



Narragansett, Your Blue Store. *In-person service.*

# Everything You Need and More of What You Want

2024 Medicare Advantage Coverage and Benefits



# Blue Cross & Blue Shield of Rhode Island Is Right Here with You.

**In today's changing world, our mission endures: Keeping you healthy, active, and independent ... while keeping money in your pocket.**

We believe finding a health plan should be straightforward—you share your needs and wants, and our local team helps match you up with the best plan for your best life.

And while everyone's needs and wants are different, all of our nationally recognized Medicare Advantage plans include the following:

- **Rhode Island's largest Medicare Advantage network**, with providers located throughout the state
- **Zero-cost coverage** across medical, pharmacy, dental, hearing, and vision
- **Zero-dollar fitness programs**, in your home or at the gym
- **A Flexible Benefit Card** for over-the-counter purchases and more
- **Fresh, local meal delivery** after hospital stays, plus household help and private rides

As a local institution that has served Rhode Islanders for more than 80 years, we're a trusted part of your care team, here wherever and whenever you need us to help you achieve the best possible health outcomes and quality of life.

Check out the following pages for our 2024 Medicare Advantage plan options, and call us at **1-800-505-BLUE (2583)** (TTY: 711) or come by a Your Blue Store<sup>SM</sup> to learn more.

**Our local team will answer your questions and help you enroll right now!**





More Savings.  
More Coverage. Right HERE.  
**It's the Blue Difference.**

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**START:**  
Look at our feature plans



Consider this plan if cost is most important to you.

## Save More. Get More. Right Now. BlueCHiP for Medicare Value (HMO-POS) Plan.

**\$0**

**Premium**

**\$0**

**Primary care visits\***

**\$0**

**ENHANCED!**  
**Preventive and comprehensive dental**



### We Have Plans for Everyone

**Qualify for Extra Help?** You could get even more benefits with our ACCESS program.

**Eligible for Medicaid + Medicare?** BlueRI for Duals (HMO D-SNP) may be the best plan for you.

See pages 16-17 for more information.

Call **(401) 459-5477** or **1-855-430-9293** (TTY: 711) to get started.

Join Rhode Island's  
most popular  
Medicare Advantage plan!

**Saving money is more important than ever.**

The **BlueCHIP for Medicare Value** plan fits any budget, with a whole lineup of zero-dollar benefits designed to keep money in your pocket.

**\$0**

**Labs &  
X-rays**

**\$0**

**Pharmacy  
deductible**

**\$0**

**Generic  
drugs**

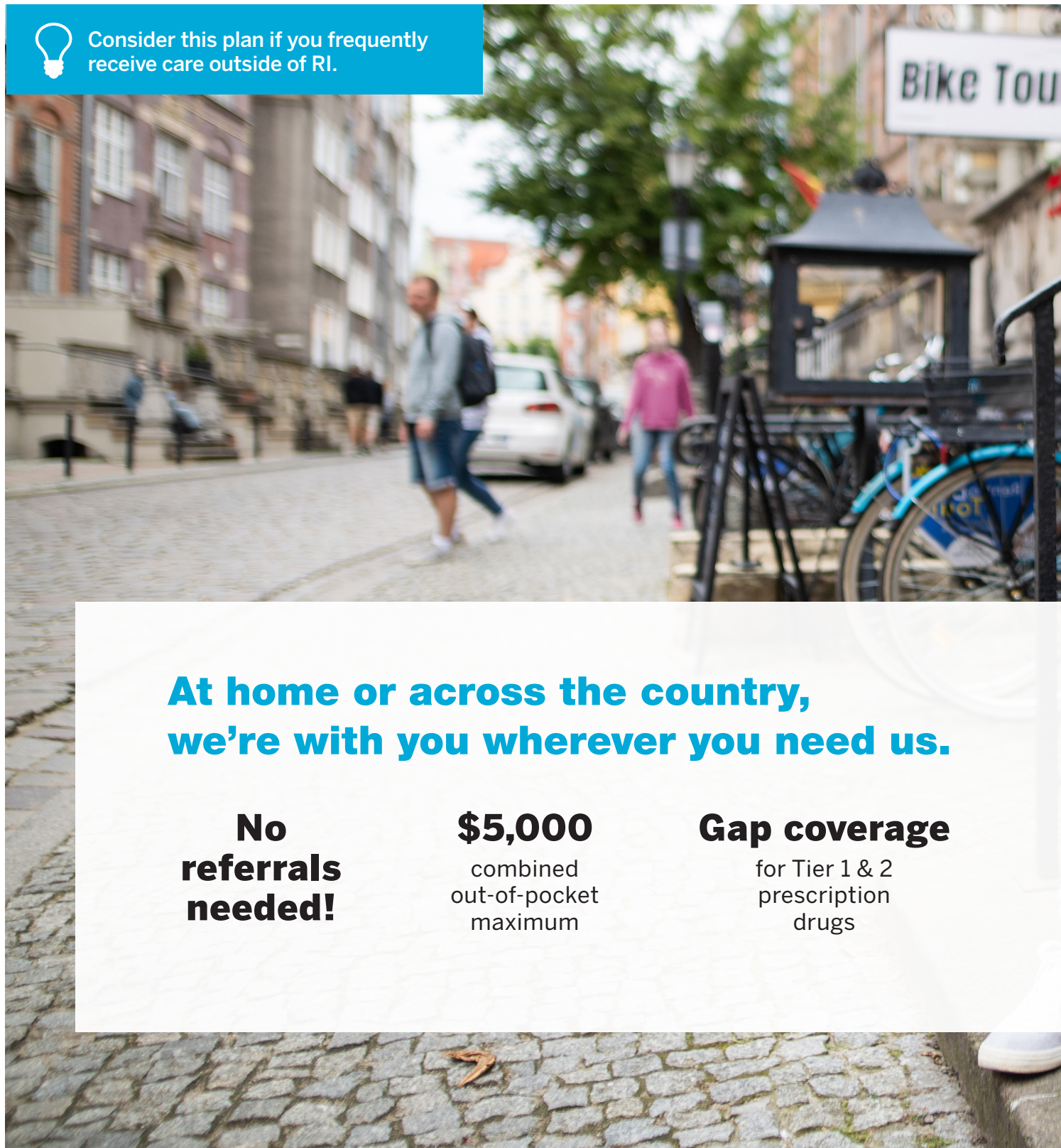


**Another option: Nationwide  
coverage with HealthMate**

## Need Nationwide Coverage? The Right Plan Is Right



Consider this plan if you frequently receive care outside of RI.



