



**City of Providence: 5M22 package 1 Benefit Plan Summary**  
**Summary of Benefits and Coverage:** What this Plan Covers & What it Costs

**Coverage Period: 07/01/2013 - 06/30/2014**  
**Coverage for:** See below **Plan Type:** PPO



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.BCBSRI.com](http://www.BCBSRI.com) or by calling 1-800-639-2227 or (401) 459-5000. You can get complete terms for the prescription drug coverage at [www.caremark.com](http://www.caremark.com) or by calling 1-888-790-8070.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	For Out-of-Network providers <b>\$100</b> for an individual plan / <b>\$300</b> for a family plan. Doesn't apply to services with a fixed dollar copay, inpatient services and some outpatient services.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 3 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. For Out-of-Network providers <b>\$1000</b> for an individual plan / <b>\$3000</b> for a family plan.	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges, health care this plan doesn't cover, fixed dollar copays, deductible, infertility services, rehabilitative and habilitative services and durable medical equipment.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 3 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.

Questions: Call 1-800-639-2227 or (401) 459-5000 or TDD 1-888-252-5051 or visit us at [www.BCBSRI.com](http://www.BCBSRI.com).  
If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at [www.BCBSRI.com](http://www.BCBSRI.com) or call 1-800-639-2227 or (401) 459-5000 or TDD 1-888-252-5051 to request a copy. For prescription drug coverage questions, you can call 1-888-790-8070 or visit [www.caremark.com](http://www.caremark.com).



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Does this plan use a <u>network</u> of <u>providers</u> ?	Yes, this plan uses in-network providers. See <a href="http://www.BCBSRI.com">www.BCBSRI.com</a> or call 1-800-639-2227 or (401) 459-5000 for a list of participating providers.	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 3 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	No. You don't need referral to see a specialist.	You can see the <u>specialist</u> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 8. See your policy or plan document for additional information about <u>excluded services</u> .

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- Copayments are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- Coinsurance is *your* share of the costs of a covered service, calculated as a percent of the allowed amount for the service. For example, if the plan's allowed amount for an overnight hospital stay is \$1,000, your coinsurance payment of 20% would be \$200. This may change if you haven't met your deductible.
- The amount the plan pays for covered services is based on the allowed amount. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the allowed amount is \$1,000, you may have to pay the \$500 difference. (This is called balance billing.)
- This plan may encourage you to use In Network providers by charging you lower deductibles, copayments and coinsurance amounts.

Common Medical Event	Services You May Need	Your cost if you use an In Network Provider	Your cost if you use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$15 copay per visit	\$15 copay plus 20% coinsurance after deductible per visit	-----none-----
	Specialist visit	\$15 copay per visit	\$15 copay plus 20% coinsurance after deductible per visit	-----none-----
	Other practitioner office visit	\$20 copay per visit	\$20 copay plus 20% coinsurance after deductible per visit	Chiropractic Services are limited to 12 visits per year
	Preventive care/screening/immunization	No Charge	\$15 copay plus 20% coinsurance after deductible	Member liability for Out-of-Network is based on services received; For additional details, please see your plan documents
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	20% coinsurance after deductible	-----none-----
	Imaging (CT/PET scans, MRIs)	No Charge	20% coinsurance after deductible	Preauthorization is recommended

Common Medical Event	Services You May Need	Your cost if you use an In Network Provider	Your cost if you use an Out-of-Network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition	Tier 1 generally low cost generic drugs	Not covered	Not covered	Contact your Plan Administrator for additional information
	Tier 2 generally high cost generic and preferred brand name drugs	Not covered	Not covered	Contact your Plan Administrator for additional information
	Tier 3 non- preferred brand name drugs	Not covered	Not covered	Contact your Plan Administrator for additional information
	Tier 4 specialty prescription drugs	20% coinsurance	20% coinsurance	Retail copay is for up to a 30-day supply; mail order copay is for up to a 90 day supply. Some drugs may require prior authorization, step therapy. Quantity limits may also apply. Some drugs are excluded from your CVS Caremark plan.  Out-of-Network claims must be paid by the member at the point of service. The member can then submit a paper claim to receive reimbursement.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$100 copay per visit	\$100 copay plus 20% coinsurance after deductible per visit	Preauthorization is recommended; Copayment is limited to \$200 maximum for an individual and \$300 maximum for a family per year
	Physician/surgeon fees	No Charge	20% coinsurance after deductible	-----none-----
If you need immediate medical attention	Emergency room services	\$100 copay per visit	\$100 copay per visit	Copay waived if admitted
	Emergency medical transportation	\$50 copay per trip	\$50 copay per trip	\$3000 maximum per occurrence for Water Ambulance; Air Ambulance is not covered

Common Medical Event	Services You May Need	Your cost if you use an In Network Provider	Your cost if you use an Out-of-Network Provider	Limitations & Exceptions
	Urgent care	\$15 copay per urgent care center visit	\$15 copay plus 20% coinsurance after deductible per urgent care center visit	Applies to the visit only. If additional services are provided additional out of pockets costs would apply based on services received.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 copay	\$100 copay plus 20% coinsurance after deductible	45 day limit at an inpatient rehabilitation facility; Preauthorization is recommended; Copayment is limited to \$200 maximum for an individual and \$300 maximum for a family per year
	Physician/surgeon fee	No Charge	20% coinsurance after deductible	-----none-----

