

RIGHT_{BY} YOU



The Blue Difference

2025 Medicare Advantage Coverage and Benefits



**Blue Cross
Blue Shield**
of Rhode Island

At Blue Cross
& Blue Shield of
Rhode Island,
health insurance
is what we do.

Rhode Islanders
like you are why
we do it.

For 85 years, we've helped generations of our fellow Rhode Islanders stay healthy and save money. In a rapidly changing world, we've always worked to offer the Ocean State a clear choice when it comes to health insurance by focusing on care, cost, and community.

Today, you can see that mission in action by visiting one of our five Your Blue StoreSM locations across the state and in conversations with our Medicare Concierge specialists. Our local team doesn't just sell health plans; we're right here, every step of the way, to make sure our members understand and use their benefits to the fullest.

After all, you deserve a plan that works for *you*. Our job is to build coverage and benefits around your needs and wants. To serve as a trusted partner in your healthcare. And to help keep you healthy, active, and independent ... while keeping money in your pocket.

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**

In the following pages, you'll learn more about why BCBSRI Medicare Advantage plans are the most popular in the state¹, including:

- An expansive network, including **12,000** providers and **100%** of Rhode Island hospitals
- **\$0** copays for primary care provider (PCP) visits
- **\$0** preventive and comprehensive dental coverage
- **\$0** vision and **\$0** hearing coverage, plus allowances for both
- **\$0** pharmacy deductible and **\$0** copays on many generic drugs
- **\$0** gym membership and home fitness
- **Flexible Benefit Card** for over-the-counter (OTC) everyday health items and more
- Point of service (POS) benefit for **out-of-state flexibility**



Based on member feedback, our plans have earned Medicare's highest rating in these categories for 2025*: **Rating of the Health Plan** and **Health Plan Customer Service**

When you're ready to enroll in the best plan for you, call **1-800-505-BLUE (2583)** (TTY: 711), visit **bcbsri.com/medicare**, or come by a **Your Blue Store** location.

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^{*}In a Consumer Assessment of Healthcare Providers and Systems (CAHPS®) survey administered by the Centers for Medicare & Medicaid Services (CMS).

BlueCHIP for Medicare (HMO-POS):

Coverage you can count on

Lots of **benefits.**
Lots of **options.**
Lots of **savings.**

With a wide range of coverage and benefits, we have options for all Medicare-eligible Rhode Islanders.² And you can choose with confidence knowing that all of our HMO-POS plans include:



\$0 PCP visits & preventive services

You'll have no copays for primary care provider (PCP) appointments, your annual physical exam and wellness visit, and screenings and vaccinations. Plus, \$0 labs and X-rays!



\$0 Dental, vision, & hearing

Preventive and comprehensive dental, along with vision and hearing coverage, is built into every plan. See page 8 for details.



\$0 Pharmacy deductible & generic drugs

Get the medications you need, when you need them, for low or no copay. See page 13 to learn about our affordable and convenient Preferred Mail Order Pharmacy program.





\$0 Gym & home fitness

A \$0 gym membership, \$0 home fitness kit, and \$0 exercise video library help you get active when and where it's convenient for you. See page 14 for details.



Flexible Benefit Card

Get \$75 or more per quarter (depending on plan) for over-the-counter (OTC) everyday health items, plus additional funds to help pay for dental and hearing services. See page 10 for details.



Point of Service (POS)

Our local network includes 12,000 providers and 100% of Rhode Island hospitals, but with your POS benefit, you can also receive services from providers and hospitals out of state—giving you flexibility whenever you need it!

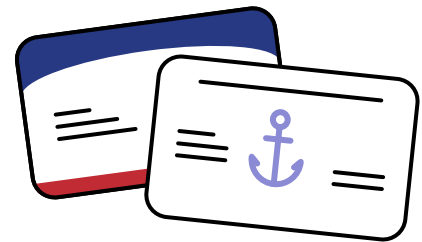
Qualify for Extra Help or Medicaid?

If you have a **Low-Income Subsidy** (also known as Extra Help), you could get even more benefits and savings with our new BlueCHIP for Medicare Access (HMO-POS) plan.

Eligible for Medicaid + Medicare?

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

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



Next:
Compare our HMO-POS plans

What's *your* plan?

We can help you find the best fit.