**At home or across the country,  
we're with you wherever you need us.**

**No  
referrals  
needed!**

**\$5,000**  
combined  
out-of-pocket  
maximum

**Gap coverage**  
for Tier 1 & 2  
prescription  
drugs

The flexibility of a Medicare Supplement plan with added benefits and extensive drug coverage

# Here. **HealthMate for Medicare (PPO).**



**The freedom to choose** the doctors you want to see combined with the peace of mind that comes with national coverage? With Rhode Islanders' most preferred PPO plan, **HealthMate for Medicare**, you get it all.

**\$2,000  
Dental benefit**

(including crowns)

**Flat dollar  
copays\***

for in- and out-of-network benefits

**\$250 Flexible  
Benefit Card**

for even more hearing and dental

**Next: Everything you need and more of what you want**

# Everything You Need and More of What You Want



## Dental: Benefits that Will Make You Smile

**ENHANCED for 2024!**

High-quality dental coverage is built right into all plans, with \$0 preventive and comprehensive services on covered benefits. This includes annual cleanings, root canals, and periodontal services, as well as an annual benefit maximum increase to \$1,500 for **BlueCHIP for Medicare Value** members\*.

And with **90%** of Rhode Island dentists in our network, your dental benefit is stronger than ever.



## Hearing: Connect With the World Around You

**NEW for 2024!**

Taking care of your hearing can help you stay safe by avoiding dizziness and falls, while helping you closely follow conversations.

All of our plans feature **\$0 routine office visits** and annual hearing exams (online or in-person), plus **two new hearing aids annually, starting at \$0**; available with a broad choice from top brands.

You can call **1-866-708-1234** (TTY:711) or visit **[bcbsri.nationsbenefits.com/hearing](https://bcbsri.nationsbenefits.com/hearing)** to get started.

**Boost your dental and hearing coverage** with the Flexible Benefit Card for even more savings by paying any balances or copays on covered services!

For example, hearing aids start as low as \$0, but if you choose an upgraded option, you can use your Flexible Benefit Card!



\*HealthMate for Medicare (PPO) members will still enjoy a \$2,000 calendar year maximum. For dental benefit maximums on other plans, see page 29.





## **Vision: The Clear Choice for Convenience and Flexibility**

### **NEW for 2024!**

We've partnered with EyeMed<sup>1</sup> to offer you a more convenient and more affordable vision hardware benefit on top of our **\$0 routine vision care coverage**.

You'll receive **\$200 or more\*\*** for contacts, lenses, and frames, and can enjoy additional savings when you buy from an EyeMed provider. Plus, you get immediate access to your benefit—no need to swipe a card or wait for a reimbursement.

### **Prefer to shop at an out-of-network licensed vision provider? No problem!**

Submit out-of-network reimbursement to EyeMed. Visit **myBCBSRI.com** to locate an EyeMed provider or submit for reimbursement, or call EyeMed directly at **1-844-844-0894**. You will not be eligible for additional savings on vision hardware if your licensed vision provider is not in the EyeMed network.

\*\*BlueCHIP for Medicare Value vision hardware allowance: \$200; HealthMate for Medicare (PPO) vision hardware allowance: \$300. For more vision plan information, see pages 20-21 and pages 28-29.

## Benefits That Make Your Life Easier

All of our Medicare Advantage plans<sup>2</sup> are designed for your whole self—your health and your quality of life.



### Flexible Benefit Card

The Flexible Benefit Card, administered in partnership with NationsBenefits, makes it easier to pay for the products and services you need, when you need them.

Choose from hundreds of **over-the-counter (OTC) everyday health items** online through NationsBenefits, or at some of your favorite stores, including CVS Pharmacy®, Walmart, Shaw's, Rite Aid, and Walgreens. And use your card to pay **dental and hearing balances** when needed! Refer to pages 22 and 23 for details.

You can use the Flexible Benefit Card in person to shop around for availability and deals. Or, you'll also receive a catalog from NationsBenefits for phone, online, and mail orders. Once you have your new card, visit [bcbsri.nationsbenefits.com/activate](https://bcbsri.nationsbenefits.com/activate) or call **1-877-205-8005** (TTY: 711) to get started.



### Household Help

Get hands-on help at home, **available 7 days a week**. Helpers visit you to offer support with chores, errands, cable and internet, and more. They can also keep you company and make great boardgame opponents!

Plus, these helpers can assist with your non-medical needs after surgery or injury—or even when you're just not feeling your best. They share our goal of getting you better, sooner.

All helpers are screened to make sure they are a good fit. You can schedule Household help by calling **1-888-865-1314** or visiting [papa.com](https://papa.com).



### At home after a hospital stay? We can help!



We'll deliver healthy meals, and you can use your Household Help benefit to have someone keep up with cleaning, check for tripping hazards, and keep you company while you recover.

### Need transportation to a follow-up appointment?

Arrange a ride through our **\$0** service.

More benefits to keep you healthy, active, and independent—while keeping money in your pocket!



### **\$0 Private Rides**

Schedule private rides<sup>3</sup> (at no cost!) to the places that support your health and well-being: primary care providers, specialists, senior and community centers, libraries, and Your Blue Store.

Whether you're without a car or worried about driving in the rain, recovering from surgery or struggling with night driving, you can simply call **1-833-972-2774** or visit **bcbsri.kaizenhealth.org** to schedule a ride.



### **\$0 National Gym Benefit and Home Fitness Kits**

Use your Silver&Fit<sup>®4</sup> benefit to gain strength, improve flexibility, and maintain cardiovascular health. Work out at home with a **\$0 fitness kit** or visit **over 16,500 fitness centers** across the country—including Healthtrax, YMCA, Planet Fitness, Anytime Fitness, and more than 50 others across the Rhode Island area. Refer to page 24 for details.



