

Welcome to

Blue Cross & Blue Shield of Rhode Island

We're happy to be here for State of RI employees.





Local partnership, same mission

At BCBSRI, our members are more to us than just claims, data, and diagnoses—they are our neighbors, friends, and family members. We were built by Rhode Islanders for Rhode Islanders, and we are here for you.



Anchor Plans

Your 2020 RI State Employee medical plan choices

- ✓ **Anchor Plan**
- ✓ **Anchor Plus Plan**
- ✓ **Anchor Choice Plan with HSA**

What is the same?

- For 2020, you will still be able to choose from three medical plan options: Anchor, Anchor Plus, and Anchor Choice with a health savings account (HSA).
- There are no changes to your annual deductible, copays, coinsurance, or out-of-pocket maximum, and the full range of covered services will remain the same.
- Your prescription drug plan is still offered through CVS/Caremark.
- Your dental plan options remain with Delta Dental.
- Your vision options remain with VSP.

What is different?

- On January 1, 2020, your medical plan administrator is changing from UnitedHealthcare to Blue Cross & Blue Shield of Rhode Island (BCBSRI).
- There is an extensive provider network through BCBSRI.
- With BCBSRI, there will be a new phone number to call when you have questions, a new member portal, and a new mobile app.
- You'll receive separate medical plan and prescription drug ID cards from BCBSRI and CVS/Caremark in late December.
- You'll have up to one year to use a referral for specialist visits.

Steps you can take now

- Attend a State of Rhode Island Open Enrollment Fair near you
- Call the **BCBSRI State of Rhode Island Employee CARE Center** at **(401) 429-2104** or **1-866-987-3705** with transition and coverage questions
- Contact BCBSRI to help with continuity of care, especially if you currently receive treatment for an ongoing condition or have a planned procedure
- Visit the Office of Employee Benefits website **www.employeebenefits.ri.gov** for the latest information

State of Rhode Island Anchor plans

In-Network Only	Anchor	Anchor Plus	Anchor Choice
COPAYS			
PCP	\$15 Copay	\$15 Copay	10% Coinsurance after deductible
Specialist with referral	\$25 Copay	\$25 Copay	10% Coinsurance after deductible
Specialist without referral	\$50 Copay	\$50 Copay	30% Coinsurance after deductible
Prescriptions (CVS)*	\$10/\$35/\$60/\$100 Copay	\$10/\$35/\$60/\$100 Copay	\$10/\$35/\$60/\$100 Copay after deductible**
DEDUCTIBLE			
Self	\$1,000	\$500	\$1,500
Family	\$2,000	\$1,000	\$3,000
COINSURANCE	10%	10%	10%
OUT-OF-POCKET MAX (includes prescriptions)			
Self	\$2,000	\$1,000	\$3,000
Family	\$4,000	\$2,000	\$6,000

Preventive care is covered 100% in-network.

* 4 tiers: generic, preferred brand, non-preferred brand, specialty. Only 30-day supply copays are displayed.

** Copays apply before deductible for drugs on preventive therapy drug list.



Important plan features



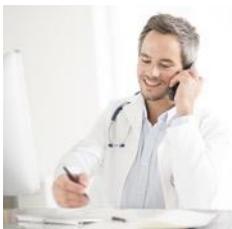
PCP-coordinated care

You must select a primary care provider (PCP). They will manage your routine healthcare and refer you to specialists as needed.



Compare costs for high-end radiology

Costs for medical imaging may vary based on where you go. A freestanding facility may be less expensive than a hospital-owned facility. Ask before you go.



Medical necessity

You may need prior authorization for some services recommended by your PCP. This will ensure all services you receive are medically appropriate and effective for your health situation.