As you saw on pages 4 and 5, our BlueCHIP for Medicare HMO-POS plans share a lot of features. They also have some key differences, which you can compare here. And please see page 20 for an expanded side-by-side look at coverage and benefits.



Meet Alan

Alan rates his overall health highly and doesn't foresee any significant medical or surgical needs on the horizon.

He takes one medication to control his cholesterol. His dental visits are routine, and his vision needs are minimal (although his daughter has convinced him to finally replace his glasses this year).

Alan's on a tight budget, so Value's \$0 monthly premium makes him willing to pay more out of pocket if and when he does need care.

Based on his needs, Alan chooses to enroll in ...

BlueCHIP for Medicare Value

Monthly premium: **\$0**

Out-of-pocket max (in-network): **\$5,250**

Out-of-pocket max (out-of-network): **\$10,000**

Outpatient surgery (ASC/hospital): **\$0-\$275/\$0-\$350**

Inpatient hospitalization: **\$350** (days 1-5)

Prescription drugs: Some generic copays (\$5) & 40% coinsurance on some brands (see page 13 for details)

Dental benefit max: **\$2,000**

Flexible Benefit Card: **\$75/quarter** OTC;
\$200/year dental & hearing services

Eyewear allowance: **\$250**



Meet Julia

Julia has managed a chronic condition for years, and monitoring it takes time, energy, and other resources.

As part of her treatment, she has undergone several outpatient procedures, and may need more in the coming months. In addition, her dental, vision, and hearing needs have increased.

Julia also takes multiple prescription drugs, and she knows those copays can add up.

Based on her needs, Julia chooses to enroll in ...

BlueCHIP for Medicare Enhanced

Monthly premium: **\$38**

Out-of-pocket max (in-network): **\$4,800**

Out-of-pocket max (out-of-network): **\$7,500**

Outpatient surgery (ASC/hospital): **\$0-\$250/\$0-\$325**

Inpatient hospitalization: **\$325** (days 1-5)

Prescription drugs: Some generic copays (\$3) & 30% coinsurance on some brands (see page 13 for details)

Dental benefit max: **\$2,250**

Flexible Benefit Card: **\$85/quarter** OTC;
\$250/year dental & hearing services

Eyewear allowance: **\$300**



Meet Sam

Sam winters in Florida, and they see specialists in Boston when they're back home, so they need out-of-state flexibility. Point of service, paired with our lowest out-of-pocket max, brings peace of mind.

Sam has several prescriptions. They're also due for dental work, so Extra's \$2,500 annual benefit max and coverage for crowns (not available on Enhanced or Value) make them smile.

Based on their needs, Sam chooses to enroll in ...

BlueCHIP for Medicare Extra

Monthly premium: **\$111**

Out-of-pocket max (in-network): **\$4,500**

Out-of-pocket max (out-of-network): **\$5,000**

Outpatient surgery (ASC/hospital): **\$0-\$225/\$0-\$275**

Inpatient hospitalization: **\$275** (days 1-5)

Prescription drugs: No generic copays & flat copay on brands (see page 13 for details)

Dental benefit max: **\$2,500**

Flexible Benefit Card: **\$100/quarter** OTC;
\$300/year dental & hearing services

Eyewear allowance: **\$400**



We know you have a lot to consider when it comes to your healthcare future.

Alan, Julia, and Sam are characters created to illustrate usage examples of BlueCHIP for Medicare (HMO-POS) coverage and benefits.

For specific questions about your own needs and to compare plans with one of our Medicare experts, **call 1-800-505-BLUE (2583)** (TTY: 711). We can walk you through the details and advise you on your options!

Next:
Dental, vision, and hearing

Everything You Need and More of What You Want

Here's what's built into every BlueCHIP for Medicare plan:

- ✓ **\$0** Preventive and comprehensive dental services on covered benefits
- ✓ **\$0** Routine vision coverage and an eyewear allowance
- ✓ **\$0** Routine hearing coverage and two new hearing aids annually

So, no matter which plan you choose, you can live confidently knowing that you'll have coverage for your whole self—to help prevent health issues from developing, and to help get them taken care of if they do.



Dental

Maintaining oral health is closely linked with maintaining overall health. And with **90%** of Rhode Island dentists in our network, your teeth and gums can get the care they need when they need it.

