



# The Blue Difference

2025 Medicare Advantage plans that provide extra support

# RIGHT<sub>BY</sub> YOUR SIDE



# The extra help you need is **RIGHT HERE.**

**These days, making ends meet is more challenging than ever.** But that doesn't mean you should settle for less when it comes to your health coverage.

Whether you're eligible for Medicare + Medicaid, or qualify for a Low-Income Subsidy (also called Extra Help), we have **\$0 plans**<sup>1</sup> that make it easier to focus on your health and well-being.

Extra savings. Extra support. Extra care.  
Extra convenience.

**It's all right here.**

We'll help you figure out what programs and services you qualify for and then help you choose the plan that's best for you.

Call **(401) 459-5477**, or visit with us in person at **Your Blue Store**<sup>SM</sup> locations throughout the state.

# WHAT OUR MEMBERS SAY



“

At Blue Cross, they actually care. They have thousands of members, but they make me feel like an individual. There are people there who've helped me, and I've gotten very attached to them."

– Ardell M., Providence

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**Next:**  
**Find the right plan**

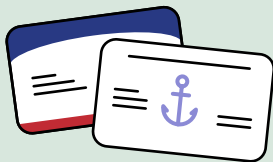
# LET'S GET STARTED

We know that healthcare can be complicated. Our job is to make it easier for you!

**First, let's figure out what programs and services you qualify for.** Then, we'll help you choose the plan that's best for you.

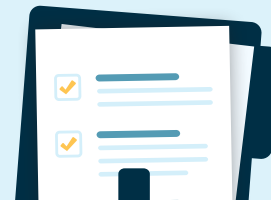
START HERE

Do you qualify for  
Medicare + Medicaid?



No

Do you qualify for  
a Low-Income Subsidy?  
(also called Extra Help)



Yes

**BlueRI for Duals**  
(HMO D-SNP)  
may be the best plan for you!



See **pages 6-9** to learn more.

Yes

BlueCHiP for Medicare  
**Access**  
(HMO-POS)  
may be the best plan for you!



See **pages 10-12** to learn more.

NEW  
PLAN!



## Not sure what you qualify for?



Call **(401) 459-5477** (TTY: 711) to speak with a member of our team. We'll find the best plan for you and make sure you're getting **ALL the benefits you deserve!**

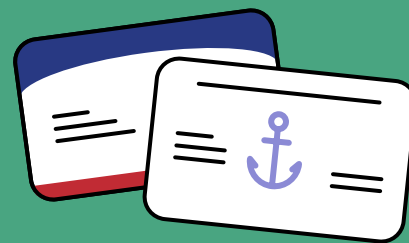


**Hours:** Monday through Friday, 8:00 a.m. to 8:00 p.m.; Saturday, 8:00 a.m. to noon. (Open seven days a week, 8:00 a.m. to 8:00 p.m., October 1 - March 31.) You can use our automated answering system outside of these hours.

**Next:**  
**BlueRI for Duals benefits**

# BlueRI for Duals

**\$0** benefits for  
those who qualify for  
Medicare + Medicaid<sup>2</sup>



## Primary Care & Specialists

**\$0** copays when you visit your primary care provider (PCP) and specialists.



## Dental

**\$3,000/year** to spend on covered dental services—like cleanings, fillings, dentures, implants, crowns, and more. See page 15 for additional details.



## Vision

**\$0** routine vision exams and **\$300/year** to spend on glasses and contacts. Plus, additional discounts when you buy from an EyeMed<sup>3</sup> provider.



## Hearing

**\$0** routine hearing exams (in person or online) and up to 2 hearing aids each year for **\$0**.<sup>4</sup>



## Prescription Drugs

Pay **\$0** for Part D drugs<sup>1</sup> and avoid waiting in line at the pharmacy when you sign up for **\$0** prescription delivery.