Maximize your healthcare dollars with an HSA

- If you enroll in the Anchor Choice Plan, an HSA account with UMB Bank will automatically be opened for you.
- The State's annual contribution to your account will total \$1,500 for individual plans or \$3,000 for family plans. Half of the contribution will be made in January, and the other half in July.
- You may also contribute to your HSA through pretax payroll deductions.
- Annual contribution limits for 2020 are \$3,550 for individual plans and \$7,100 for family plans. Account holders 55 years or older can contribute an extra \$1,000. The State's contribution counts toward these limits.
- **Your HSA funds roll over, year after year.** There is no deadline to use the funds, so you can hold onto the money for years—even until you retire. And the HSA is yours to keep. It goes with you, no matter where you work.

Maximize your healthcare dollars with an HSA

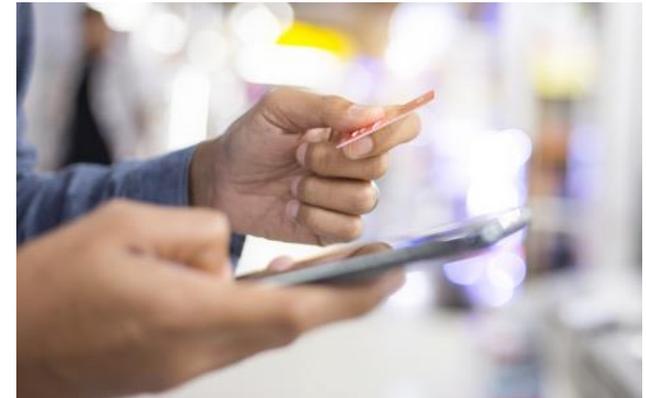
- You can choose to use your HSA funds for many qualified out-of-pocket medical, pharmacy, dental, and vision expenses or pay out of pocket. A complete listing is available on www.employeebenefits.ri.gov.
- When your HSA account is activated, you'll receive a debit card to easily pay for qualified expenses.
- Whatever you don't spend stays in your account where it can grow over time, and you won't pay taxes on the interest you earn.
- When you contribute to your HSA, you get a **triple tax advantage**:
 - The money you contribute reduces your taxable income
 - Interest earned on your HSA funds is tax-free
 - Money used for qualified medical expenses isn't taxed

BlueSolutions Spending on the Go app for HSA

With just one touch you can access your HSA account anywhere anytime.

The app allows you to:

- Check your HSA account balance and all transactions
- Pay a provider or make a withdrawal to reimburse yourself for medical bills
- Snap a photo of receipts and submit a claim
- Add a contribution from your checking or savings account
- Scan a bar code to see if something is a qualified medical expense
- Use the savings calculator to make informed spending choices



