

Understanding Your Benefits

Online member account

On/after January 1, 2025, create your member account at

BlueCareConnectRI.com or

download the **BlueCare Connect** app to get started.

Deductibles

- **\$750** per individual plan;
\$1,500 per family plan in network

\$1,500 per individual plan;
\$3,000 per family plan out of network

All deductible payments count toward the family deductible amount, but the individual will never pay more than their individual deductible amount.

Out-of-pocket Limits

- **\$3,500** per individual plan;
\$7,000 per family plan in network
- **\$5,500** per individual plan;
\$11,000 per family plan out of network

All out-of-pocket payments count toward the family out-of-pocket limit. The individual will never pay more than their individual out-of-pocket amount.

Please note:

The deductible and out-of-pocket limits are separate for in-network and out-of-network services.

Network:

Extensive national network, with access to thousands of providers across the country.

Office Visits	In-Network	Out-of-Network
Primary Care	\$20 per visit (PCMH) \$25 per visit (non-PCMH)	30% per visit after deductible
Specialist	\$30 per visit	30% per visit after deductible
Urgent Care	\$50 per visit	\$50 per visit
Emergency Room	\$125 per visit	\$125 per visit
Doctors Online	\$25 per visit	Not Covered
Chiropractic (limit 12 visits per year)	\$30 per visit	30% per visit after deductible

Other Covered Services	In-Network	Out-of-Network
Preventive Care	\$0 per visit	30% per visit after deductible
Diagnostic Lab/X-ray	0% per visit	30% per visit after deductible
High-end Radiology	0% per visit after deductible	30% per visit after deductible
Outpatient Surgery	\$250 per visit	30% per visit after deductible
Inpatient Services	\$750 per admission	30% per visit after deductible
Durable Medical Equipment	20% per service/device	30% per service/device after deductible
Physical, Occupational, and Speech Therapy (in therapist's office)	10% per visit	30% per visit after deductible