Common Medical Event	Services You May Need	Your cost if you use an In Network Provider	Your cost if you use an Out-of-Network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$15 copay/office visit \$100 copay for outpatient services	\$15 copay plus 20% coinsurance after deductible/office visit \$100 copay plus 20% coinsurance after deductible for outpatient services	Preauthorization is recommended for certain services; Copayment is limited to \$200 maximum for an individual and \$300 maximum for a family per year
	Mental/Behavioral health inpatient services	\$100 copay	\$100 copay plus 20% coinsurance after deductible	Preauthorization is recommended; Copayment is limited to \$200 maximum for an individual and \$300 maximum for a family per year
	Substance use disorder outpatient services	\$15 copay/office visit \$100 copay for outpatient services	\$15 copay plus 20% coinsurance after deductible/office visit \$100 copay plus 20% coinsurance after deductible for outpatient services	Preauthorization is recommended for certain services; Copayment is limited to \$200 maximum for an individual and \$300 maximum for a family per year
	Substance use disorder inpatient services	\$100 copay	\$100 copay plus 20% coinsurance after deductible	Preauthorization is recommended; Copayment is limited to \$200 maximum for an individual and \$300 maximum for a family per year
If you are pregnant	Prenatal and postnatal care	No Charge	20% coinsurance after deductible	-----none-----
	Delivery and all inpatient services	\$100 copay	\$100 copay plus 20% coinsurance after deductible	Preauthorization is recommended; Copayment is limited to \$200 maximum for an individual and \$300 maximum for a family per year

Common Medical Event	Services You May Need	Your cost if you use an In Network Provider	Your cost if you use an Out-of-Network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	\$20 copay	\$20 copay plus 20% coinsurance after deductible	Copay applies per day
	Rehabilitation services	20% coinsurance	20% coinsurance after deductible	Includes Physical, Occupational and Speech Therapy. Preauthorization is recommended for Speech Therapy. Maintenance therapy is not covered.
	Habilitation services	20% coinsurance	20% coinsurance after deductible	Includes Physical, Occupational and Speech Therapy. Preauthorization is recommended for Speech Therapy. Maintenance therapy is not covered.
	Skilled nursing care	\$20 copay	\$20 copay plus 20% coinsurance after deductible	Preauthorization is recommended; Copay applies per admission; Custodial Care is not covered
	Durable medical equipment	20% coinsurance	20% coinsurance after deductible	Preauthorization is recommended for certain services.
	Hospice service	\$20 copay	\$20 copay plus 20% coinsurance after deductible	Copay applies per admission
If your child needs dental or eye care	Eye exam	\$15 copay	\$15 copay plus 20% coinsurance after deductible	Limited to one routine eye exam per year.
	Glasses	Not Covered	Not Covered	-----none-----
	Dental check-up	Not Covered	Not Covered	-----none-----

## Excluded Services & Other Covered Services:

<b>Services Your Plan Does NOT Cover</b> (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Air Ambulance</li><li>• Cosmetic surgery</li><li>• Dental care (Adult)</li></ul>	<ul style="list-style-type: none"><li>• Dental check-up, child</li><li>• Glasses, child</li><li>• Long-term care</li><li>• Prescription Drugs</li></ul>	<ul style="list-style-type: none"><li>• Routine foot care unless to treat a systemic condition</li><li>• Weight loss programs</li></ul>
<b>Other Covered Services</b> (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
<ul style="list-style-type: none"><li>• Bariatric Surgery</li><li>• Chiropractic care</li><li>• Hearing aids</li></ul>	<ul style="list-style-type: none"><li>• Infertility treatment</li><li>• Most coverage provided outside the United States. Contact Customer Service for more information.</li></ul>	<ul style="list-style-type: none"><li>• Private duty nursing</li><li>• Routine eye care (Adult)</li></ul>

## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-639-2227 or (401) 459-5000 or TDD 1-888-252-5051. You may also contact your state insurance department at (401) 462-9520 or by email at [HealthInsInquiry@ohic.ri.gov](mailto:HealthInsInquiry@ohic.ri.gov), the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact your state insurance department at (401) 462-9520 or by email at [HealthInsInquiry@ohic.ri.gov](mailto:HealthInsInquiry@ohic.ri.gov), the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

## Language Access Services:

Para obtener asistencia en Español, llame al 1-800-639-2227.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-639-2227.

如果需要中文的帮助, 请拨打这个号码 1-800-639-2227.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-639-2227.

-----To see examples of how this plan might cover costs for a sample medical situation, see the next page.-----



## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



### This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$7,070
- Patient pays \$470

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$0
Copays	\$300
Coinsurance	\$0
Limits or exclusions	\$170
<b>Total</b>	<b>\$470</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$2,080
- Patient pays \$3,320

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$0
Copays	\$90
Coinsurance	\$300
Limits or exclusions	\$2,930
<b>Total</b>	<b>\$3,320</b>

These examples are based on coverage for an individual plan.

## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.