### **\$0 Meal Deliveries to Your Home**

We want to make it easier for you to eat well, so you can get well. We have partnered with Millonzi Fine Catering to provide you with a week's worth of healthy prepared meals after a hospital or skilled nursing facility (SNF) stay.<sup>5</sup> Fresh. Local. Delivered to your door.

You can call **(401) 615-7891** to set up meal deliveries.



### **Caregiver Reimbursement**

Does a family member or friend help you around the house or with transportation around town? You'll get **\$50 annually** to gift someone who gives you assistance. It's our way of showing appreciation to those who help make sure your needs are met.\*



### **Acupuncture**

Seeking alternative treatments? **Pay only \$15 per visit!\***

\*Available on BlueCHiP for Medicare Value (HMO-POS) and HealthMate for Medicare (PPO) plans only

**Next: See even more ways to save money and stay healthy**

## More Ways to Save Money and Stay Healthy



### Preferred Retail Pharmacies

Take advantage of lower costs at CVS Pharmacy®, Stop & Shop, Walmart, and PillPack, as well as independent pharmacies throughout Rhode Island.

We've partnered with the participating retail pharmacies our members use most to get a lower price on certain drugs compared to our other network pharmacies.

You can visit [bcbsri.com/medicare/choose/pharmacy](https://www.bcbsri.com/medicare/choose/pharmacy) for the full list, or call our Medicare Concierge team at **(401) 277-2958** or **1-800-267-0439** (TTY: 711) for more information.



### Preferred Mail Order Pharmacy Drugs

Save time and money by signing up for mail order! Pay \$0 for a 90-day supply of many generic drugs and have them delivered.<sup>6</sup>



“

I use the mail order pharmacy because it's easy, and I don't have to go out as much. There is no deductible, no cost for the drugs, and I get a 90-day supply.

**Linda K., Johnston, R.I.**

Drug discounts  
and other helpful benefits!



### **Preferred Insulins Program**

Pay \$20 for a 30-day supply or \$50 for a 90-day supply. Copays will not increase, even through the coverage gap. Available on preferred insulins currently within our formulary.



### **\$0 Visits With Doctors Online**

Access quality care anytime from home—for \$0. Download the BCBSRI Drs. Online app or visit **drs-online.com** to talk to a top-rated, board-certified doctor or therapist from your smartphone, tablet, or computer.<sup>7</sup>



### **Dementia Care Coordination Program**

Receive support for a dementia or dementia-related diagnosis. Administered in partnership with the Alzheimer's Association®, this program offers members and caregivers strategies and resources designed to improve quality of life.



### **Peer Recovery Program**

Connect with coaches who have lived with mental health, alcohol, and/or drug-related issues to learn about paths to recovery.



### **Blue365® Discounts**

Get deals on athletic wear/equipment, personal care, travel, hotel, meal delivery, and more. Sign up at **blue365deals.com** to find offers and receive emails tailored to your preferences.<sup>8</sup>



### **\$0 Dietitian Visits**

Make a no-cost appointment with a participating registered dietitian, or visit with one at Your Blue Store to discuss your nutritional needs and goals.



### **Wellness Reimbursement\***

We'll support your health goals by reimbursing the cost of lessons, classes, activities, weight loss programs, and more—starting at \$100.

\*Available on BlueCHiP for Medicare Value (HMO-POS), HealthMate for Medicare (PPO), and BlueCHiP for Medicare Extra (HMO-POS) plans only

**Next: Rhode Island's  
largest provider network**



Finding a doctor is easy with the state's largest network of providers, and so is finding transportation to appointments when you use your \$0 private ride benefit!





# Choose the Network That Makes Sense for Your Lifestyle

When you enroll in a **Blue Cross & Blue Shield of Rhode Island plan**, finding a network of doctors and hospitals is very simple. We offer two choices, both of which will meet your needs.

One choice offers Rhode Island's largest Medicare Advantage network, with providers located throughout the state.

The other choice offers that same network, **along with nationwide coverage and no referrals**.

	LARGEST RI NETWORK, COVERAGE THAT TRAVELS WITH YOU	NATIONWIDE COVERAGE, NO REFERRALS
	<p><b>Includes</b> All BlueCHiP plans HMO (Health Maintenance Organization) and HMO-POS (Point-of-Service)</p>	<p><b>Includes</b> HealthMate for Medicare PPO (Preferred Provider Organization)</p>
FEATURE NETWORKS	<p><b>Traditional Network</b> The state's largest Medicare Advantage network, with providers located throughout RI.</p> 	<p><b>PPO Network</b> The choice of doctors and hospitals nationwide, with no referrals required.</p> 
IN-NETWORK	<ul style="list-style-type: none"> <li>• <b>All primary care providers (PCPs)</b> in BlueCHiP for Medicare network</li> <li>• <b>All hospitals</b> in RI and 4 in Southeastern MA<sup>9</sup></li> </ul>	<ul style="list-style-type: none"> <li>• <b>All primary care providers (PCPs)</b> in BlueCHiP for Medicare network</li> <li>• <b>All hospitals</b> in RI</li> <li>• <b>All hospitals and providers within the national BCBS Medicare network</b></li> </ul>
OUT-OF-NETWORK	<p><b>For POS plans<sup>10</sup> only:</b> You pay a 20% coinsurance to go outside of the traditional network in non-emergency and non-urgent situations.</p>	<p>You pay flat dollar copays on most out-of-network benefits.</p>
REFERRALS	<p><b>Referrals required.</b> PCPs coordinate care, helping you find your way through the healthcare system so you can focus on getting or staying healthy.</p>	<p><b>No referrals</b> required.</p>

**Next:**  
**Plans for those with Extra Help**

## ACCESS to More ...

A big reason why more Rhode Islanders choose our Medicare Advantage plans over all others in the state? Access.

Access to providers. Access to services. Access to a local team. And, for those who need it most, **access to Extra Help**. The BCBSRI **ACCESS** program offers even more benefits for members who qualify.

### How to know if you may qualify for ACCESS:

You're eligible for Extra Help, otherwise known as a low-income subsidy (LIS)



You're enrolled in BlueCHiP for Medicare Value (page 20)



You have a primary care provider (PCP) in our ACCESS network



Blue Cross & Blue Shield of Rhode Island will automatically enroll you in our **ACCESS program!**

Questions about your options and eligibility? Call (401) 459-5477 (TTY:711) to talk with our team.

