

PLAN PORTFOLIO

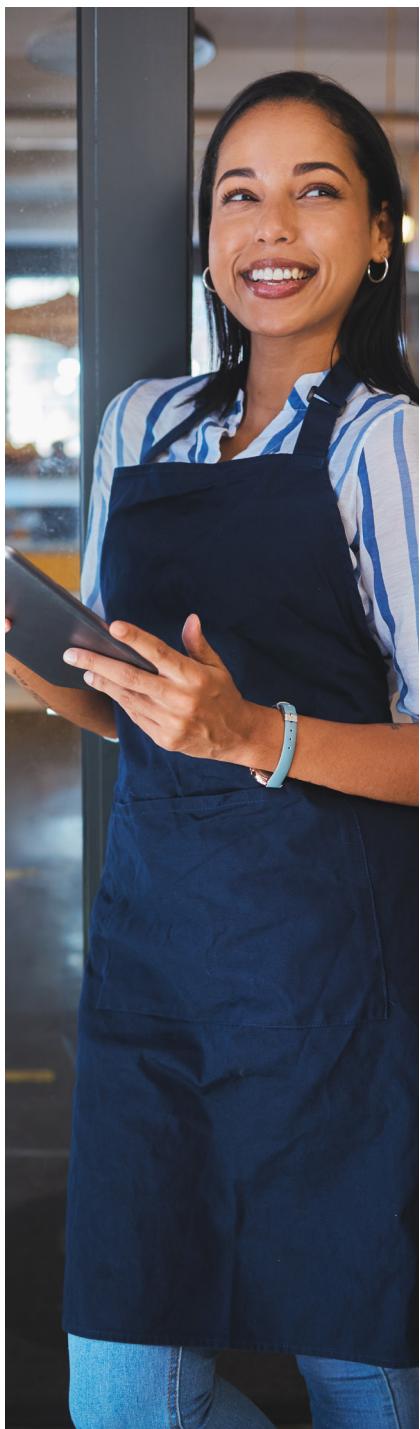
2023 Plans for Groups and Businesses
with FEWER THAN 50 EMPLOYEES



**Blue Cross
Blue Shield**
of Rhode Island

Plans designed with your business in mind

Running a business is never easy—especially these days. That's why Blue Cross & Blue Shield of Rhode Island (BCBSRI) offers wide-ranging plan options that can help you balance comprehensive coverage with smart cost management. Plus, you'll discover important extras, like wellness programs that promote healthier living, shopping programs that reward cost-conscious choices, and 24/7 access to telehealth services.



BlueCHiP

Network Blue New England Options

Network Blue New England Options offers a regional network that differentiates providers based on performance, with Enhanced-level providers demonstrating higher quality at a lower cost. This allows employees to have access to a broad provider network, while employers can use benefit differentials to encourage selection of Enhanced providers.

Plan highlights:

- PCP referrals are required, with self-referrals allowed for certain services.
- Members have a lower cost share when using Enhanced providers.
- Members can control out-of-pocket costs through provider choice.

You pay amount shown after
the deductible is met

This is a summary of benefits. It is not a contract. For details about each plan, including any limitations or exclusions not noted here, please refer to the subscriber agreement.

Product Family	Network Blue NE Options	Network Blue NE Options		
Coinsurance In-Network / Out-of-Network	100/Not Covered	100/Not Covered		
Individual / Family In-Network Deductible	\$2,000/\$4,000	\$5,000/\$10,000		
Individual / Family In-Network Out-of-Pocket Max	\$6,000/\$12,000	\$7,150/\$14,300		
Individual / Family Out-of-Network Deductible	Not Applicable	Not Applicable		
Individual / Family Out-of-Network Out-of-Pocket Max	Not Applicable	Not Applicable		
Specialist	\$40	\$45		
Retail Clinic	\$30	\$35		
Urgent Care / Emergency Room	\$75/\$150	\$100/\$200		
PT / OT / ST	\$40	\$45		
Pharmacy	\$10/40/80/150/300	\$15/50/100/200/400		
	Enhanced	Standard	Enhanced	Standard
PCP	\$15	\$30	\$20	\$35
Inpatient Facility	\$750	\$1,500	\$1,000	\$2,000
Inpatient Professional	\$0	\$0	\$0	\$0
Hospital Based Lab/High-end Radiology	\$250	\$500	\$250	\$500
Non-Hospital Based Lab/High-end Radiology	\$200	\$250	\$200	\$250
Hospital Based Lab/X-ray	\$30/\$60	\$45/\$75	\$30/\$60	\$45/\$75
Non-Hospital Based Lab/X-ray	\$30/\$50	\$30/\$60	\$30/\$50	\$30/\$60
Outpatient Surgery	\$375	\$750	\$500	\$1000



Blue Choice New England

Blue Choice New England offers the flexibility of regional care with lower premiums to help control medical costs for you and your employees. It also offers additional choices for members who are willing to pay more out of pocket to see providers who are not included in the network.

