

Providence Teachers - Before 2004 - R - PT2/1F422 Pkg 001
 Providence Teachers - Before 2004 - NR - PT2/1F422 Pkg 009
Benefit Summary

HealthMate Coast-to-Coast focuses on preventive care, setting the foundation for continued good health. Plus, you benefit from:

- **An extensive nationwide network.** You can receive in-network coverage from more than 536,000 doctors and 4,300 hospitals through the BlueCard® PPO network.
- **No paperwork for in-network services.** Simply show your BCBSRI member ID card, and the provider will do the rest. You're only responsible for paying any applicable copayment, coinsurance or deductible.
- **The freedom to choose.** If you visit an out-of-network provider for covered services, simply pay for the service up front and then file a claim for reimbursement. You may have to pay higher out-of-pocket costs when you visit non-network providers. Please see your plan's subscriber agreement for details or call Customer Service.

	Within the BlueCard® PPO Network you pay:	Outside of the BlueCard® PPO Network you pay:	Notes
Deductible	None	\$100 per individual \$300 per family	For family coverage: Up to a maximum of three family members must meet the individual amount per calendar year.
Coinsurance	As noted below.	As noted below.	
Out-of-pocket maximum	None	\$1,000 per individual \$3,000 per family	For family coverage: Up to a maximum of three family members must meet the individual amount per calendar year. Once you exceed this amount, we will pay up to our allowance for most covered services. Deductibles and copayments do not apply to your out-of-pocket maximum.

Please remember that you are responsible for paying any copayment, coinsurance, and/or deductible to your provider. This is a mandatory requirement when receiving healthcare services. Copayments are due at the time of service. Any coinsurance and/or deductible amounts can be paid at the time of service or within the time frame specified by your provider. Coinsurance and deductible amounts are shown on the explanation of benefits (EOB) that we send to you after processing your claim. You must pay the provider the total amount shown in the section labeled "Your Responsibility" on the EOB.

Preventive Care

Adult preventive care	\$10	\$10 plus 20% after deductible	Includes one physical exam and one gynecological exam per calendar year.
Pediatric preventive care	\$10	\$10 plus 20% after deductible	
Immunizations	\$0	20% after deductible	Includes adult and pediatric immunizations. An office visit copayment will apply if the provider bills for the immunization administration in addition to an office visit.
Lab services, machine tests, and X-rays	\$0	20% after deductible	Includes Pap smears, screening mammograms, and prostate-specific antigen (PSA) tests.

Office Visits

Personal care physician (PCP)	\$10	\$10 plus 20% after deductible	
Specialist	\$10	\$10 plus 20% after deductible	Chiropractic visits are limited to 12 per calendar year. Routine eye exams are limited to 1 per calendar year. Allergy and dermatologists office visits have a \$15 copayment.

Outpatient Services

Outpatient medical/surgical care (facility and doctor services)	\$0	20% after deductible	
Lab services, machine tests, and X-rays (diagnostic)	\$0	20% after deductible	

	Within the BlueCard® PPO Network you pay:	Outside of the BlueCard® PPO Network you pay:	Notes
Inpatient Services			
Inpatient hospital services • acute care • maternity	\$0	20% after deductible	Unlimited days at a general or specialty hospital. Up to 45 days per calendar year for physical rehabilitation.
Mental Health and Chemical Dependency Treatment Services			
Inpatient	\$0	20% after deductible	
Outpatient	\$0	20% after deductible	
Office Visits	\$10	\$10 plus 20% after deductible	
Urgent Care or Emergency Care			
Urgent care center	\$10	\$10 plus 20% after deductible	
Emergency room care	\$100	\$100	If emergency room visit results in hospital admission, \$100 copayment is waived. The annual emergency room maximum is \$200 per individual and \$300 per family, per calendar year. Applies to both in-and out-of-network. You may be billed an additional specialist copayment if you are seen by a specialist in the emergency room.
Ambulance services	\$50	\$50	Coverage for medically necessary/emergency services. Air and water ambulances are limited to a maximum of \$3,000 per occurrence.
Additional Services			
Physical/occupational therapy	20%	20% after deductible	
Durable medical equipment (DME)	20%	20% after deductible	Must be purchased from a participating DME vendor. Pharmacies are NOT participating in the DME network.
Home and hospice care	0%	20% after deductible	Includes physician, nurse, and home health aide visits.

This grid provides a general summary of your HealthMate Coast-to-Coast benefits. It is not a contract. For details about your coverage, including any limitations or exclusions not noted here, please refer to your benefit booklet or call our Customer Service Department at (401) 459-5000 or 1-800-639-2227 (outside of Rhode Island). If you have any questions about receiving medical care, call your personal care physician.

How Your Deductible Works

Your plan features a deductible for services provided outside the BlueCard network. The deductible is the amount of covered expenses you must pay per calendar year before we start to pay for covered services.

- Three family members must satisfy the individual deductible. Once the third family member meets his or her individual deductible, the family deductible is satisfied.
- Once the out-of-network family deductible is met, the family only needs to pay coinsurance and copayments (if applicable) up to the out-of-pocket maximum.

The family out-of-pocket maximum accumulates the same way as the family deductible.



500 Exchange Street • Providence, RI 02903-2699

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

07/11 CUST-10263