## Rides

72 one-way rides to and from places that help support your health—like doctor appointments, senior and community centers, Your Blue Store, and libraries.<sup>5</sup>



## Meal Deliveries

A week's worth of meals for **\$0**—delivered to you following a stay at a hospital or skilled nursing facility.<sup>6</sup>





### **Personal Emergency Response System (PERS)**

A wearable device that allows you to contact an ambulance, police, case manager, etc. with the push of a button—yours for **\$0**.



### **Fitness**

Get a **\$0** home fitness kit, **\$0** exercise videos, and a **\$0** gym membership so you can exercise when and where it's convenient for you.<sup>7</sup>



### **Blue365® Discounts**

Deals and discounts on personal care items, meal kits, footwear, apparel, and more.<sup>8</sup>



### **Dementia Care Coordination Program**

Help for you and your loved ones following a dementia or dementia-related diagnosis.



### **Peer Recovery Program**

Support from coaches who have lived with mental health, alcohol, and/or drug-related issues. Learn about different recovery options.



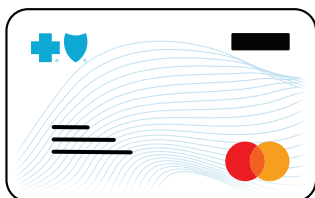
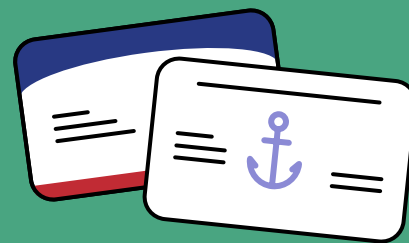
### **In-Home Support Services**

Help with things like laundry, light housekeeping and meal preparation, bathing, dressing, and more.<sup>9</sup>

**Next:**  
**BlueRI for Duals benefits**

# BlueRI for Duals

## Flexible Benefit Card



This card gives you money to help pay for the products and services you need the most.<sup>10</sup> Use it like a credit card—no PIN required!

**\$1,500/year + \$165/month**



**You'll get  
\$1,500/year**

to spend on a combination of dental and hearing services (in addition to your covered benefits). Spend the money however you'd like—the choice is yours!



**You'll also get  
\$165/month**

to spend on a combination of groceries<sup>1</sup> and everyday health items. Use your monthly allowance to buy the items you need—what you choose is up to you!

### Groceries<sup>1</sup>

Shop at stores and bodegas that accept SNAP, or take advantage of \$0 grocery delivery\* when you order healthy food and prepared meals from Millonzi Fine Catering or NationsBenefits.

### Have SNAP?

Use your SNAP card to buy additional items from Millonzi Fine Catering and still enjoy \$0 delivery.

### Everyday health items

Purchase items from NationsBenefits—online or over the phone. You can also shop at participating retail stores for a wider selection of products. Choose from more than 700 items, including:

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

 **CVS pharmacy™**

 **shaw's**

 **Walmart**

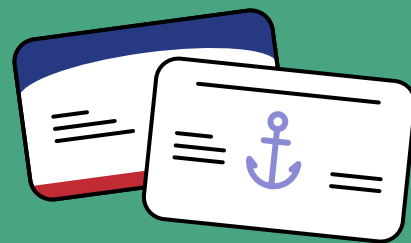
 **RITE AID**

 **Walgreens**

Retailers current as of July 1, 2024.



# With BlueRI for Duals, you're not alone.



## You'll have your very own Health Navigator, right by your side.

Think of your Health Navigator as someone who looks out for you, helps you focus on your health, and makes your life easier. They'll find answers to your questions and can speak up for you if you're feeling confused or overwhelmed.

### Your Health Navigator can also help you:

- ✓ Make appointments
- ✓ Schedule rides
- ✓ Talk with doctors and pharmacists
- ✓ Fill out forms and applications
- ✓ Find helpful services
- ✓ Use your benefits

**You'll also have the support of an entire Care Team**, including your primary care provider, medical and behavioral specialists, pharmacist, Medicaid Specialist, social worker, and care manager.

