## **BlueSolutions High Deductible Health Plan**



Plan Year: 2024

**UPI: L00534** 

# **Understanding Your Benefits**

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

#### **Deductibles**

In Network:

**\$3,000** per individual plan; **\$6,000** per family plan

#### Out of Network:

**\$8,000** per individual plan; **\$16,000** per family plan

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**

In Network:

\$6,650 per individual plan; \$13,300 per family plan

#### Out of Network:

**\$16,000** per individual plan; **\$32,000** per family plan

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.

### Please note:

The deductible and out-of-pocket limits are separate for in-network and out-of-network services.

#### Network:

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

Office Visits	In-Network	Out-of-Network
Primary Care	30% per visit after deductible	50% per visit after deductible
Specialist	30% per visit after deductible	50% per visit after deductible
Urgent Care	30% per visit after deductible	30% per visit after deductible
Emergency Room	30% per visit after deductible	30% per visit after deductible
Mental Health/Substance Abuse Office Visit	30% per visit after deductible	50% per visit after deductible

Other Covered Services	In-Network	Out-of-Network
Preventive Care	\$0 per visit	50% per visit after deductible
Diagnostic Lab/X-ray	30% per visit after deductible	50% per visit after deductible
High-end Radiology	30% per visit after deductible	50% per visit after deductible
Outpatient Surgery	30% per visit after deductible	50% per visit after deductible
Inpatient Services	30% per visit after deductible	50% per visit after deductible
Durable Medical Equipment	30% per service/device after deductible	50% per service/device after deductible
Physical, Occupational, and Speech Therapy (limit 30 visits each per year)	30% per visit after deductible	50% per visit after deductible