## ... With an Even More Valuable Value Plan

Once enrolled in our **ACCESS program**, you have all of the **BlueCHiP for Medicare Value** benefits, **PLUS** even lower copays, even more services, and a growing network of providers.



### The Care You Need at a Cost You Can Afford

Routine and preventive care is a key to well-being. **ACCESS** makes visiting your providers, picking up the medications they prescribe, and following up on therapies affordable on any budget.



### Peace of Mind in Unexpected Situations

**ACCESS** helps you avoid additional financial stress by reducing upfront costs when injury and illness happen. Emergency room visits, inpatient hospital stays, outpatient surgery, and other benefits are enhanced to save you **up to 50%** as compared to our already affordable **BlueCHiP for Medicare Value** plan.



### Monthly Funds for Food and Everyday Health Items

Good health begins at home, with the nourishment you need and the products that promote wellness. The **Flexible Benefit Card** puts **\$75** in your pocket every month for groceries and over-the-counter (OTC) everyday health items.



## ACCESS Program Benefits

Primary care providers (PCP) copays in ACCESS network	<b>\$0</b>
Specialist copays	<b>\$10</b>
All Part D prescription drug deductibles, copays, and coinsurance	<b>\$0</b>
Preventive and comprehensive dental coverage	<b>\$0</b>
Non-skilled home health care (assistance with bathing, dressing, cooking, etc.)	<b>\$0</b>
Emergency room	<b>\$50</b>
Ambulance	<b>\$100</b>
High-tech radiology services (like MRI & CT scans)	<b>\$75</b>
Labs, X-rays, and diagnostic tests	<b>\$0</b>
Outpatient mental health visits	<b>\$0</b>
Outpatient surgery—hospital and ambulatory surgery center copays	<b>\$150</b>
Inpatient hospital copays	<b>\$150 days 1-5</b>
Skilled nursing facility stay	<b>\$0 days 1-20 \$100 days 21-45 \$0 days 46-100</b>
Meal deliveries after hospital and skilled nursing facility stays	<b>\$0</b>
National gym membership and in-home fitness kits	<b>\$0</b>
Rides to doctors and community locations	<b>\$0</b>
Vision hardware allowance	<b>Get \$200/year</b>
Wellness reimbursement	<b>Get \$100</b>
Flexible Benefit Card: Use for dental and hearing balances when needed	<b>Get \$175/year</b>
Flexible Benefit Card: Buy a combination of groceries and over-the-counter (OTC) items	<b>Get \$75/month</b>

### Qualify for both Medicare + Medicaid?

You could be eligible for even more benefits through our **BlueRI for Duals (HMO D-SNP)** plan. We even have a dedicated team that will help with your yearly Medicaid renewal process.



To learn more about options, call **(401) 459-5477** or **1-855-430-9293** (TTY: 711).

**Next: Learn about the Value of Blue Guarantee**



## The Value of Blue Guarantee:

With the Value of Blue Guarantee, you pay for (and get) the coverage you need ... when you need it.

How it works:


- **If you choose BCBSRI** when you're first eligible for Medicare coverage OR
- **If you switch** to a BCBSRI Medicare Advantage plan from any insurer's Medicare Supplement plan

You gain exclusive access to a one-time opportunity to switch from a **Medicare Advantage** plan to an open **Plan 65 Supplement** plan in the future.<sup>11</sup>




## **2024** **BCBSRI Medicare** **Advantage Feature Plans**

**NEXT:**  
**Pick your plan**

2024 Plan Options At-a-Glance	 <b>Medical and Prescription Drug Plans</b>		
	Benefit Features	BlueCHIP for Medicare Value (HMO-POS)	HealthMate for Medicare (PPO)
Monthly plan premium	\$0	\$143	
Medical deductible	\$0	\$0	
<b>Office Visits</b>		In-Network	Out-of-Network
PCP office visits	\$0 PCMH or \$10 non-PCMH	\$0 PCMH or \$10 non-PCMH	\$25
Doctors Online visits (telemedicine)	\$0	\$0	\$0
Routine vision & hearing	\$0	\$0	\$50
Specialist office visits	\$30	\$25	\$50
Chiropractic office visits	\$20	\$20	\$40
Rides	\$0	\$0	50%
<b>Inpatient/Outpatient Services</b>		In-Network	Out-of-Network
Inpatient medical hospitalization	\$395 per day; days 1-5	\$300 per day; days 1-5	20% days 1-90
Skilled nursing facility	\$0 days 1-20; \$203 days 21-45; \$0 days 46-100	\$0 days 1-20; \$150 days 21-45; \$0 days 46-100	20% days 1-100
Meal delivery benefit	\$0	\$0	
Outpatient surgery	\$0-\$250 ASC; \$0-\$300 Hospital	\$0-\$200 ASC; \$0-\$250 Hospital	Up to \$500
Lab services	\$0	\$0	\$10
Diagnostic tests & X-rays	\$0	\$0	\$10
High-tech radiology services (like MRI & CAT scans)	\$150	\$100	\$200
Emergency room	\$100	\$90	
Ambulance	\$150	\$150	
Out-of-pocket maximum	\$5,000	\$5,000 (combined for in- and out-of-network)	
<b>Part D Prescription Drugs</b>			
Pharmacy deductible	\$0	\$0	
Pharmacy network	Preferred/Standard	Preferred/Standard	
Tier 1 (preferred generic)	\$0 / \$8	\$0 / \$8	
Tier 2 (generic)	\$0 / \$16	\$0 / \$16	
Tier 3 (preferred brand)	\$47 / \$47	\$47 / \$47	
Tier 4 (non-preferred drug)	\$100 / \$100	\$100/\$100	
Tier 5 (specialty)	33% / 33%	33% / 33%	
Preferred Mail Order	\$0 for Tiers 1&2	\$0 for Tiers 1&2	

