when receiving healthcare services. Copayments are due at the time of service. Any coinsurance and/or deductible amounts can be paid at the time of service or within the time frame specified by your provider. Coinsurance and deductible amounts are shown on the explanation of benefits that we send to you after processing your claim. You must pay the provider the total amount shown in the section labeled "Your Responsibility" on the explanation of benefits.

Preventive Care

Adult preventive care	\$15	\$15 plus 40% after deductible	Includes one physical exam and one gynecological exam per calendar year.
Pediatric preventive care	\$15	\$15 plus 40% after deductible	
Immunizations	\$15	\$15 plus 40% after deductible	Includes adult and pediatric immunizations. An office visit copayment will apply if the provider bills for the immunization administration in addition to an office visit.
Lab services, machine tests, and X-rays	\$0 (Deductible does not apply.)	40% after deductible	Includes Pap smears, screening mammograms, and prostate-specific antigen (PSA) tests.

Office Visits

Personal care physician (PCP)	\$15	\$15 plus 40% after deductible	
Specialist	\$25	\$25 plus 40% after deductible	Chiropractic visits are limited to 12 per calendar year. Routine eye exams are limited to 1 per calendar year.

Outpatient Services

Outpatient medical/surgical care (facility and doctor services)	20% after deductible	40% after deductible	
Lab services, machine tests, and X-rays (diagnostic)	20% after deductible	40% after deductible	

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Inpatient Services			
Inpatient hospital services - acute care - maternity - mental health - chemical dependency	20% after deductible	40% after deductible	Unlimited days at a general, specialty, or mental health hospital. Up to 45 days per calendar year for physical rehabilitation.
Urgent Care or Emergency Care			
Urgent care center	\$25	\$25 plus 40% after deductible	
Emergency room care	\$100	\$100	If emergency room visit results in hospital admission, \$100 copayment is waived. You may be billed an additional specialist copayment if you are seen by a specialist in the emergency room.
Ambulance services	\$50	\$50	Coverage for medically necessary/emergency services. Air and water ambulances are limited to a maximum of \$3,000 per occurrence.
Additional Services			
Prescription drugs	See prescription drug insert for details. Prescription drug copayments and coinsurance do not apply to your out-of-pocket maximum.		
Physical/occupational therapy	20% after deductible	40% after deductible	
Durable medical equipment (DME)	20% after deductible	40% after deductible	Must be purchased from a participating DME vendor. Pharmacies are NOT participating in the DME network.
Home and hospice care	20% after deductible	40% after deductible	Includes physician, nurse, and home health aide visits.

This grid provides a general summary of your HealthMate Coast-to-Coast benefits. It is not a contract. For details about your coverage, including any limitations or exclusions not noted here, please refer to your subscriber agreement or call our Customer Service Department at (401) 459-5000 or 1-800-639-2227 (outside of Rhode Island). If you have any questions about receiving medical care, call your personal care physician.

Key Terms

Coinsurance: The percentage of our allowance that you must pay for a covered healthcare service.

Copayment: A fixed dollar amount that you must pay for a covered healthcare service.

Deductible: A fixed amount that you must pay for covered healthcare services each calendar year before we start to pay for those services.

Out-of-pocket maximum: Highest amount of coinsurance that you must pay each calendar year for certain covered healthcare services.

Personal care physician (PCP): Includes family practitioners, internists, and pediatricians.

Specialist: Includes office visits to all other medical providers who specialize in a certain area of medicine, such as but not limited to: oncology, cardiology, ophthalmology, dermatology, allergy, or psychiatry.

How Your Deductible Works

Your plan features a deductible. The deductible is the amount of covered expenses you must pay per calendar year before we start to pay for covered services.

- Two family members must satisfy the individual deductible. Once the second family member meets their individual deductible, the family deductible is satisfied.
- Once the family deductible is met, the family only needs to pay coinsurance (if applicable) up to the out-of-pocket maximum.

The family out-of-pocket maximum accumulates the same way as the family deductible.

Family Deductible Example

Here's how your in-network family deductible works:

- Member 1 incurs expenses totaling \$1,250. \$1,000 would be used to satisfy the member's individual deductible and \$250 would be paid at 80%.
- Member 2 incurs expenses totaling \$1,500. \$1,000 would be used to satisfy the member's individual deductible and \$500 would be paid at 80%. This also satisfies the family deductible.



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500 Exchange Street • Providence, RI 02903-2699

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