Your **Health Navigator** works with your **Care Team** to make sure everyone is moving toward a common goal: **helping you live your best life.**



**Next: BlueCHIP for Medicare Access benefits**



### Primary Care & Specialists

**\$0** copays when you visit your primary care provider (PCP). Plus, **\$0** specialist copays if you select a High-Value Provider\* for your primary care.



### Dental

**\$1,500/year** to spend on covered dental services—like cleanings, fillings, denture repairs, and more. See page 15 for additional details.



### Vision

**\$0** routine vision exams and **\$200/year** to spend on glasses and contacts. Plus, additional discounts when you buy from an EyeMed<sup>3</sup> provider.



### Hearing

**\$0** routine hearing exams (in person or online) and up to 2 hearing aids each year for as low as **\$0**.<sup>4</sup>



### Prescription Drugs

Pay **\$0** for Part D drugs<sup>1</sup> and avoid waiting in line at the pharmacy when you sign up for **\$0** prescription delivery.

## Access more care and more savings

Our wide (and growing!) network includes 12,000 providers and ALL Rhode Island hospitals, making it easier to get the care you need without traveling far.

And if you see a **High-Value Provider\*** for your primary care, you'll have even lower (and more \$0) copays on services! See pages 14-15 for additional details.





### Rides

12 one-way rides to and from places that help support your health—like doctor appointments, senior and community centers, Your Blue Store, and libraries.<sup>5</sup>



### Meal Deliveries

A week's worth of meals for **\$0**—delivered to you following a stay at a hospital or skilled nursing facility.<sup>6</sup>



### Fitness

Get a **\$0** home fitness kit, **\$0** exercise videos, and a **\$0** gym membership so you can exercise when and where it's convenient for you.<sup>7</sup>



### Blue365® Discounts

Deals and discounts on personal care items, meal kits, footwear, apparel, and more.<sup>8</sup>



### Dementia Care Coordination Program

Help for you and your loved ones following a dementia or dementia-related diagnosis.



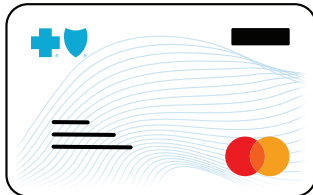
### Peer Recovery Program

Support from coaches who have lived with mental health, alcohol, and/or drug-related issues. Learn about different recovery options.

\*High-Value Provider network includes Care New England, Oak Street Health, and Prospect CharterCARE primary care provider (PCP) groups. This list is current as of July 1, 2024 and is subject to change. Visit [bcbstri.com/finddoctor](https://bcbstri.com/finddoctor) for the most up-to-date provider listing.<sup>11</sup>

# BlueCHiP for Medicare Access

## Flexible Benefit Card



This card gives you money to help pay for the products and services you need the most.<sup>10</sup> Use it like a credit card—no PIN required!

**\$175/year + \$75/month<sup>1</sup>**



**You'll get  
\$175/year**

to spend on a combination of dental and hearing services (in addition to your covered benefits). Spend the money however you'd like—the choice is yours!



**You'll also get  
\$75/month<sup>1</sup>**

to spend on a combination of groceries<sup>1</sup> and everyday health items. Use your monthly allowance to buy the items you need—what you choose is up to you!

### Groceries<sup>1</sup>

Shop at stores and bodegas that accept SNAP, or take advantage of \$0 grocery delivery\* when you order healthy food and prepared meals from Millonzi Fine Catering or NationsBenefits.

### Have SNAP?

Use your SNAP card to buy additional items from Millonzi Fine Catering and still enjoy \$0 delivery.

