

# Get the Most From Your Healthcare Coverage

## Read Your Member Handbook on [BCBSRI.com](http://BCBSRI.com).

Your Member Handbook (available at [BCBSRI.com/planinfo](http://BCBSRI.com/planinfo)) contains important information, such as:

- How to find a doctor, specialist, or facility
- How to find a doctor's qualifications and credentials
- Your rights and responsibilities
- Policy limitations and exclusions
- How to make complaints and appeals
- How your health information is protected
- How BCBSRI evaluates new technology
- How to get language services
- How to get emergency and after-hours care
- How to access care and file a claim for out-of-network service
- Case and disease management programs
- Our utilization management program, including our policy prohibiting financial incentives, the availability of staff to discuss your questions, and how to access TTY/TDD (Telecommunications Device for the Deaf) and language services

In addition to the Member Handbook, you can read our annual evaluation of our Quality Management Program, including program goals and our progress in meeting them at [BCBSRI.com/planinfo](http://BCBSRI.com/planinfo).

If you don't have access to the Internet or would simply like a printed copy of either document—or any document on our website—please call Customer Service at the number on the back of your member ID card. Our Customer Service hours are Monday through Friday, 8:00 a.m. to 8:00 p.m.

## *Find Benefit Information on [BCBSRI.com](http://BCBSRI.com)*

*Log in to [BCBSRI.com](http://BCBSRI.com) to:*

- View your covered benefits.
- View your copayments, coinsurance, and deductible.
- Find information about your pharmacy coverage, including:
  - A list of drugs in different cost tiers, including preferred drugs and drugs with medical restrictions
  - Limits or quotas
  - Brand name drugs that have generic substitutions
  - How to request an exception for a drug not usually covered
  - How to request pre-approval for a drug (only required for certain drugs)
  - Step therapy, which means trying safe, cost-effective medication options before more expensive drugs will be covered
  - Therapeutic interchange, which means an alternative drug may be substituted for the drug originally prescribed (with your doctor's approval)

