

Rhode Island Bar Association



2023 HEALTHCARE INFO SESSION



Agenda

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- USI Scope of Services
- Eligibility & Enrollment Options
- Benefit Overview
 - Blue Cross Blue Shield of Rhode Island (BCBSRI)
 - Delta Dental of Rhode Island
 - BCBSRI Vision Benefit



Who is USI?

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- USI works with the RI Bar Association and all it's members to assist with claims and benefit/insurance questions
- USI will assist members with:
 - Obtaining group health insurance
 - Enrolling in the BCBSRI vision plan
 - Enrolling in the DDRI dental plan
 - Answering general questions around benefits and health insurance

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Who is Eligible?

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- Medical Insurance
 - RI Bar members with at least one employee working 30 or more hours per week
 - ✦ Per the Affordable Care Act (ACA) in 2016, Sole Proprietors are no longer eligible
- Dental Insurance
 - All RI Bar members
- Vision Insurance
 - RI Bar members with Medical coverage with BCBSRI



How Do I Obtain Insurance Outside of the Group Offerings?

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- If you do not meet the ACA employee requirement and are a Sole Proprietor, here are some options for you to obtain insurance:
- BCBSRI Direct
 - Select 'Shop for a Plan' > 'Individuals/Families'
 - <https://www.bcbsri.com/shop-for-plan/individuals-and-families>
- Your Blue Store
 - Speak with someone in person at any of the three convenient RI locations
 - Explore your medical, dental, vision, or Medicare options
 - Ask questions about your current plan
 - Make a payment
 - All Blue Stores have bilingual capabilities



How Do I Obtain Insurance Outside of the Group Offerings?

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- Your Blue Store (cont.)
 - Store Hours: Monday – Friday
 - ✦ 9 am to 5 pm
 - East Providence
 - ✦ Highland Commons – 71 Highland Avenue
 - Lincoln
 - ✦ Lincoln Mall – 622 George Washington Highway
 - Warwick
 - ✦ Cowesett Corners – 300 Quaker Lane
 - To make an appointment at any location, please call (401) 459-2200



How Do I Obtain Insurance Outside of the Group Offerings?

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- HealthSourceRI

- HSRI is the only place you can determine if you are eligible for a subsidy that reduces the cost of your health insurance premiums
- Plans available from BCBSRI and Neighborhood Health Plan
- Plan selection is limited
- <http://healthsourceri.com/>
- Telephone 1-855-840-4774



Blue Cross Blue Shield of RI



- **NETWORK/PLAN OPTIONS**
 - **TOOLS & RESOURCES**
- **SUBSCRIBER INCENTIVES**

BCBSRI: National PPO Health Plans

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- National PPO Plans
 - Do not require PCP designation and referrals
 - Plans include out of network benefits
 - National network to seek care anywhere
- Plan offerings
 - Vantage Blue
 - Blue Solutions
 - ✦ Can be paired with a Health Savings Account



BCBSRI: National PPO Plans

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National PPO Plan Comparison

- Vantage Blue Plan Options

- \$500 / \$1,000
- \$750 / \$1,500
- \$2,000 / \$4,000
- \$2,500 / \$5,000
- \$3,000 / \$6,000
- \$4,000 / \$8,000
- \$8,550 / \$17,100

- Offers in an out of network coverage

- Blue Solutions Plan Options

- \$1,500 / \$3,000
- \$2,000 / \$4,000
- \$3,000 / \$6,000
- \$3,750 / \$7,500
- \$5,000 / \$10,000
- \$6,000 / \$12,000

- These plans can also be paired with a Health Savings Account



BCBSRI: New England HMO Health Plans

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- New England Health Plans
 - Regional HMO (Health Maintenance Organization)
 - ✦ RI, MA, CT, NH, & ME
 - ✦ In the event of an emergency, services are covered outside of the New England network
 - Primary Care Physician (PCP) Directed Care
 - ✦ Referrals are needed
 - More than 95% of regional hospitals
 - ✦ ALL RI Hospitals
 - ✦ Massachusetts General
 - ✦ Boston Children's
 - ✦ Brigham and Women's
 - ✦ Yale-New Haven
 - ✦ ... many more!



BCBSRI: New England HMO Health Plans

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New England Health HMO Plan Comparison

- Network Blue New England
 - 3 deductible plan choices
 - ✦ \$1,000/\$2,000 100/0
 - ✦ \$2,000/\$4,000 100/0
 - ✦ \$3,000/\$6,000 100/0
 - NO out-of-network coverage available
- Blue Choice New England
 - 3 deductible plan choices
 - ✦ \$1,000/\$2,000 100/80
 - ✦ \$2,000/\$4,000 100/80
 - ✦ \$3,000/\$6,000 100/80
 - Out-of-network coverage IS available

**In the event of an emergency,
services are covered outside of the
New England Network.**



BCBSRI: Tools & Resources

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- **MyBCBSRI.com**
 - *My Cost Calculator*
 - ✦ Compare costs for the same service or procedure at various providers or hospitals
 - *Find a Doctor*
 - ✦ Search for doctors and providers, plus read and write reviews
 - *Wellness online / Virgin Pulse*
 - ✦ Find tools designed to improve your health, like a health assessment, fitness and activity trackers
 - *Manage your plan*
 - ✦ Check benefits and claims information, request new ID cards, and more



BCBSRI: Tools & Resources

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- **MyBCBSRI Mobile App**
 - Access your health plan from your mobile device.
 - Make a direct connection to BCBS's customer service
 - Find a Doctor customized to your plan
 - View your benefits and coverage
 - Upload and access your BCBS member ID card
- **Telemedicine – Doctor's Online**
 - Talk with a doctor day or night
 - Available through the application Doctor's Online, you can video chat 365 days a year, 24 hours a day
 - Best for common symptoms and conditions, including:
 - ✦ *Cold and Flu*
 - ✦ *Sinus, ear, and eye infections*
 - ✦ *Skin Conditions*
 - ✦ *Allergies*