Plan highlights:

- Promotes coordinated care, which can lead to better care at lower costs.
- Offers lower out-of-pocket costs for members when they seek care through their primary care provider.
- Gives employees the choice to seek self-directed care for a higher out-of-pocket cost.

Product Family

Coinsurance In-Network / Out-of-Network

Individual / Family In-Network Deductible

Individual / Family In-Network Out-of-Pocket Max

Individual / Family Out-of-Network Deductible

Individual / Family Out-of-Network Out-of-Pocket

PCP

Specialist

Retail Clinic

Urgent Care / Emergency Room

Inpatient Facility

High End Radiology

PT / OT / ST

Lab / X-ray

Outpatient Surgery

Pharmacy

You pay amount shown after
the deductible is met

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| Blue Choice
New England |
|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
| 100/80 | 100/80 | 100/80 | 100/80 | 100/80 |
| \$500/\$1,000 | \$1,000/\$2,000 | \$2,000/\$4,000 | \$3,000/\$6,000 | \$4,000/\$8,000 |
| \$1,500/\$3,000 | \$2,000/\$4,000 | \$6,000/\$12,000 | \$7,150/\$14,300 | \$7,150/\$14,300 |
| \$2,000/\$4,000 | \$2,000/\$4,000 | \$4,000/\$8,000 | \$6,000/\$12,000 | \$8,000/\$16,000 |
| \$6,000/\$12,000 | \$6,000/\$12,000 | \$12,000/\$24,000 | \$14,300/\$28,600 | \$14,300/\$28,600 |
| \$20 | \$20 | \$30 | \$30 | \$25 |
| \$30 | \$30 | \$50 | \$50 | \$40 |
| \$20 | \$20 | \$30 | \$30 | \$25 |
| \$75/\$150 | \$75/\$150 | \$100/\$200 | \$100/\$200 | \$100/\$200 |
| 0% | 0% | 0% | 0% | 0% |
| 0% | 0% | 0% | 0% | 0% |
| 20% | 20% | 20% | 20% | 20% |
| \$20/\$50 | \$20/\$50 | \$25/\$75 | \$25/\$75 | \$25/\$75 |
| 0% | 0% | 0% | 0% | 0% |
| \$10/25/35/60/100 | \$10/25/35/60/100 | \$10/30/50/75/125 | \$10/30/50/75/125 | \$10/30/50/75/125 |

BlueCHIP

Network Blue New England

Network Blue New England works well for employees and families living in other New England states (excluding Vermont) or for businesses headquartered in Rhode Island that have regional satellite offices.

Plan highlights:

- Offers the flexibility of regional care to employees in Rhode Island.
- Promotes coordinated care, which can lead to better care at lower costs.
- Offers lower premiums to help control medical costs for you and your employees.

Product Family

Coinsurance In-Network / Out-of-Network

Individual / Family In-Network Deductible

Individual / Family In-Network Out-of-Pocket Max

Individual / Family Out-of-Network Deductible

Individual / Family Out-of-Network Out-of-Pocket

PCP

Specialist

Retail Clinic

Urgent Care / Emergency Room

Inpatient Facility

High End Radiology

PT / OT / ST

Lab / X-ray

Outpatient Surgery

Pharmacy

BlueCHIP

Access Blue New England

Access Blue New England plans are HSA-qualified, high deductible health plans with New England regional coverage.

Plan highlights:

- Includes the flexibility to be paired with a health savings account (HSA).
- Offers lower premiums to control medical costs for you and your employees.
- Includes a regional care network for employees and families living in other New England states.

Product Family

Coinsurance In-Network / Out-of-Network

Individual / Family In-Network Deductible

Individual / Family In-Network Out-of-Pocket Max

Individual / Family Out-of-Network Deductible

Individual / Family Out-of-Network Out-of-Pocket

PCP

Specialist

Retail Clinic

Urgent Care / Emergency Room

Inpatient Facility

High End Radiology

PT / OT / ST

Lab / X-ray

Outpatient Surgery

Pharmacy

You pay amount shown after
the deductible is met

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| Network Blue New England |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 100/Not Covered |
| \$500/\$1,000 | \$1,000/\$2,000 | \$2,000/\$4,000 | \$3,000/\$6,000 | \$4,000/\$8,000 |
| \$1,500/\$3,000 | \$2,000/\$4,000 | \$6,000/\$12,000 | \$6,500/\$13,000 | \$7,150/\$14,300 |
| Not Applicable |
| Not Applicable |
\$20	\$20	\$30	\$30	\$25
\$30	\$30	\$50	\$50	\$40
\$20	\$20	\$30	\$30	\$25
\$75/\$150	\$75/\$150	\$100/\$200	\$100/\$200	\$100/\$200
0%	0%	0%	0%	0%
0%	0%	0%	0%	0%
20%	20%	20%	20%	20%
\$20/\$50	\$20/\$50	\$25/\$75	\$25/\$75	\$25/\$75
0%	0%	0%	0%	0%
\$10/25/35/60/100	\$10/25/35/60/100	\$10/30/50/75/125	\$10/30/50/75/125	\$10/30/50/75/125

