

If you have
outpatient surge

Questions: Call 1
used in this form,
request a copy.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
	Delivery and all inpatient services	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.

Questions: Call 1-800-639-2227 or (401) 459-5000 or TDD 1-888-252-5051 or visit us at www.BCBSRI.com. If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.BCBSRI.com or call 1-800-639-2227 or (401) 459-5000 or TDD 1-888-252-5051 to request a copy.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Rehabilitation services	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Habilitation services	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Skilled nursing care	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Durable medical equipment	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Hospice service	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.

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The Affordable Care Act

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

Having a baby (normal delivery)

- > **Amount owed to providers: \$7,540**
- > **Plan pays \$7,090**
- > **Patient pays \$500**

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

Costs don't include premiums.

Sample care costs are based on national averages supplied **by** the U.S.

Department of Health and Human

Services, and aren't specific to a

particular geographic area or health plan.

The patient's condition was not an

excluded or preexisting condition.