	Annual exam; 2 cleanings, X-rays	Root canals, periodontal services	Crowns	Annual benefit maximum
Value (HMO-POS)	✓	✓	--	\$2,000
Enhanced (HMO-POS)	✓	✓	--	\$2,250
Extra (HMO-POS)	✓	✓	✓	\$2,500

Boost your dental and hearing coverage

with the Flexible Benefit Card for even more savings by paying any balances or copays on covered services like office visits, procedures, hearing aids, and more! See page 10 for details.





Vision

Your annual \$0 exam can help you avoid vision impairment—or get the diagnosis you need to treat it.

Need glasses and contacts? We've partnered with EyeMed³ to offer you a convenient and affordable shopping option at local independent providers, national retailers, and online. Get \$250 or more for eyewear, and enjoy additional savings when you buy from an EyeMed provider.

Allowance for glasses & contacts	
Value (HMO-POS)	\$250
Enhanced (HMO-POS)	\$300
Extra (HMO-POS)	\$400

Prefer to shop at an out-of-network licensed vision provider, instead? No problem! There's an easy reimbursement process.



Hearing

Taking care of your hearing can help you stay safe by avoiding dizziness and falls. It can also help you more closely follow conversations.

All of our plans include a \$0 annual exam (in person or online), plus a broad range of hearing aid options from top brands.⁴

Hearing aid copay (annual)	
Value (HMO-POS)	\$0-\$1,475
Enhanced (HMO-POS)	\$0-\$1,475
Extra (HMO-POS)	\$0-\$1,475

Next: Learn more about the Flexible Benefit Card

WHAT OUR MEMBERS SAY

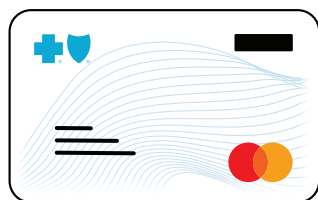
“

My daughter and her family have Blue Cross, and my son-in-law had told me how helpful the Your Blue Store employees were. So I decided to go there too. I was thrilled to hear that the plan met all my needs and even gave me benefits I wasn't expecting. As soon as I was eligible, I went back and signed up. For the last two years, Blue Cross has been enhancing my daily life.”

— Joni R., Cumberland



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. Use it like a credit card, no need for a PIN.



Get \$200 or more per year (depending on plan)

to pay for dental and hearing services and copays. This is in addition to your standard benefits.



Get \$75 or more per quarter (depending on plan)

to choose from hundreds of over-the-counter (OTC) everyday health items.⁵

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.* Always carry it with you and shop around for the best prices.



Online

Log in to bcbsri.nationsbenefits.com with your 16-digit Flexible Benefit Card number. Select products, add to basket, and check out. Items will be shipped to you at no cost.



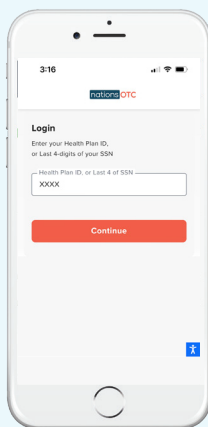
Phone

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.



Flexible Benefit Card Allowances

	Dental/hearing services	OTC everyday health items
Value (HMO-POS)	\$200/year	\$75/quarter
Enhanced (HMO-POS)	\$250/year	\$85/quarter
Extra (HMO-POS)	\$300/year	\$100/quarter



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 August 1, 2024.

**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.

Next:
Prescription drug coverage

Prescription Drug Benefits:

Strong Coverage and Real Savings

Timely access to affordable medications means a lot to you.

So it means a lot to us.

All of our Medicare plans with prescription drug coverage offer a \$0 pharmacy deductible, allowing you to immediately take advantage of low or \$0 copays for Tier 1 and Tier 2 drugs in your plan's formulary—including many generics.

This means your prescription drug savings start as soon as your plan does!



Formulary:

Your plan's list of covered drugs, split into 5 tiers; based on your plan, you pay the same copay or coinsurance for all drugs in each tier. For example, you might pay a \$0 copay for a Tier 1 (generic) drug, or 33% coinsurance for a Tier 5 (specialty) drug.

Part D:

Medicare drug coverage, which is built into all of our Medicare Advantage plans except for Core. If you don't enroll in a Part D plan as soon as you're eligible, you may have to pay a penalty.