BCBSRI is committed to helping you get and stay healthier

**IT'S WHAT
WE LIVE FORSM**





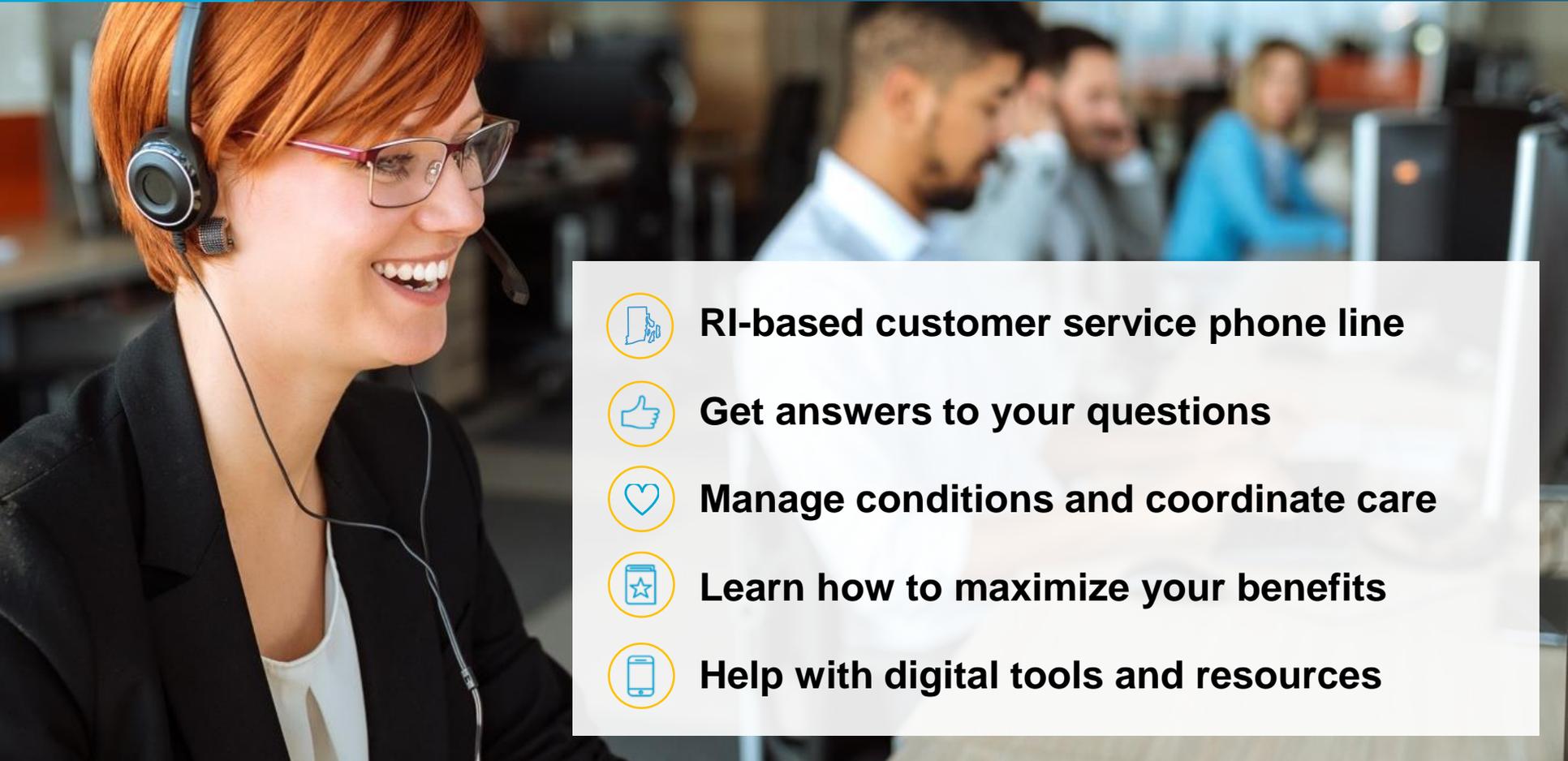
call

State of RI Employee CARE Center

NOW OPEN:

Monday-Friday, 8 am – 8 pm

Saturday, 8 am – 12 pm



RI-based customer service phone line



Get answers to your questions



Manage conditions and coordinate care



Learn how to maximize your benefits



Help with digital tools and resources



click

24/7 access

Once you receive your ID Card, access your benefits and tools that can help you get the most from your coverage, on bcbsri.com