Access Blue New England	Access Blue New England	Access Blue New England
100/Not Covered	100/Not Covered	100/Not Covered
\$2,000/\$4,000	\$3,750/\$7,500	\$7,000/\$14,000
\$4,000/\$8,000	\$7,000/\$14,000	\$7,000/\$14,000
Not Applicable	Not Applicable	Not Applicable
Not Applicable	Not Applicable	Not Applicable
0%	0%	0%
0%	0%	0%
0%	0%	0%
0%	0%	0%
0%	0%	0%
0%	0%	0%
0%	0%	0%
0%	0%	0%
0%	0%	0%
0%	0%	0%
\$10/45/70/90/125	\$10/45/70/90/125	\$0/0/0/0/0
\$10/45/70/90/125*	\$10/45/70/90/125*	\$10/50/75/95/150 *

* The pharmacy copay applies after the deductible is met or, for medications included in the preventive drug list, before the deductible is met.

BlueSolutions

Highlights include lowest premiums, national network coverage, and ability to open a health savings account (HSA).

Product Family	BlueSolutions	BlueSolutions	BlueSolutions	BlueSolutions
Coinsurance In-Network / Out-of-Network	100/60	100/60 + Copay	100/60	100/60
Individual / Family In-Network Deductible	\$1,500/\$3,000	\$1,500/\$3,000	\$2,000/\$4,000	\$3,000/\$6,000
Individual / Family In-Network Out-of-Pocket Max	\$6,750 / \$13,500	\$4,000/\$8,000	\$4,000/\$8,000	\$3,000/\$6,000
Individual / Family Out-of-Network Deductible	\$3,000/\$6,000	\$3,000/\$6,000	\$4,000/\$8,000	\$5,000/\$10,000
Individual / Family Out-of-Network Out-of-Pocket	\$13,500/\$27,000	\$9,000/\$18,000	\$8,000/\$16,000	\$11,000/\$2,000
PCP	0%	\$15	0%	0%
Specialist	0%	\$20	0%	0%
Retail Clinic	0%	\$15	0%	0%
Urgent Care / Emergency Room	0%	\$100/\$200	0%	0%
Inpatient	0%	0%	0%	0%
High End Radiology	0%	0%	0%	0%
PT / OT / ST	0%	0%	0%	0%
Lab / X-ray	0%	0%	0%	0%
Outpatient Surgery	0%	0%	0%	0%
Pharmacy	\$12/45/90/125/250	\$10/45/70/90/125	\$10/45/70/90/125	\$0/0/0/0/0
	\$12/45/90/125/250*	\$10/45/70/90/125*	\$10/45/70/90/125*	\$10/45/70/90/125*

You pay amount shown after the deductible is met

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BlueSolutions	BlueSolutions	BlueSolutions	BlueSolutions
100/60	100/60	100/60	100/60
\$3,750/\$7,500	\$5,000/\$10,000	\$6,000/\$12,000	\$7,000/\$14,000
\$7,000/\$14,000	\$6,550/\$13,100	\$6,100/\$12,200	\$7,000/\$14,000
\$6,800/\$13,600	\$10,000/\$20,000	\$12,000/\$24,000	\$14,000/\$28,000
\$19,050/\$38,100	\$19,650/\$39,300	\$19,650/\$39,300	\$19,650/\$39,300
0%	0%	0%	0%
0%	0%	0%	0%
0%	0%	0%	0%
0%	0%	0%	0%
0%	0%	0%	0%
0%	0%	0%	0%
0%	0%	0%	0%
0%	0%	0%	0%
0%	0%	0%	0%
\$10/45/70/90/125	\$10/50/75/95/150	\$10/50/75/95/150	\$0/0/0/0/0
\$10/45/70/90/125*	\$10/50/75/95/150*	\$10/50/75/95/150*	\$10/50/75/95/150*

* The pharmacy copay applies after the deductible is met or, for medications included in the preventive drug list, before the deductible is met.

VantageBlue

Highlights include highest levels of coverage, national network of providers, and enhanced benefits for members with ongoing health conditions.