Rx Changes for 2025

Initial Coverage: During this phase, your prescription copays and coinsurance, along with costs we pay for supplemental Rx coverage, count toward your out-of-pocket limit, which has decreased to \$2,000 starting in 2025.

Catastrophic Coverage: If your out-of-pocket costs reach \$2,000, you enter this final phase of Medicare Part D. Here, you will pay \$0 for covered Part D drugs.

Medicare Prescription Payment Plan: You'll have the option of paying out-of-pocket prescription drug costs in the form of capped monthly payments instead of all at once at the pharmacy, which is also new for 2025.

BlueCHiP for Medicare (HMO-POS)

Plans and Part D

96%
of pharmacies
in Rhode Island
are in our network!

Getting the prescription drugs you need should be a straightforward experience with no surprises. We've negotiated prices on your behalf so you know what to expect and are here for you throughout the process to answer any questions that might come up.

Best for members with few prescriptions	Best for members with some prescriptions	Best for members with several prescriptions
BlueCHiP for Medicare Value Rx cost share	BlueCHiP for Medicare Enhanced Rx cost share	BlueCHiP for Medicare Extra Rx cost share
Deductible: \$0	Deductible: \$0	Deductible: \$0
Tier 1 (preferred generic) \$0	Tier 1 (preferred generic) \$0	Tier 1 (preferred generic) \$0
Tier 2 (generic) \$5	Tier 2 (generic) \$3	Tier 2 (generic) \$0
Tier 3 (preferred brand) \$47	Tier 3 (preferred brand) \$47	Tier 3 (preferred brand) \$47
Tier 4 (non-preferred drug) 40% coinsurance	Tier 4 (non-preferred drug) 30% coinsurance	Tier 4 (non-preferred drug) \$100
Tier 5 (specialty) 33% coinsurance	Tier 5 (specialty) 33% coinsurance	Tier 5 (specialty) 33% coinsurance

Affordability and Convenience

Preferred Mail Order Pharmacy Drugs

Save time and money by signing up for mail order!
Pay \$0 for a 100-day supply of many generic drugs
in Tiers 1 and 2—with discounts on others—and have
them delivered, no matter which plan you have.⁶

Next:
Fitness and wellness benefits



Focus on...

Fitness and Wellness

Exercise wherever you choose with the FitOn⁷ program, **new for 2025!**
All of our plans include the following:



Access to more than **13,000 gyms**, studios, and community centers



A **home fitness** kit



Unlimited premium digital fitness classes



Nutrition programs including meal plans and more than **500** exclusive recipes



Condition management courses and wellness content

All at no cost to you!



Blue365[®] Discounts

Get deals and discounts on personal care items, meal kits, footwear, apparel, and more. Sign up at blue365deals.com to find offers and receive emails tailored to your preferences.⁸

WHAT OUR MEMBERS SAY



“

It's so much less money out of our pocket than a regular health insurance plan. So that makes it possible to take care of my health much better because it doesn't cost me as much. I went to Your Blue Store when I was in the process of signing up for Medicare because they helped me figure out the options and what plan I needed. And so now I'm going back a lot to the fitness classes.”

– Ulrike E., Riverside



VISIT YOUR BLUE STORE

New Experiences, New Knowledge, New Friendships

Try a fitness class or well-being workshop, watch a cooking demo with your fellow members, and meet with a nurse at one of five Your Blue Store locations across the state!

Visit bcbstri.com/yourbluestore to learn more.



**Next: Prevention and
management benefits**

Focus on...

Preventing and Managing Conditions

Our BlueCHiP for Medicare (HMO-POS) plans help you get healthy and stay healthy, while saving money. But if you do face any chronic or acute conditions, we're here for you with \$0 programs and services to support your day-to-day needs.



\$0 PCP Visits

Your relationship with your PCP is at the center of your healthcare experience—cost shouldn't be a barrier in establishing a strong one.



\$0 Annual Well Visit

Talk about health concerns, catch issues early, review your medical history, and get guidance from your PCP—all for \$0 in network.



\$0 Annual Well Woman Visit

Meet with your OB/GYN and discuss mammograms, bone density tests, and other screenings that will help keep you healthy.



\$0 Health Screenings

Preventive cancer screenings—including colonoscopy, mammogram, and prostate—as well as osteoporosis screenings, are available at no cost to you when you see an in-network provider.



