

## BasicBlue Direct Plan - Catastrophic

Blue Cross & Blue Shield of Rhode Island (Blue Cross) has been providing superior health insurance to Rhode Islanders for nearly 75 years. As the state's leading health insurer, Blue Cross covers more than 600,000 members. You can find more information about Blue Cross by visiting [www.bcbsri.com/about-us](http://www.bcbsri.com/about-us).

Blue Cross is a nonprofit health insurer with a mission to improve members' health and peace of mind by facilitating their access to affordable, high-quality healthcare.

BasicBlue Direct offers comprehensive coverage after a deductible is met.

With this Preferred Provider Organization (PPO) plan you have the option of seeing any provider in our nationwide network.

When you see a network provider, you pay:	
<b>Deductible:</b> You pay this amount each year before Blue Cross starts to pay the cost of covered services	\$6,350 Individual Plan/ \$12,700 Family Plan
<b>Out-of-Pocket Maximum:</b> This is the most you would pay out of pocket each year for covered healthcare services. Your monthly premiums are not going to include this amount.	\$6,350 Individual Plan/ \$12,700 Family Plan
Copayments/Coinsurance	
Preventive Care	\$0
Primary Care Office Visits	\$25 copay for the first 3 visits then \$0 after deductible
Specialist Office Visits	\$0 after deductible
Inpatient Services	\$0 after deductible
Urgent Care/ Emergency Services	\$0 after deductible

*This is a summary of benefits. It is not a contract. For details about coverage, including any limits and exclusions not noted here, please refer to the Evidence of Coverage (also called a Subscriber Agreement) or call a customer support representative. If you have questions about receiving medical care, please call your doctor.*

### Choose a plan that is right for you. Contact HealthSource RI:

Mon-Sat 8am - 9 pm and Sunday 12noon -6pm

Call: 1-855-840-HSRI (4774)

Visit: 70 Royal Little Drive, Providence, RI 02904

Email: [info@healthsourceri.com](mailto:info@healthsourceri.com)

Online: [healthsourceri.com](http://healthsourceri.com)

## Additional plan specific benefits

- ▶ \$50 incentive for completing an online Health Assessment

## Policy holder plan specific benefits

- ▶ **Online Tools and Programs**, including workshops on many health topics, activity trackers, customized eating and exercise plans, a wellness blog, and more when you log in as a member on BCBSRI.com
- ▶ **Health Center**, a website with more than 7,000 articles as well as interactive tools that can help members take the best care of themselves
- ▶ **Fitness Discount Program**, where members can get the lowest gym memberships fees available, as well as free one-week trial memberships, at more than 9,500 fitness centers nationwide, including over 75 fitness centers in Rhode Island, plus a 10 percent discount on NordiTrack fitness equipment from Sears
- ▶ **Blue365**<sup>®</sup>, a program that offers savings on health and wellness products & services from leading national companies, including Jenny Craig<sup>®</sup>, Reebok, and many more

BasicBlue Direct is ideal if you are under the age of 30 or experiencing a financial hardship and cannot afford more costly coverage but are looking for protection in the event of an unexpected illness or accident. This plan features up-front coverage for preventive services and includes comprehensive coverage after a deductible has been met. This plan also includes 3 primary care visits with a small copayment before the deductible is met.

Blue Cross offers a variety of health and dental plan options in the individual, employer, and Medicare markets. We support national and local healthcare reform laws and are committed to helping Rhode Islanders meet their healthcare needs.