## Additional Wellness Benefits (continued)

Benefit Features	BlueCHIP for Medicare Value (HMO-POS)	HealthMate for Medicare (PPO)	
		In-Network	Out-of-Network
Out-of-network benefit	✓	✓	
Preventive services	✓	✓	
Nutritional counseling	✓	✓	
<b>Benefit</b>		In-Network	Out-of-Network
Dental & hearing 	Get \$175/year	Get \$250/year	
OTC	Get \$60/quarter	Get \$75/quarter	
Household help	Get 40 hours/year	Get 40 hours/year	
Wellness reimbursement	Get \$100/year	Get \$150/year	
Vision hardware allowance	Get \$200	Get \$300	
Gym membership	Costs \$0	Costs \$0	
Hearing aids	Costs \$0-\$1,475 per ear	Costs \$0-\$1,475 per ear	50% up to \$500 per ear
Acupuncture visit	Costs \$15	Costs \$15	Costs \$40

Flex card

## Dental Benefits

Benefit Features	BlueCHIP for Medicare Value (HMO-POS)	HealthMate for Medicare (PPO)	
		In-Network	Out-of-Network
Premium	Built-in	Built-in	
Annual benefit maximum	\$1,500	\$2,000	
<b>Preventive Services</b>		In-Network	Out-of-Network
Annual exam	\$0	\$0	50%
Cleanings	\$0	\$0	50%
Fluoride treatment	\$0	\$0	50%
<b>X-Rays</b>		In-Network	Out-of-Network
Bitewing & individual X-rays	\$0	\$0	50%
Full mouth set	\$0	\$0	50%
<b>Comprehensive Services</b>		In-Network	Out-of-Network
<ul style="list-style-type: none"> <li>• Fillings</li> <li>• Palliative treatment</li> <li>• Simple extractions</li> <li>• Denture repairs</li> </ul>	\$0	\$0	50%
Root canals & Perio services	\$0	\$0	50%
<b>Major Restorative Services</b>		In-Network	Out-of-Network
<ul style="list-style-type: none"> <li>• Crowns &amp; Onlays</li> </ul>	--	\$0	50%

ENHANCED!

# Money-Saving Benefits You Shouldn't Live Without

## Flexible Benefit Card

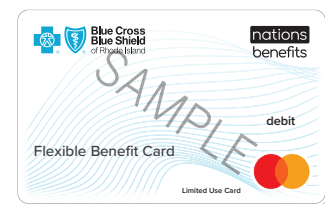
Our Flexible Benefit Card makes it easy to pay for the products and services you need the most.

- Get **\$60 or more** per quarter (depending on plan) to choose from hundreds of over-the-counter (OTC) everyday health items.<sup>12</sup>
- Get **\$175 or more** per year (depending on plan) to pay for dental and hearing services and copays. This is in addition to your standard benefits.

**All members can expect a new Flexible Benefit Card for 2024—it will look like this:**

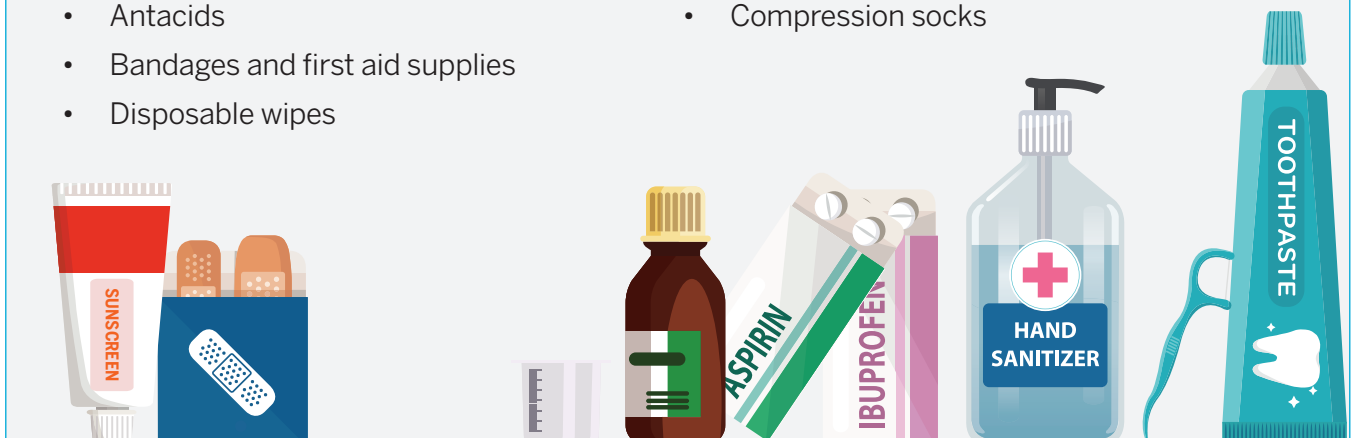
And remember to always carry it with you and shop around for the best prices at participating retailers.

Once you have your new card, visit [bcbsri.nationsbenefits.com/activate](https://bcbsri.nationsbenefits.com/activate) or call **1-877-205-8005** (TTY: 711) to activate so you can start using your benefits.



**Use your Flexible Benefit Card to purchase items** like these popular picks from members. There are **more than 700** products available!

- Pain relievers
- Cold and flu meds
- Allergy tablets
- Antacids
- Bandages and first aid supplies
- Disposable wipes
- Sunscreen and aloe vera cream
- Toothpaste, floss, and mouthwash
- Vitamins and supplements
- Compression socks



### 3 Easy ways to buy your OTC items



#### In person

Use your card at participating retail stores for a wider selection of products.\*



#### Online

**Log in to [bcbsri.nationsbenefits.com](https://bcbsri.nationsbenefits.com)** with your 16-digit Flexible Benefit Card number. Select products, add to basket, and checkout. Items will be shipped to you at no cost.



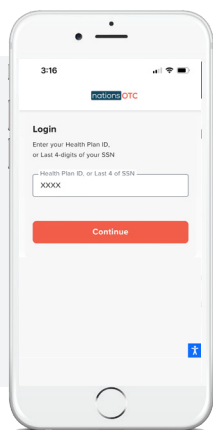
#### Phone

Call **1-866-304-2138** to order products over the phone. We can look up your account—no card needed. Items will be shipped to you at no cost.



#### Important tips and guidelines

- Get more from your OTC benefit and shop around. Prices, brands, and items vary from store to store. Purchases made through NationsBenefits online or by phone using the catalog may be different than what you find in stores.
- You'll receive your online order within 2-5 business days.
- Refer to pages 20-21 and 28-29 for benefit amounts by plan.