Product Family	VantageBlue*	VantageBlue*	VantageBlue*	VantageBlue*	VantageBlue	VantageBlue
Coinurance In-Network / Out-of-Network	100/80	100/80	100/80	100/60	100/80	100/80
Individual / Family In-Network Deductible	\$500/\$1,000	\$750/\$1,500	\$1,000/\$2,000	\$1,500/\$3,000	\$2,000/\$4,000	\$2,500/\$5,000
Individual / Family In-Network Out-of-Pocket Max	\$1,800/\$3,600	\$1,700/\$3,400	\$4,000/\$8,000	\$4,500/\$9,000	\$6,000/\$12,000	\$6,000/\$12,000
Individual / Family Out-of-Network Deductible	\$2,000/\$4,000	\$3,000/\$6,000	\$2,000/\$4,000	\$3,000/\$6,000	\$4,000/\$8,000	\$5,000/\$10,000
Individual / Family Out-of-Network Out-of-Pocket	\$6,000/\$12,000	\$6,800/\$13,600	\$12,000/\$24,000	\$13,500/\$27,000	\$10,800/\$21,600	\$18,000/\$36,000
PCMH / Non PCMH	\$10/\$20	\$10/\$20	\$10/\$20	\$5/\$15	\$20/\$30	\$20/\$30
Specialist	\$30	\$30	\$30	\$25	\$40	\$40
Retail Clinic	\$20	\$20	\$20	\$15	\$30	\$30
Urgent Care / Emergency Room	\$50/\$100	\$50/\$100	\$50/\$100	\$50/\$100	\$100/\$200	\$100/\$200
Inpatient	0%	0%	0%	0%	0%	0%
High End Radiology	0%	0%	0%	0%	0%	0%
PT / OT / ST	20%	20%	20%	20%	20%	20%
Lab / X-ray	\$0/\$0	\$0/\$0	\$0/\$0	\$0/\$0	\$25/\$75	\$25/\$75
Outpatient Surgery	0%	0%	0%	0%	0%	0%
Pharmacy	\$10/25/35/60/100	\$10/25/35/60/100	\$10/25/35/60/100	\$10/25/35/60/100	\$10/40/70/90/125	\$10/40/70/90/125

You pay amount shown after
the deductible is met

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| VantageBlue |
|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| 100/80 | 100/80 | 100/80 | 80/60 | 80/60 | 80/60 | 70/50 | 100/80 |
| \$3,000/\$6,000 | \$4,000/\$8,000 | \$5,000/\$10,000 | \$1,500/\$3,000 | \$2,000/\$4,000 | \$3,000/\$6,000 | \$2,000/\$4,000 | \$8,700/\$17,400 |
| \$6,500/\$13,000 | \$5,000/\$10,000 | \$6,000/\$12,000 | \$4,500/\$9,000 | \$5,000/\$10,000 | \$5,800/\$11,600 | \$6,150/\$12,300 | \$8,700/\$17,400 |
| \$6,000/\$12,000 | \$8,000/\$16,000 | \$10,000/\$20,000 | \$3,000/\$6,000 | \$4,000/\$8,000 | \$6,000/\$12,000 | \$4,000/\$8,000 | \$17,100/\$34,200 |
| \$19,500/\$39,000 | \$19,050/\$38,100 | \$19,500/\$39,000 | \$12,000/\$24,000 | \$15,000/\$30,000 | \$17,400/\$34,800 | \$18,450/\$36,900 | \$20,000/\$38,100 |
| \$20/\$30 | \$20/\$30 | \$20/\$30 | \$20/\$40 | \$20/\$40 | \$20/\$40 | \$20/\$40 | \$20/\$40 |
| \$40 | \$40 | \$40 | \$50 | \$50 | \$50 | \$50 | \$50 |
| \$30 | \$30 | \$30 | \$40 | \$40 | \$40 | \$40 | \$40 |
| \$100/\$200 | \$100/\$200 | \$100/\$200 | \$125/\$250 | \$125/\$250 | \$125/\$250 | \$125/\$250 | \$150/\$300 |
| 0% | 0% | 0% | 20% | 20% | 20% | 30% | 0% |
| 0% | 0% | 0% | 20% | 20% | 20% | 30% | 0% |
| 20% | 20% | 20% | 20% | 20% | 20% | 30% | 0% |
| \$25/\$75 | \$25/\$75 | \$25/\$75 | \$50/\$100 | \$50/\$100 | \$50/\$100 | \$50/\$100 | \$50/\$100 |
| 0% | 0% | 0% | 20% | 20% | 20% | 30% | 0% |
| \$10/40/70/90/125 | \$10/40/70/90/125 | \$10/40/70/90/125 | \$10/40/70/90/125 | \$10/40/70/90/125 | \$10/40/70/90/125 | \$10/40/70/90/125 | \$10/40/90/125/250 |

*This plan includes acupuncture



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Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.