### Everyday health items

Purchase items from NationsBenefits—online or over the phone. You can also shop at participating retail stores for a wider selection of products. Choose from more than 700 items, including:

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

 **CVS pharmacy™**

 **shaw's**

 **Walmart**

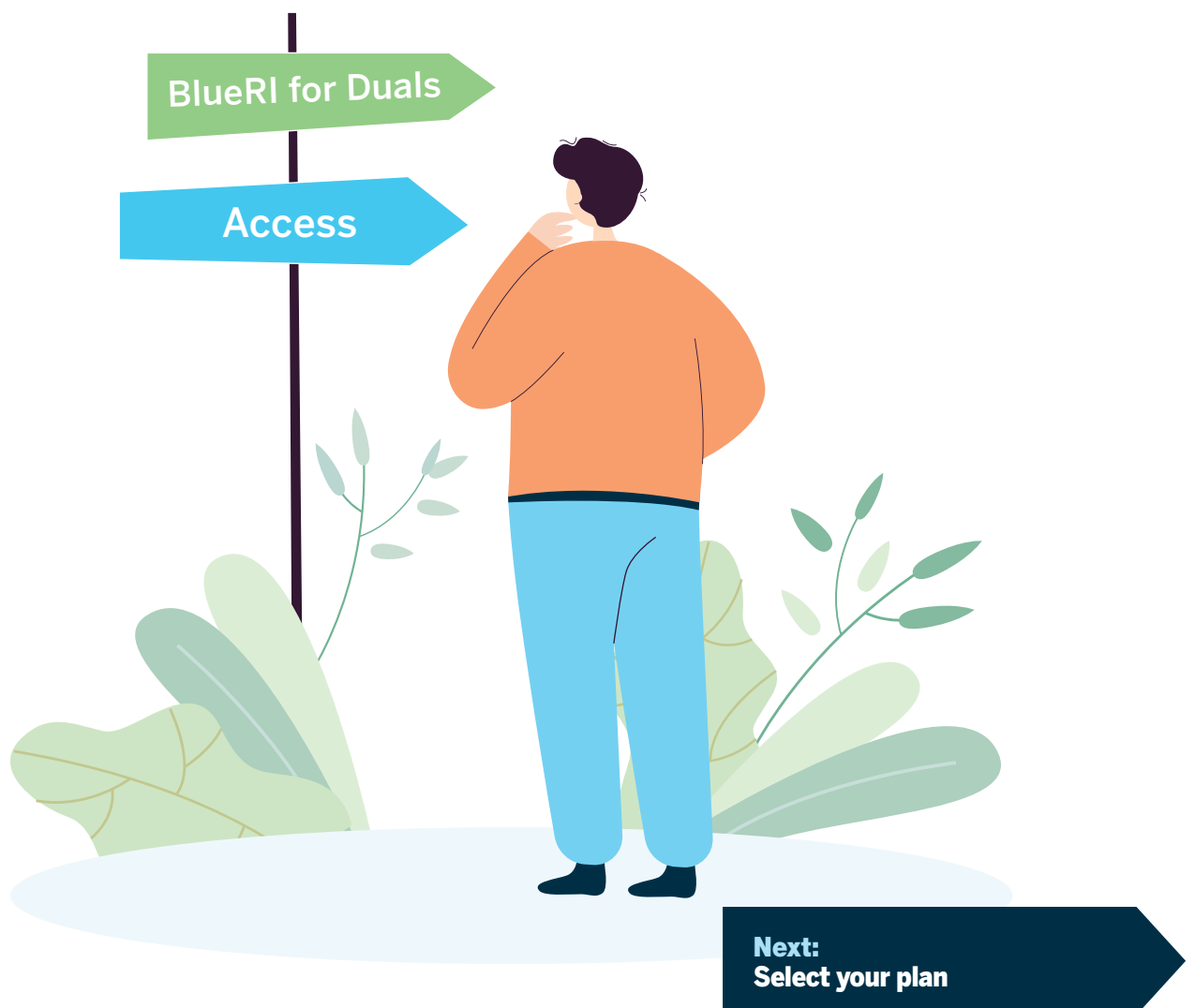
 **RITE AID**


 **Walgreens**


Retailers current as of July 1, 2024.