### Download the Benefits Pro app\*\* —it's the fastest way to activate your card!

Get started finding retail locations and placing online orders in minutes.

\*Retailers current as of July 1, 2023.

\*\*Download the app from the App Store or Google Play. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

# Money-Saving Benefits You Shouldn't Live Without

## \$0 National Gym Membership

Exercise wherever you choose with the **Silver&Fit®** program. Select from over **16,500** fitness centers across the country, including over **50 local centers** listed below.\* Like the fitness classes at one, but the pool at another? Join both for added convenience! Contact Silver&Fit via the information on page 30 to get started.

### Barrington

Anytime Fitness-Club 4784  
†YMCA of Greater Providence-Bayside Family

### Bristol

Bristol Total Fitness  
Bristol Parks and Recreation

### Burrillville

Anytime Fitness-Club 3119

### Cranston

†Esporta Fitness  
†YMCA of Greater Providence-Cranston  
Planet Fitness

### Coventry

Planet Fitness

### Cumberland

Fore Court Racquet & Fitness Club  
Planet Fitness

### East Greenwich

†Absolute Fitness  
†Healthtrax Fitness & Wellness  
Renegade Fitness

### East Providence

†Healthtrax Fitness & Wellness  
Planet Fitness

### Johnston

Anytime Fitness-Club 1136  
Planet Fitness

### Lincoln

†MacColl YMCA

### Middletown

Anytime Fitness-Club 5187  
Newport County YMCA  
Planet Fitness

### Narragansett

Anytime Fitness-Club 1875

### Newport

Anytime Fitness  
†Newport YMCA

### North Kingstown

Anytime Fitness-Club 3986  
Planet Fitness

### North Providence

YouFit

### Pawtucket

LA Fitness  
†Pawtucket Family YMCA  
Planet Fitness

### Portsmouth

Common Fence Point YMCA

### Providence

†YMCA of Greater Providence-East Side  
Mount Hope  
Planet Fitness  
**Smithfield**  
†Smithfield YMCA  
Planet Fitness  
The Village at Waterman Lake

### Tiverton

Atlantic Health & Fitness  
LongPlex Family and Sports Center

### Wakefield

Luxe Fitness Clubs  
Planet Fitness  
†YMCA of Greater Providence-South County

### Warren

426 Fitness, LLC

### Warwick

Anytime Fitness-Club 4286  
†Healthtrax Fitness & Wellness  
†Esporta Fitness  
Planet Fitness  
Pro Fitness  
†YMCA of Greater Providence-Kent County

### West Warwick

Forever Fit, Inc.

### Westerly

Luxe Fitness Clubs  
Westerly Fitness

### Woonsocket

Landmark Heart Center  
Planet Fitness  
†Woonsocket YMCA

## Just over the border:

### Attleboro, MA

Anytime Fitness  
†Attleboro YMCA

### North Attleboro, MA

†North Attleboro YMCA  
Planet Fitness

### Pawcatuck, CT

Renegade Fitness

### Seekonk, MA

†Newman YMCA

### Swansea, MA

Crunch  
Swansea YMCA

\*This list is current as of July 1, 2023. For the most updated information, visit [bcsri.com/medicare/member/wellness](https://bcsri.com/medicare/member/wellness). †Facility has a swimming pool.



Unlimited use of gyms, fitness classes, and pools!

## Prefer to exercise at home?

Take advantage of these **\$0 options** to spice up your workouts. Contact Silver&Fit via the information on page 30 to get started.



### **\$0 Home Fitness Kits**

Choose your favorite kit to take home this year:

- Fitbit® wearable fitness tracker kit
- Garmin® wearable fitness tracker kit
- Pilates kit
- Beginner strength kit
- Intermediate strength kit
- Advanced strength kit
- Beginner swim kit
- Advanced swim kit
- Beginner yoga kit
- Intermediate/Advanced yoga kit
- Walking/Trekking Kit



### **Healthy Aging Coaching**

Meet your fitness, nutrition, and lifestyle goals during scheduled phone or video sessions with a trained coach.



### **Get Started Program**

Answer a few online questions about your fitness level and goals to receive a personal exercise plan, including suggested workout videos.



### **13,000+ Digital Workout Videos**

Go to **silverandfit.com** or download the Silver&Fit mobile app to view over 13,000 workout videos. There's something for all fitness levels.



## **Bundle benefits for greater convenience**

**\$0** Gym membership to take classes and swim **+ \$0** Home fitness kit  
**+ \$0** Healthy aging coaching to help you meet your goals.

**Next:**  
**We're here to help**

## We're Here To Help!



### Call

#### New to BCBSRI?

Contact the Medicare Sales team at **1-800-505-BLUE (2583)** (TTY: 711).

#### Already a BCBSRI Medicare member?

Call the Medicare Concierge team at **(401) 277-2958** or **1-800-267-0439** (TTY: 711).

**Hours:** Monday through Friday, 8:00 a.m. to 8:00 p.m.; Saturday, 8:00 a.m. to noon.  
(Open seven days a week, 8:00 a.m. to 8:00 p.m., October 1 - March 31.)  
You can use our automated answering system outside of these hours.



### Click

Visit [bcsri.com/medicare](https://www.bcsri.com/medicare) to compare plans, get recommendations, and apply. You can also watch videos to learn about our benefits, schedule a one-on-one appointment, and sign up for an in-person or virtual meeting.

Once you're a BCBSRI member, get access to your digital ID card, electronic documents (go paperless!), claim status, and benefit information by registering at [myBCBSRI.com](https://www.myBCBSRI.com). Then, download the **myBCBSRI app** for benefit access on-the-go.



### Come by Your Blue Store retail locations



#### CRANSTON

Marshall's Plaza  
1400 Oaklawn Ave.



#### EAST PROVIDENCE

Highland Commons  
71 Highland Ave.



#### LINCOLN

Lincoln Commons  
622 George Washington Hwy.



#### NARRAGANSETT

Salt Pond  
Shopping Center  
91 Point Judith Rd.



#### WARWICK

Cowesett  
Corners  
300 Quaker Ln.