Explore your medical benefits



Find a doctor



Get forms and resources

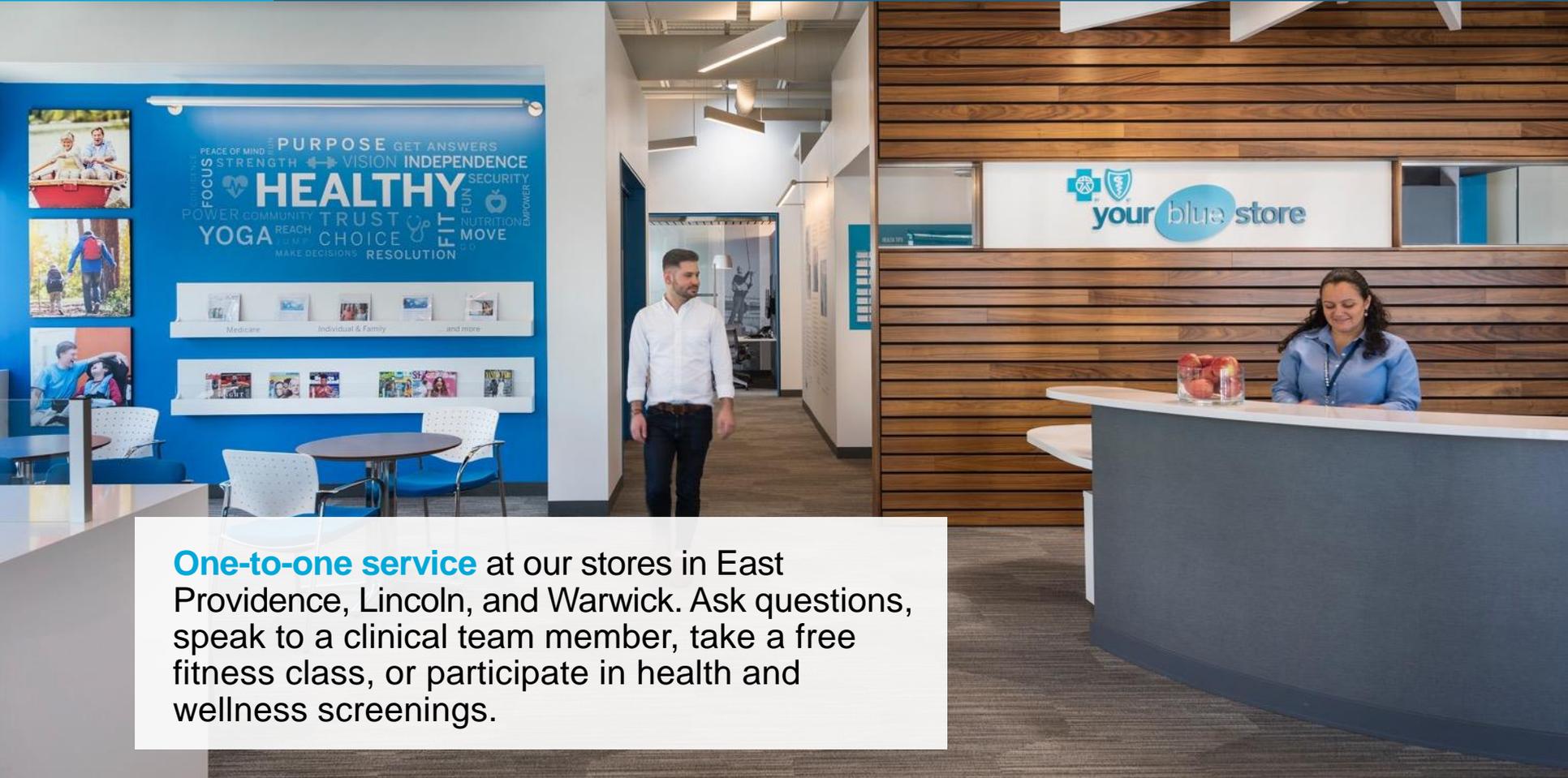




come by

Your Blue StoreSM

Available for the State's employees
and their covered dependents,
after January 1



One-to-one service at our stores in East Providence, Lincoln, and Warwick. Ask questions, speak to a clinical team member, take a free fitness class, or participate in health and wellness screenings.



come by

Coming in early 2020 for State employees



New mobile service unit brings care to State work locations



BCBSRI staff provides in-person customer service



Standard hours on a rolling basis



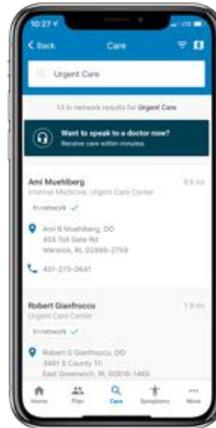
Digital tools

After January 1, these tools offer a connected experience for on-the-go plan access

