

Side by Side Comparison of Benefits

The following comparison provides an overview of the BlueCHIP for Healthy Options Advantage and Basic benefit levels. Please refer to your subscriber agreement for full details.

BENEFIT	ADVANTAGE	BASIC
Calendar Year Medical Deductible	Individual \$750 Family \$1,500	Individual \$5,000 Family \$10,000
Annual Out-of-pocket Maximum <i>(Does not include copayments or medical and pharmacy deductibles.)</i>	Individual \$2,000 Family \$4,000	Individual \$5,000 Family \$10,000
Coinsurance	None	20%
Lifetime Benefit Maximum	Unlimited	1,000,000 per participant
Physician Office Visit		
Annual Physical (AMA Guidelines, by age)	Copayment waived	
Office Visit	\$10 copayment	\$30 copayment
Preventive Immunization	100% coverage	100% coverage
Specialist Office Visit	\$50 copayment	\$60 copayment
Emergency Room	\$200 copayment (waived if admitted)	
Prescription Drug		
Calendar Year Pharmacy Deductible	None	Individual \$250 Family \$500
Copayments for Retail – 30-day Supply		
<i>Tier 1</i>		\$10
<i>Tier 2</i>		\$40
<i>Tier 3</i>		\$75
<i>Tier 4</i>		\$75
Copayments for Mail Order Drugs – 90-day Supply		
<i>Tier 1</i>		\$20
<i>Tier 2</i>		\$80
<i>Tier 3</i>		\$150
Vision <i>Medically necessary treatment only</i>	\$50 copayment	\$60 copayment
Out-of-network Care	Only emergency and urgent care is covered.	



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.



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