\$0 Vaccinations

Our plans cover many vaccinations with no copay, including shingles, pneumonia, RSV, flu, and COVID-19.



\$0 Dietitian Visits & Nutritional Services

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. Plus, eat well so you can get well with a week's worth of healthy prepared meals delivered to your door after a hospital or skilled nursing facility (SNF) stay.⁹



\$0 Preferred Mail Order Pharmacy Drugs

Save time and money by signing up for mail order prescriptions. Pay \$0 for a 100-day supply of many generic drugs in Tiers 1 and 2—with discounts on others—and have them delivered, no matter which plan you have.



\$0 Diabetes Monitoring Supplies & Training

Living with diabetes? Let us help. Pay nothing for blood glucose meters and test strips when you use preferred partner OneTouch®. And get even more \$0 support for diabetes and/or hypertension management when you enroll in Teladoc Health®.



\$0 Dementia Care Coordination Program

We team up with the Alzheimer's Association® to help you and your loved ones following a dementia or dementia-related diagnosis.



Next:
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**
- **When you join BCBSRI** from a 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.¹⁰

2025


BCBSRI Medicare Advantage Feature Plans



Next:
Pick your plan

2025 Plan Options At-a-Glance	 Medical and Prescription Drug Plans		
	BlueCHIP for Medicare Value (HMO-POS)	BlueCHIP for Medicare Enhanced (HMO-POS)	BlueCHIP for Medicare Extra (HMO-POS)
Benefit Features			
Monthly plan premium	\$0	\$38	\$111
Medical deductible	\$0	\$0	\$0
Office Visits			
PCP office visits	\$0	\$0	\$0
Routine vision & hearing	\$0	\$0	\$0
Preventive services	\$0	\$0	\$0
Specialist office visits	\$30	\$30	\$25
Phys./speech/occup. therapy	\$30	\$30	\$25
Nutritional counseling	\$0	\$0	\$0
Chiropractic office visits	\$20	\$20	\$20
Inpatient/Outpatient Services			
Inpatient medical hospitalization	\$350 Per day; days 1-5	\$325 Per day; days 1-5	\$275 Per day; days 1-5
Skilled nursing facility	\$0 Per day; days 0-20 \$214 Per day; days 21-45 \$0 Per day; days 46-100	\$0 Per day; days 0-20 \$214 Per day; days 21-45 \$0 Per day; days 46-100	\$0 Per day; days 0-20 \$214 Per day; days 21-45 \$0 Per day; days 46-100
Meal delivery benefit	\$0	\$0	\$0
Outpatient surgery (ASC)	\$0-\$275	\$0-\$250	\$0-\$225
Outpatient surgery (hospital)	\$0-\$350	\$0-\$325	\$0-\$275
Lab services	\$0	\$0	\$0
Diagnostic tests & X-rays	\$0	\$0	\$0
High-tech radiology services (like MRI & CAT scans)	\$150	\$125	\$100
Emergency room	\$100	\$100	\$100
Urgent care	\$30	\$30	\$30
Ambulance	\$175	\$175	\$175
Out-of-pocket maximum (in-network)	\$5,250	\$4,800	\$4,500
Out-of-pocket maximum (out-of-network)	\$10,000	\$7,500	\$5,000
Part D Prescription Drugs			
Pharmacy deductible	\$0	\$0	\$0
Tier 1 (preferred generic)	\$0	\$0	\$0
Tier 2 (generic)	\$5	\$3	\$0
Tier 3 (preferred brand)	\$47	\$47	\$47
Tier 4 (non-preferred drug)	40%	30%	\$100
Tier 5 (specialty)	33%	33%	33%
Covered insulins	\$35	\$35	\$35
Preferred Mail Order	\$0 for Tiers 1&2	\$0 for Tiers 1&2	\$0 for Tiers 1&2

		Additional Wellness Benefits		
Benefit Features		BlueCHiP for Medicare Value (HMO-POS)	BlueCHiP for Medicare Enhanced (HMO-POS)	BlueCHiP for Medicare Extra (HMO-POS)
OTC		Get \$75/quarter	Get \$85/quarter	Get \$100/quarter
Dental & hearing		Get \$200/year	Get \$250/year	Get \$300/year
Eyewear allowance		Get \$250/year	Get \$300/year	Get \$400/year
Hearing aids		Costs \$0-\$1,475	Costs \$0-\$1,475	Costs \$0-\$1,475
Gym & home fitness		Costs \$0	Costs \$0	Costs \$0

