

HealthMate Coast to Coast - \$100 Deductible

RISD Full-Time Faculty – Healthmate PPO

Understanding Your Benefits



Online member account

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

Deductibles

- **\$100** per individual plan;
\$200 per family plan in and out of network

Hybrid Deductible: 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

- **\$3,000** per individual plan;
\$6,000 per family plan in and out of network

Hybrid out-of-pocket: 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.

Network:

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

Office Visits	In-Network	Out-of-Network
Primary Care	20% per visit after deductible	20% per visit after deductible
Specialist	20% per visit after deductible	20% per visit after deductible
Urgent Care	20% per visit after deductible	20% per visit after deductible
Emergency Room	\$25 per visit	\$25 per visit
Doctors Online	20% per visit after deductible	Not Covered
Chiropractic	20% per visit after deductible	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	\$0 per visit
High-end Radiology	\$0 per visit	\$0 per visit
Outpatient Surgery	\$0 per visit	\$0 per visit
Inpatient Services	0% per visit	0% per visit
Durable Medical Equipment	20% per service/device after deductible	20% per service/device after deductible
Physical, Occupational, and Speech Therapy	20% per visit after deductible	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

Class: 0003