# Which 2025 Medicare Advantage plan is right for you?

Let's see what you qualify for, and find the best fit.



2025 Plan Options At-a-Glance	 Medical and Prescription Drug Plans		
	BlueRI for Duals (HMO D-SNP)	BlueCHIP for Medicare Access (HMO-POS)	
Benefit Features		Standard PCP	High-Value Provider <sup>1</sup>
Monthly plan premium <sup>1</sup>	\$0	\$0	
Medical deductible	\$0	\$0	
<b>Office Visits</b>			
PCP office visits	\$0	\$0	
Routine vision & hearing	\$0	\$0	
Preventive services	\$0	\$0	
Specialist office visits	\$0	\$30	\$0
Physical/speech/occupational therapy	\$0	\$35	\$0
Chiropractic office visits	\$0	\$20	\$0
Nutritional counseling	\$0	\$0	
<b>Inpatient/Outpatient Services</b>			
Inpatient medical hospitalization	\$0 Per day; days 1-5	\$395 Per day; days 1-5	\$150 Per day; days 1-5
Skilled nursing facility	\$0 Per day; days 0-100	\$0 Per day; days 0-20 \$214 Per day; days 21-45 \$0 Per day; days 46-100	\$0 Per day; days 0-20 \$100 Per day; days 21-45 \$0 Per day; days 46-100
Meal delivery benefit	\$0	\$0	
Outpatient surgery (ASC)	\$0	\$0-\$275	\$0-\$150
Outpatient surgery (hospital)	\$0	\$0-\$375	\$0-\$150
Lab services	\$0	\$0	
Diagnostic tests & X-rays	\$0	\$0	
High-tech radiology services (like MRI & CAT scans)	\$0	\$150	\$75
Emergency room	\$0	\$125	\$50
Urgent care	\$0	\$55	\$0
Ambulance	\$0	\$175	\$100
Out-of-pocket maximum (In-Network)	\$0	\$5,000	
Out-of-pocket maximum (Out-of-Network)	Not covered	\$10,000	
<b>Part D Prescription Drugs<sup>1</sup></b>			
Pharmacy deductible	\$0	\$0	
Tier 1 (preferred generic)	\$0	\$0	
Tier 2 (generic)	\$0	\$0	
Tier 3 (preferred brand)	\$0	\$0	
Tier 4 (non-preferred brand)	\$0	\$0	
Tier 5 (specialty)	\$0	\$0	
Covered insulins	\$0	\$0	

		 Additional Wellness Benefits	
Flex card	Benefit Features	BlueRI for Duals (HMO D-SNP)	BlueCHiP for Medicare Access (HMO-POS)
	Groceries <sup>1</sup> & everyday health items	Get \$165/month	Get \$75/month <sup>1</sup>
	Dental & hearing	Get \$1,500/year	Get \$175/year
	Eyewear allowance	Get \$300/year	Get \$200/year
	Hearing aids	Costs \$0	Costs \$0-\$1,475
	Rides	\$0 (72 one-way rides)	\$0 (12 one-way rides)
	Gym & home fitness	Costs \$0	Costs \$0
	Personal Emergency Response System (PERS)	Costs \$0	Not covered

		 Dental Benefits	
	Benefit Features	BlueRI for Duals (HMO D-SNP)	BlueCHiP for Medicare Access (HMO-POS)
	Premium	Built-In	Built-In
	Annual benefit maximum	\$3,000	\$1,500
	<b>Preventive Services</b>		
	Annual exam	\$0	\$0
	Cleanings	\$0	\$0
	Fluoride treatment	\$0	\$0
	<b>X-Rays</b>		
	Bitewing & individual X-rays	\$0	\$0
	Full mouth set	\$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
	Root canals & perio services	\$0	\$0
	<b>Major Restorative Services</b>		
	• Crowns & onlays	\$0	Not covered
	• Dentures & implants	\$0	Not covered

BlueCHiP for Medicare Access (HMO-POS) plan benefits shown are for members with a Low-Income Subsidy (LIS). Access plan members without LIS should refer to the Summary of Benefits for complete benefit details.

