

Understanding Your Benefits

Online member account

Create your member account at BlueCareConnectRI.com or download the BlueCare Connect app to get started.

Deductibles

- **\$200** per individual plan;
\$500 per family plan combined in network & out of network.

All deductible payments count toward the family deductible amount, but the individual will never pay more than their individual deductible amount.

Out-of-pocket Limits

- **\$2,000** per individual plan;
\$4,000 per family plan combined in network & out of network.

All out-of-pocket payments count toward the family out-of-pocket limit. The individual will never pay more than their individual out-of-pocket amount.

Please note:

The deductible and out-of-pocket limits are combined for in-network and out-of-network services.

Network:

Extensive national network, with access to thousands of providers across the country.

Office Visits	In-Network	Out-of-Network
Primary Care	\$15 per visit	20% per visit after deductible
Specialist	\$15 per visit	20% per visit after deductible
Urgent Care	\$15 per visit	\$15 per visit
Emergency Room	\$200 per visit	\$200 per visit
Doctors Online	\$0 per visit	Not Covered
Chiropractic	\$15 per visit	20% per visit after deductible

Other Covered Services	In-Network	Out-of-Network
Preventive Care	\$0 per visit	20% per visit after deductible
Diagnostic Lab/X-ray	\$0 per visit	20% per visit after deductible
High-end Radiology	\$0 per visit	20% per visit after deductible
Outpatient Surgery	0% per visit after deductible	20% per visit after deductible
Inpatient Services	0% per visit after deductible	20% per visit after deductible
Durable Medical Equipment	0% per service/device after deductible	20% per service/device after deductible
Physical, Occupational, and Speech Therapy	\$0 per visit	20% per visit after deductible

This is a 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 subscriber agreement or call the number located on the back of your BCBSRI ID card. If you have questions about receiving medical care, please call your doctor.

Plan Year: 2026

Gold Plan