BCBSRI: Tools & Resources

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- For day-to-day support for you and your employees
 - *Employer Portal*
 - ✦ View Invoices
 - ✦ Manage ID cards
 - ✦ View Summary of Benefits
 - ✦ Request BCBS forms
 - *Electronic Enrollment Tool*
 - ✦ Adding or terminating an employee
 - ✦ Adding spouses or dependents
 - ✦ Address/Demographic changes for employees
 - ✦ View member rosters

If you'd like to learn more
and/or have access to
**BCBS Electronic
Enrollment Portal**,
please contact Kelsey
O'Donnell or Rachel
Nourse

BCBSRI: Subscriber Incentives

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- Virgin Pulse
 - New wellness program at no additional cost to you!
 - Find fun ways to earn rewards
 - ✦ Register and download the Virgin Pulse mobile app
 - ✦ Or connect your activity tracking device (ex. a Fitbit)
 - ✦ Track activities
 - ✦ Join fun challenges with others

How to get started:

1. Log in to **mybcsri.com** to go to your member page
2. Under “**Health and Wellness**” click on “**Wellness Portal with Health Assessment**”
3. Click “**Get Started**” to go to the site



BCBSRI: Benefit Changes

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- Notify USI by January 15th of changes
 - Plan changes require the following:
 - ✦ *Any plan changes must be made by the 15th of the month prior to your renewal date*
 - ✦ *Rerate of medical plan*
 - ✦ *Signed amendment to the service agreement*
 - ✦ *New membership applications and Group Activity Report, as needed*



Delta Dental of RI



- **ELIGIBILITY & RATES**
- **BENEFIT HIGHLIGHTS**

Delta Dental of RI: Eligibility & Rates

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- No changes to benefits in 2023
- Delta Dental rates are staying the same for 2023
 - Individual Rate - \$43.22
 - Family Rate - \$149.89
 - ***Rates are guaranteed until 2/1/2025***
- Sole proprietors *are eligible* for this benefit through RI Bar Association



Delta Dental of RI: Benefit Highlights

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Network	Delta Dental Premier
Deductible	N/A
Annual Maximum	\$1,500 per member per calendar year
Exams	100% two exams per year
Cleanings	100% two cleanings per year
Other Preventative Services	100%- fluoride, x-rays, space maintainers
Fillings	100% Amalgam and Composite (Front teeth only)
Root Canal	100%
Crowns	50% every 60 months
Implants	50% once per tooth per lifetime
Bridges and Denture	50% replacement every 60 months
Orthodontia	50% for dependent children under 19, \$1,500 lifetime max
Pediatric Coverage	Unlimited Annual Max, \$350/\$700 out-of-pocket max., Medically Necessary Orthodontia- No Lifetime Max
Dependent Coverage	Children to 26 (End of Month)

BCBSRI: Vision



- **EYEMED NETWORK**
- **BENEFIT HIGHLIGHTS**
 - **RATES**

BCBSRI: Vision EyeMed Network

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- Groups can add vision coverage through Blue Cross Blue Shield RI
- BCBSRI vision plan highlights
 - One bill
 - No minimum participation
 - Eye Med network
 - Find a vision provider at BCBSRI.com
- Must be in conjunction with a BCBS medical or dental plan



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BCBSRI: Vision Benefit Highlights

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	Optics Vision 130-24	Optics Vision 24	Optics Vision 12
Routine Eye Exam	\$10 copay	\$10 copay	\$10 copay
Frames	\$130 allowance plus 20% off balance over \$130	\$100 allowance plus 20% off balance over \$100	\$100 allowance plus 20% off balance over \$100
Standard plastic lenses (single vision, bifocal, trifocal, lenticular)	\$25 copay	\$25 copay	\$10 copay
Lens options	Copays from \$15-\$75	Copays from \$15-\$75	Copays from \$15-\$75
Contact Lenses			
<i>Conventional</i>	\$130 allowance plus 15% off balance over \$130	\$115 allowance plus 15% off balance over \$115	\$115 allowance plus 15% off balance over \$115
<i>Disposable</i>	\$130 allowance	\$115 allowance	\$115 allowance
Standard contact lens fit and follow up	Up to \$55 copay	Up to \$55 copay	Up to \$55 copay
Frequency			
<i>Examination</i>	Once every 12 months	Once every 12 months	Once every 12 months
<i>Lenses or contact lenses</i>	Once every 12 months	Once every 12 months	Once every 12 months
<i>Frames</i>	Once every 24 months	Once every 24 months	Once every 12 months
Laser vision correction (LASIK or PRK from U.S. Laser Network)	15% off retail price 5% off promotional price	15% off retail price 5% off promotional price	15% off retail price 5% off promotional price

BCBSRI: Vision Rates

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- BCBSRI: 2023 Vision Rates
- Two sets of rates per plan
 - ✦ Voluntary > Employee Paid
 - ✦ Contributory > Employer Paid (at least 50% of premium)

	Voluntary / Contributory		
	Optics Vision 130-24	Optics 24	Optics Vision 12
Individual	\$4.25 / \$3.22	\$3.77 / \$2.13	\$4.65 / \$3.30
Employee/Spouse	\$8.08 / \$6.12	\$7.17 / \$4.05	\$8.83 / \$6.26
Employee/Children	\$9.35 / \$7.08	\$8.30 / \$4.69	\$10.23 / \$7.25
Family	\$13.18 / \$9.98	\$11.70 / \$6.61	\$14.41 / \$10.22



Questions?
Please reach out to USI at
RIBarInquiry@usi.com