		 Dental Benefits		
Benefit Features		BlueCHiP for Medicare Value (HMO-POS)	BlueCHiP for Medicare Enhanced (HMO-POS)	BlueCHiP for Medicare Extra (HMO-POS)
Premium		Built-In	Built-In	Built-In
Annual benefit maximum		\$2,000	\$2,250	\$2,500
Preventive Services				
Annual exam		\$0	\$0	\$0
Cleanings		\$0	\$0	\$0
Fluoride treatment		\$0	\$0	\$0
X-Rays				
Bitewing & individual X-rays		\$0	\$0	\$0
Full mouth set		\$0	\$0	\$0
Comprehensive Services				
<ul style="list-style-type: none"> • Fillings • Palliative treatment • Simple extractions • Denture repairs 		\$0	\$0	\$0
Root canals & perio services		\$0	\$0	\$0
Major Restorative Services				
Crowns & onlays		Not covered	Not covered	\$0

BlueCHiP for Medicare Core (HMO)

Don't need Part D coverage (prescription drugs) because you have creditable coverage elsewhere? For example, if you're a veteran of the U.S. military with drug coverage through the VA, our Core plan could be an option. Keep in mind that, unlike Value, Enhanced, and Extra, Core also doesn't include a point of service (POS) benefit, meaning you'd have no out-of-network coverage.

For more information, call our Medicare Sales team at **1-800-505-BLUE (2583)** (TTY: 711).

WE'RE HERE TO HELP



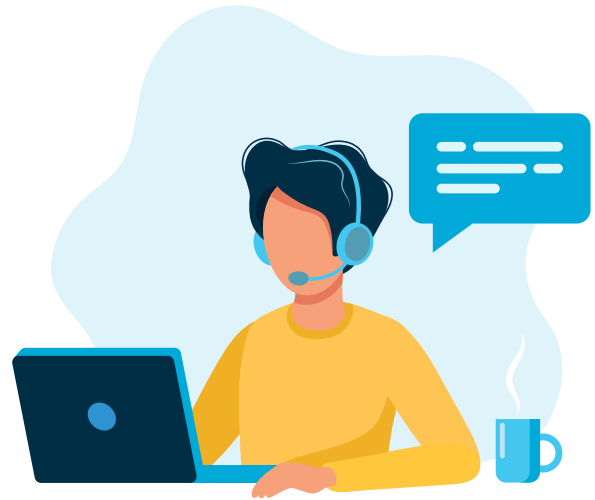
Call

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 [bcbsri.com/medicare](https://www.bcbsri.com/medicare)

to compare plans, and apply. You can also watch videos to learn about our benefits, and sign up for an in-person meeting.



Come by Your Blue Store



CRANSTON

Marshalls 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.



Your Blue Store

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 bcbstri.com/yourbluestore for fitness programming information and store opening status.

Interested in attending a Medicare Information Session?

Meetings are held throughout
Rhode Island.

Visit bcbstri.com/events
to find a meeting near you.

Next:
Help using your benefits

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.



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 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**



Meal Deliveries

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

Millonzi Fine Catering

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

Web: **hfsfood.com**

Still have questions?

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



Footnotes

¹ Based on market calculations from CMS: Monthly Enrollment by CPSC, Report Period 2024-06.

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

³ EyeMed Vision Care is an independent company, contracted by Blue Cross & Blue Shield of Rhode Island to provide vision hardware benefit management services.

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

⁵ 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.

⁶ 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.

⁷ Use of the FitOn Health service is subject to the Terms of Use and Privacy Policy, available at fitonhealth.com. ©Peerfit, Inc. dba FitOn Health 2024. All rights reserved.

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⁹ For more information on the meals program, call Millonzi Fine Catering at (401) 615-7891.

¹⁰ 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.

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WHAT OUR MEMBERS SAY



“

I've not had a plan ever that offered the kind of range and number of opportunities. I have recommended Blue Cross to several people. I've heard so many complaints about health insurance, and I say, 'Wait a minute. I have a great program, a great plan.' And I tell them about Blue Cross. I'm very impressed with the whole program."

– Marie H., Warwick



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