**Next:**  
**In-person support**



# Sometimes you just need to talk with a real person, in person.

That's what Your Blue Store and Your Blue Bus are for.



## **Get help understanding healthcare**

We'll answer your questions and make sure you understand your coverage and benefits. We have team members who can speak to you in Spanish or Portuguese.



## **Access even more resources**

We'll connect you with helpful services in your community to make sure you're getting any extra support available to you.



## **Attend free classes and workshops**

Stop by a **Your Blue Store** for cooking demos, well-being workshops, fitness classes, and more. And look for **Your Blue Bus** at events in your community and around the state.



## **Meet with nurses and dietitians**

Get help managing ongoing medical challenges. This service is offered at no additional cost.

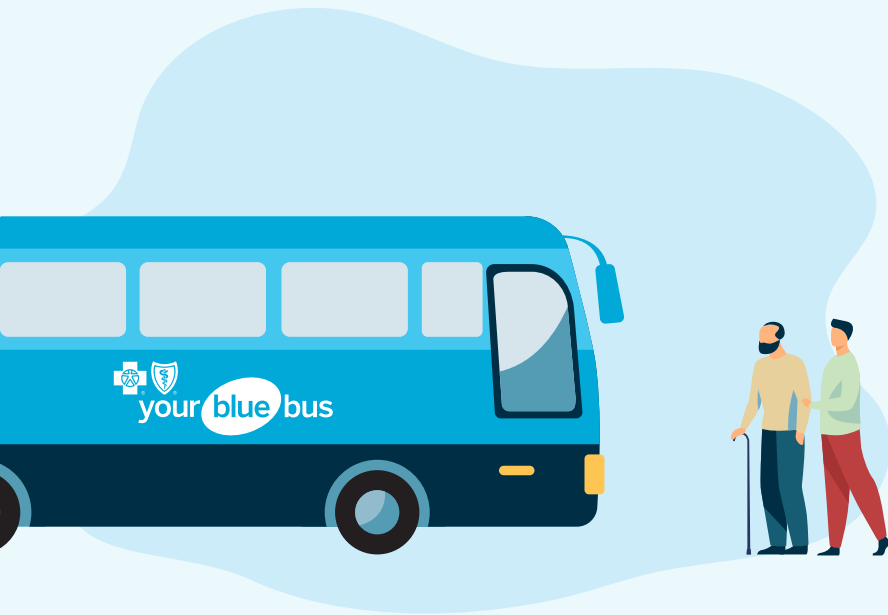
Your Blue Store locations follow state and federal guidelines during emergencies.  
Please check [bcbstri.com/yourbluestore](https://bcbstri.com/yourbluestore) for fitness programming information and store opening status.



## VISIT YOUR BLUE STORE

in Cranston, East Providence,  
Lincoln, Narragansett, and  
Warwick—your ride benefit  
can get you there at no cost!

See page 19 for additional  
information.



## LOOK FOR YOUR BLUE BUS

in a neighborhood near you.

Our team visits communities  
across the state, year-round,  
to offer a range of health  
and wellness services—with  
bilingual assistance!