#### Store hours:

Monday through Friday 8:00 a.m. to 5:00 p.m.





“

The fitness classes at Your Blue Store are hidden gems. They are such good preventive medicine—physically, mentally, and emotionally. The social interaction is almost as important as the exercise itself. It’s such a supportive environment.

**Wendy W.,** Barrington, R.I.

## Your Blue Store retail locations\*

With so many plans and benefits to choose from, we understand you may have questions. Stop by one of our stores. While you’re there, check out these other no-cost benefits:

- **Fitness classes**
- **Nurse and dietitian consultations**
- **Workshops, like nutrition and cooking demos**

\*Your Blue Store locations follow state and federal guidelines during emergencies. Please check [bcbsri.com/yourbluestore](https://www.bcbsri.com/yourbluestore) for information regarding fitness programming information and store opening status.




### Interested in attending a Medicare Information Session?


Meetings are held throughout Rhode Island.

Visit [bcbsri.com/events](https://www.bcbsri.com/events) to find a meeting near you.

**Next:  
More plan details**

Other BCBSRI Plan Options	 <b>Medical and Prescription Drug Plans</b>				
	Benefit Features	BlueCHIP for Medicare Extra (HMO-POS)	BlueCHIP for Medicare Standard with Drugs (HMO)	BlueCHIP for Medicare Plus (HMO)	BlueCHIP for Medicare Preferred (HMO-POS)
Monthly plan premium	\$105	\$55	\$130	\$237	\$0
Medical deductible	\$0	\$0	\$0	\$0	\$0
<b>Office Visits</b>					
PCP office visits	\$0 PCMH or \$5 non-PCMH	\$0 PCMH or \$10 non-PCMH	\$0 PCMH or \$5 non-PCMH	\$0 PCMH or \$5 non-PCMH	\$0 PCMH or \$5 non-PCMH
Doctors Online visits (telemedicine)	\$0	\$0	\$0	\$0	\$0
Routine vision & hearing	\$0	\$0	\$0	\$0	\$0
Specialist office visits	\$25	\$35	\$25	\$25	\$25
Chiropractic office visits	\$20	\$20	\$20	\$20	\$20
Rides	\$0	\$0	\$0	\$0	\$0
<b>Inpatient/Outpatient Services</b>					
Inpatient medical hospitalization	\$300 per day; days 1-5	\$290 per day; days 1-5	\$190 per day; days 1-5	\$180 per day; days 1-5	\$180 per day; days 1-5
Skilled nursing facility	\$0 days 1-20; \$150 days 21-45; \$0 days 46-100	\$0 days 1-20; \$140 days 21-45; \$0 days 46-100	\$0 days 1-20; \$135 days 21-45; \$0 days 46-100	\$0 days 1-20; \$130 days 21-45; \$0 days 46-100	\$0 days 1-20; \$130 days 21-45; \$0 days 46-100
Meal delivery benefit	\$0	\$0	\$0	\$0	\$0
Outpatient surgery	\$0-\$250	\$0-\$275	\$0-\$150	\$0-\$150	\$0-\$150
Lab services	\$0	\$0	\$0	\$0	\$0
Diagnostic tests & X-rays	\$0	\$0	\$0	\$0	\$0
High-tech radiology services (like MRI & CAT scans)	\$150	\$125	\$150	\$150	\$130
Emergency room	\$90	\$90	\$75	\$75	\$90
Ambulance	\$150	\$150	\$75	\$75	\$150
Out-of-pocket maximum	\$4,500	\$4,500	\$2,800	\$2,250	\$3,500
<b>Part D Prescription Drugs</b>					
Pharmacy deductible	\$0	\$0	\$0	\$0	Not covered
Pharmacy network	Preferred/Standard	Preferred/Standard	Preferred/Standard	Preferred/Standard	
Tier 1 (preferred generic)	\$0 / \$8	\$0 / \$8	\$3 / \$11	\$3 / \$11	
Tier 2 (generic)	\$4 / \$12	\$0 / \$16	\$6 / \$14	\$6 / \$14	
Tier 3 (preferred brand)	\$47 / \$47	\$47 / \$47	\$47 / \$47	\$47 / \$47	
Tier 4 (non-preferred drug)	\$100 / \$100	\$100 / \$100	\$100 / \$100	\$100 / \$100	
Tier 5 (specialty)	33% / 33%	33% / 33%	33% / 33%	33% / 33%	
Preferred Mail order	\$0 for Tiers 1&2	\$0 for Tiers 1&2	\$0 for Tiers 1&2	\$0 for Tiers 1&2	

### Additional Wellness Benefits (continued)

Benefit Features	BlueCHIP for Medicare Extra (HMO-POS)	BlueCHIP for Medicare Standard with Drugs (HMO)	BlueCHIP for Medicare Plus (HMO)	BlueCHIP for Medicare Preferred (HMO-POS)	BlueCHIP for Medicare Core (HMO)*
	Out-of-network benefit	✓	--	--	✓
Preventive services	✓	✓	✓	✓	✓
Nutritional counseling	✓	✓	✓	✓	✓
<b>Benefit</b>					
Dental & hearing 	Get \$220	Get \$220	Get \$280	Get \$280	Get \$200
OTC	Get \$75/quarter	Get \$90/quarter	Get \$100/quarter	Get \$100/quarter	Get \$75/quarter
Household help	Get 40 hours/year	Get 40 hours/year	Get 40 hours/year	Get 40 hours/year	Get 40 hours/year
Vision hardware allowance	Get \$200	Get \$200	Get \$200	Get \$200	Get \$200
Wellness reimbursement	Get \$100	--	--	--	--
Gym membership	Costs \$0	Costs \$0	Costs \$0	Costs \$0	Costs \$0
Hearing aids	Costs \$0-\$1,475 per ear	Costs \$0-\$1,475 per ear	Costs \$0-\$1,475 per ear	Costs \$0-\$1,475 per ear	Costs \$200-\$1,675 per ear
Acupuncture visit	Costs \$15	Costs \$15	--	--	--