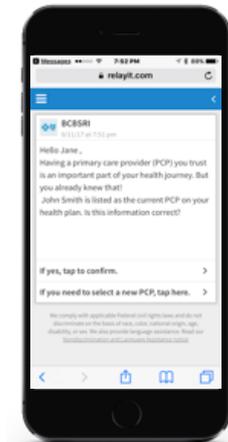
Convenience on the go



Your Blue Touch RI Mobile App



Cost Calculator / Find a Doctor



Your Blue Wire RI Messaging

Doctors Online

A prescription for convenient care

- After January 1, download the Drs. Online app
- Video or phone based service with US board-certified, licensed doctors
- Most virtual visits take 10-15 minutes
- No referral is necessary
- Connect from work, home, or almost anywhere, 24/7
- Convenient, cost-effective alternative for common, non-emergency conditions such as cold and flu symptoms, fever, sinus pain, allergies, and migraines
- Behavioral health specialists available by appointment



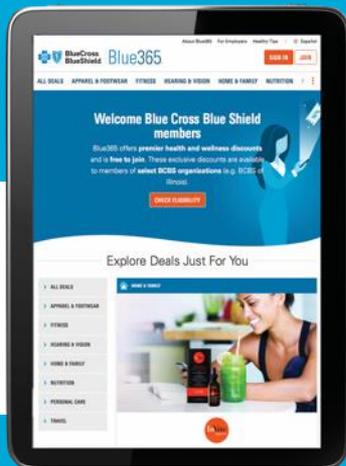
Lowering the cost of a healthy lifestyle

After January 1, find offers and sign up for email alerts using the exclusive Blue365 website at blue365deals.com

The Blue365® program makes healthy living simpler and more affordable. You get significant discounts on the programs and services that mean the most to you:

- Fitness center discounts
- Athletic wear/equipment discounts
- Personal care (hearing, skin, vision, dental)
- Lifestyle discounts (hotel, travel)

Blue365



Reebok

GARMIN

jenny
CRAIG

fitbit

SNAP
FITNESS 24-7

TruHearing

fitness
your way
by Tivity Health

SKEGHERS
DIRECT
MORE THAN JUST YOUR SHOES

POLAR
LISTEN TO YOUR BODY

SUN BASKET

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Important reminders about open enrollment

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- Open enrollment runs from **October 28, 2019 - November 22, 2019**
- Enroll for all benefits online. Visit **www.employeebenefits.ri.gov/enrollment** for details.
- During open enrollment, you can designate a valid PCP online using the online enrollment tool.

Important reminders about open enrollment

Primary Care Provider (PCP selection)

- If you need to make a change to your PCP after open enrollment closes, but before you receive your ID card, please contact the **State of Rhode Island Employee CARE Center** at **(401) 429-2104** or **1-866-987-3705**.
- After open enrollment, if you did not select a valid PCP, you will see “PCP Required” on your member ID card.
 - You will have 30 days from the start of your plan to choose a PCP for yourself and others on your plan.
 - If you take no action within this 30-day window, BCBSRI will assign a PCP to you and each covered member of your family.
 - You can change your PCP at any time during the plan year by calling the **State of Rhode Island Employee CARE Center** or by accessing your online account at **bcbsri.com**.

Need help?



CALL NOW

State of Rhode Island Employee
CARE Center at (401) 429-2104
or 1-866-987-3705

After January 1:



CLICK

bcbsri.com



COME BY

Your Blue StoreSM in
East Providence, Lincoln,
and Warwick
bcbsri.com/yourbluestore



THANK YOU

Supporting State of RI employees
It's what we live for.SM



**Blue Cross
Blue Shield**
of Rhode Island