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

# WE'RE HERE TO HELP



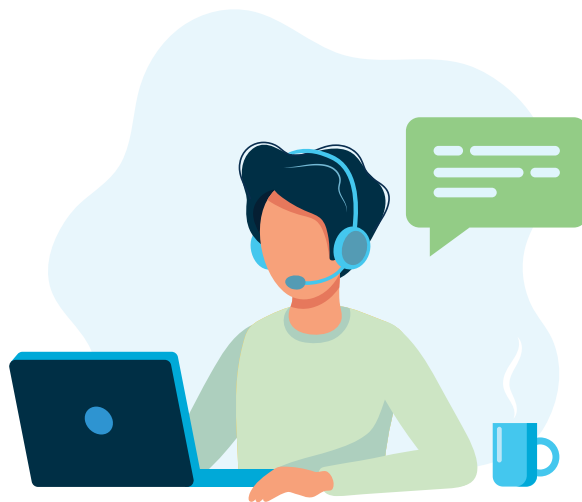
## Call

### New to BCBSRI?

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

### Already a BCBSRI Medicare member?

Call **(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. You can also watch videos to learn about our benefits, and sign up for an in-person meeting.





## Come by Your Blue Store



### CRANSTON

Marshall's Plaza  
1400 Oaklawn Ave.



### EAST PROVIDENCE

Highland Commons  
71 Highland Ave.



### NARRAGANSETT

Salt Pond  
Shopping Center  
91 Point Judith Rd.



### WARWICK

Cowesett  
Corners  
300 Quaker Ln.



### LINCOLN

Lincoln Commons  
622 George Washington Hwy.



#### Store hours:

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



¡Nuestros consultantes de Medicare están **preparados para ayudarlo!**  
Os nossos consultantes de Medicare estão **preparados para ajudar-te!**



## WHAT OUR MEMBERS SAY

“

BCBSRI always goes above and beyond to make sure I'm receiving the best healthcare possible. They are unbelievably helpful!”

— Erin B., Pawtucket

**Next:**  
**Help using your benefits**

# Need Help Using Your Benefits?

Contact your **Health Navigator** directly, or call **BCBSRI Member Support** 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.

**You can also reach out to our benefit service providers directly.**



## Eyewear

Savings on glasses and contacts when you shop at certain locations

### EyeMed

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

Web: Access at **myBCBSRI.com**



## Fitness

Home fitness kit, online exercise videos, gym membership, and more

### FitOn Health

Phone: **1-855-682-1612**

Web: **fitonhealth.com/bcbsri**



## Flexible Benefit Card

Money to spend on dental and hearing services, as well as groceries<sup>1</sup> and everyday health items

### NationsBenefits

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

Web: **bcbsri.nationsbenefits.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**



## Groceries<sup>1</sup> and Meal Delivery

Use your Flexible Benefit Card to order groceries and pay \$0 for delivery. If you're returning from a hospital or skilled nursing facility stay, get a week's worth of meals (and delivery) for \$0.

### Millonzi Fine Catering

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

Web: **hfsfood.com**



## 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**

# Footnotes

<sup>1</sup> You must qualify for Extra Help. Medicare approved Blue Cross & Blue Shield of Rhode Island to provide these benefits and lower copayments as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans.

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

<sup>3</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>4</sup> Hearing benefit is administered through NationsHearing. To get started, call 1-866-708-1234 (TTY:711) or visit [nationshearing.com/BCBSRI](https://nationshearing.com/BCBSRI).

<sup>5</sup> Available within our service area. Any trip over 20 miles will count as additional trips and will be subtracted from your plan's trip total. Call 1-833-972-2774 or visit [bcsri.kaizenhealth.org](https://bcsri.kaizenhealth.org) to set up a ride.

<sup>6</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>7</sup> Use of the FitOn Health service is subject to the Terms of Use and Privacy Policy, available at [fitonhealth.com](https://fitonhealth.com). ©Peer-fit, Inc. dba FitOn Health 2024. All rights reserved.

<sup>8</sup> ©2000-2024 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> BlueRI for Duals (HMO D-SNP) has a limited network of non-skilled home health agency providers. Non-skilled home health agency services provided by a non-network provider are not covered.

<sup>10</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.

<sup>11</sup> High-Value Providers (HVP) are primary care provider (PCP) groups with patient-centered and innovative care models that coordinate interdisciplinary care. HVPs offer programs that focus on improving member health outcomes and have offices in historically underserved areas.



## 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://bcsri.com/medicare)