### Dental Benefits

Benefit Features	BlueCHIP for Medicare Extra (HMO-POS)	BlueCHIP for Medicare Standard with Drugs (HMO)	BlueCHIP for Medicare Plus (HMO)	BlueCHIP for Medicare Preferred (HMO-POS)	BlueCHIP for Medicare Core (HMO)
	Premium	Built-in	Built-in	Built-in	Built-in
Annual benefit maximum	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
<b>Preventive Services</b>					
Annual exam	\$0	\$0	\$0	\$0	\$0
Cleanings & fluoride treatment	\$0	\$0	\$0	\$0	\$0
<b>X-Rays</b>					
Bitewing X-rays	\$0	\$0	\$0	\$0	\$0
Full mouth set	\$0	\$0	\$0	\$0	\$0
Individual X-rays	\$0	\$0	\$0	\$0	\$0
<b>Comprehensive Services</b>					
<ul style="list-style-type: none"> <li>• Fillings</li> <li>• Palliative treatment</li> <li>• Simple extractions</li> <li>• Denture repairs</li> </ul>	\$0	\$0	\$0	\$0	\$0
Root canals & Perio services	\$0	\$0	\$0	\$0	\$0
<b>Major Restorative Services</b>					
• Crowns & Onlays	--	--	\$0	\$0	--

Flex card

ENHANCED!



## Need Help Using Your Benefits?

Blue Cross & Blue Shield of Rhode Island partners with a variety of service providers to bring you supplemental benefits as part of your plan.



### Flexible Benefit Card

Money to spend on dental and hearing services, as well as everyday health items

#### NationsBenefits

Phone: **1-866-304-2138** (TTY: 711)

Web: **bcbsri.nationsbenefits.com**



### Fitness

Home fitness kits and gym memberships—contact Silver&Fit to get your ID number

#### Silver&Fit

Phone: **1-888-797-8059** (TTY/TDD: 711)

Web: **silverandfit.com**



### Household Help

Help with errands, technology, companionship, and more

#### Papa Pals

Phone: **1-888-865-1314**

Web: **papa.com**



### Vision Hardware

Savings on glasses and contacts when you shop at certain locations

#### EyeMed

Phone: **1-844-844-0894**

Web: Access at **myBCBSRI.com**



### Meal Deliveries

Fresh meals delivered to you following a hospital or skilled nursing facility stay

#### Millonzi Fine Catering

Phone: **(401) 615-7891**

Web: **hfsfood.com**



### Hearing

Hearing exams (online or in-person), hearing aids, and more

#### NationsHearing

Phone: **1-866-708-1234** (TTY: 711)

Web: **bcbsri.nationsbenefits.com/hearing**



### Private Rides

Transportation to doctor appointments, senior and community centers, Your Blue Store, and libraries

#### Kaizen Health

Phone: **1-833-972-2774**

Web: **bcbsri.kaizenhealth.org**

#### Still have questions?

Call our **Medicare Concierge team** at **(401) 277-2958** or **1-800-267-0439** (TTY: 711).

## Footnotes

<sup>1</sup>EyeMed Vision Care is an independent company, contracted by Blue Cross & Blue Shield of Rhode Island to provide vision hardware benefit management services.

<sup>2</sup>Check your EOC for details and specific eligibility requirements about each of the benefits listed in the brochure.

<sup>3</sup>Available within our service area for HMO & HMO-POS plans only/PPO plan has out-of-service benefit of 50% coinsurance/trip. Any trip over 20 miles will count as additional trips and will be subtracted from your 24 trip total.

<sup>4</sup>The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a trademark of ASH and used with permission herein. The people in this piece are not Silver&Fit members. Participating facilities and fitness chains may vary by location and are subject to change.

<sup>5</sup>Get a week's worth of meals delivered to your door up to four times a year when you get home from an inpatient hospital stay or skilled nursing facility (SNF). For more information on the meals program, call (401) 615-7891.

<sup>6</sup>Pay \$0 copay for a 90-day supply of many generic drugs in Tiers 1 & 2. Your actual savings depend on the drugs you take. Call our Medicare Concierge team at (401) 277-2958 or 1-800-267-0439 (TTY: 711) for more information on mail order options. Available with all plans except BlueCHiP for Medicare Core.

<sup>7</sup>In the case of an emergency, you should always call 911. Doctors Online is not intended to replace these services and should not be used in those circumstances. Doctors Online is a telemedicine service provided by American Well®, an independent company that administers Doctors Online on behalf of BCBSRI.

<sup>8</sup>© 2000-2022 Blue Cross and Blue Shield Association -- All Rights Reserved. The Blue365 program is made available by BCBSRI in conjunction with the Blue Cross and Blue Shield Association. The Blue Cross and Blue Shield Association is an association of independent, locally operated Blue Cross and Blue Shield plans.

<sup>9</sup>As of July 2023, the four Southeastern MA hospitals in the Traditional Network are Sturdy Memorial Hospital, Charlton Memorial Hospital, St. Lukes Hospital, and Fuller Hospital.

<sup>10</sup>BlueCHiP for Medicare Value, BlueCHiP for Medicare Extra, and BlueCHiP for Medicare Preferred.

<sup>11</sup>Some exclusions may apply. This information is not a complete description of benefits. Call the Medicare Sales team at 1-800-505-BLUE (2583) (TTY: 711) for more information.

<sup>12</sup>Unused benefits do not roll over to the next benefit period. You cannot exceed your benefit amount. Prices, brands, and items vary from store to store. Purchases made online or by phone using the catalog may also be different than what you find in stores.



“

The whole medical field is very complicated, but Blue Cross & Blue Shield of Rhode Island makes it easy. I like having everything in one plan – medical, dental, vision, and prescriptions. I can take classes at the stores, can get a home fitness kit, or use the gym membership. And whenever I have a question, the Concierge team is always very helpful.

**Miriam P., Pawtucket, R.I.**



**Connect with BCBSRI on your favorite apps**

For healthy tips, fun opportunities to engage with fellow BCBSRI members, and more!

500 Exchange Street • Providence, RI 02903-2699 • [bcsri.com/medicare](https://www.bcsri.com/medicare)



Blue Cross & Blue Shield of Rhode Island is an HMO and PPO plan with a Medicare contract. Enrollment in Blue Cross & Blue Shield of Rhode Island depends on contract renewal. An independent licensee of the Blue Cross and Blue Shield Association.

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