

2024 Rhode Island Plan Offerings

For employers with 2 to 50 eligibles employees

2024 Rhode Island Small Group Plans — Effective January 1, 2024, through December 31, 2024.

This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.

Plan Year	Plan Name	Coins (IN / OON)	Deductible (IND / FAM)	In-Network OOPM (IND/FAM) Combined Med/RX	Out-of-Network OOPM (IND/FAM)	PCP/ Specialist	Urgent Care	PT/OT/ST	Acupuncture/ Chiro	Labs	X-rays	Scans: CT, MRI, PET	Day Surgery	Inpatient Hospital	ER	30-day Retail Rx
HMO																
2023	Advantage HMO 500	0%	\$500 / \$1,000	\$2,000 / \$4,000	N/A	\$25 / \$40	\$50	Ded	\$25	\$25	\$25	Ded	Ded	Ded then \$150	\$150	LCG: \$5, Tier 1: \$25, Tier 2: \$45, Tier 3: \$70, Tier 4: 25%*
2024	HMO 500	0%	\$500 / \$1,000	\$2,000 / \$4,000	N/A	\$25 / \$40	\$50	Ded	\$25	\$25	\$25	Ded	Ded	Ded then \$150	\$150	Tier 1: \$5, Tier 2: \$25, Tier 3: \$45, Tier 4: \$70, Tier 5: 25%*
2023	Advantage HMO 1000	0%	\$1,000 / \$2,000	\$7,750 / \$15,500	N/A	\$35 / \$55	\$50	Ded then \$35	\$35	\$25	\$40	Ded then \$75	Ded then \$75	Ded then \$150	\$350	LCG: \$5, Tier 1: \$30, Tier 2: \$75, Tier 3: \$90, Tier 4: 25%*
2024	HMO 1000	0%	\$1,000 / \$2,000	\$7,750 / \$15,500	N/A	\$35 / \$55	\$50	Ded then \$40	\$35	\$25	\$40	Ded then \$75	Ded then \$75	Ded then \$150	\$350	Tier 1: \$5, Tier 2: \$30, Tier 3: \$75, Tier 4: \$90, Tier 5: 25%*
2023	Advantage HMO 1500	0%	\$1,500 / \$3,000	\$7,750 / \$15,500	N/A	\$30 / \$50	\$50	Ded then \$30	\$30	\$25	\$40	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$200	LCG: \$5, Tier 1: \$30, Tier 2: \$70, Tier 3: \$90, Tier 4: 25%*
2024	HMO 1500	0%	\$1,500 / \$3,000	\$7,750 / \$15,500	N/A	\$35 / \$40	\$50	Ded then \$40	\$35	\$25	\$40	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$200	Tier 1: \$5, Tier 2: \$30, Tier 3: \$70, Tier 4: \$90, Tier 5: 25%*
2024	HMO 1500 value NEW	0%	\$1,500 / \$3,000	\$8,500 / \$17,000	N/A	\$30 / \$50	\$50	Ded then \$50	\$30	\$50	\$50	Ded then \$275	Ded then \$175	Ded then \$350	Ded then \$250	Tier 1: \$5, Tier 2: \$30, Tier 3: \$60, Tier 4: \$80, Tier 5: 25%*
2023	Advantage HMO 2000	0%	\$2,000 / \$4,000	\$6,500 / \$13,000	N/A	\$30 / \$50	\$50	Ded	\$30	\$30	\$50	Ded then \$50	Ded then \$75	Ded then \$150	Ded	LCG: \$5, Tier 1: \$30, Tier 2: \$70, Tier 3: \$90, Tier 4: 25%*
2024	HMO 2000/0%	0%	\$2,000 / \$4,000	\$6,500 / \$13,000	N/A	\$30 / \$50	\$50	Ded	\$30	\$30	\$50	Ded then \$50	Ded then \$75	Ded then \$150	Ded	Tier 1: \$5, Tier 2: \$30, Tier 3: \$70, Tier 4: \$90, Tier 5: 25%*
2023	Advantage HMO 2000 (80%)	20%	\$2,000 / \$4,000	\$6,500 / \$13,000	N/A	\$30 / \$60	\$50	Ded	\$30	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	LCG: \$5, Tier 1: \$35, Tier 2: \$75, Tier 3: \$100, Tier 4: 25%*
2024	HMO 2000/20%	20%	\$2,000 / \$4,000	\$6,500 / \$13,000	N/A	\$35 / \$55	\$50	Ded	\$35	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Tier 1: \$5, Tier 2: \$35, Tier 3: \$75, Tier 4: \$100, Tier 5: 25%*
2023	Advantage HMO 3000	0%	\$3,000 / \$6,000	\$8,900 / \$17,800	N/A	\$50 / \$70	\$50	Ded then \$50	\$50	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$200	Ded then \$300	Ded then \$250	LCG: \$5, Tier 1: \$45, Tier 2: \$80, Tier 3: \$100, Tier 4: 25%*
2024	HMO 3000/0%	0%	\$3,000 / \$6,000	\$9,350/ \$18,700	N/A	\$55 / \$70	\$60	Ded then \$70	\$55	Ded then \$60	Ded then \$75	Ded then \$150	Ded then \$200	Ded then \$300	Ded then \$250	Tier 1: \$5, Tier 2: \$50, Tier 3: \$85, Tier 4: \$105, Tier 5: 25%*
2024	HMO 3000/20% NEW	20%	\$3,000 / \$6,000	\$6,500 / \$13,000	N/A	\$25 / \$60	\$50	Ded	\$25	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Tier 1: \$5, Tier 2: \$35, Tier 3: \$75, Tier 4: \$100, Tier 5: 25%*
2023	Advantage HMO 4000 (70%)	30%	\$4,000 / \$8,000	\$8,900 / \$17,800	N/A	\$50 / \$80	\$50	Ded then \$50	\$50	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	LCG: \$5, Tier 1: \$45, Tier 2: \$80, Tier 3: \$100, Tier 4: 25%*
2024	HMO 4000	30%	\$4,000 / \$8,000	\$9,200 / \$18,400	N/A	\$50 / \$80	\$50	Ded then \$75	\$50	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Tier 1: \$5, Tier 2: \$50, Tier 3: \$85, Tier 4: \$105, Tier 5: 25%*
2023	Advantage HMO 5000	0%	\$5,000 / \$10,000	\$8,000 / \$16,000	N/A	\$50 / \$80	\$50	Ded	\$50	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$250	Ded then \$350	Ded	LCG: \$5, Tier 1: \$50, Tier 2: \$100, Tier 3: \$125, Tier 4: 25%*
2024	HMO 5000	0%	\$5,000 / \$10,000	\$8,100 / \$16,200	N/A	\$50 / \$75	\$50	Ded then \$50	\$50	Ded then \$45	Ded then \$80	Ded then \$175	Ded then \$250	Ded then \$350	Ded then \$100	Tier 1: \$5, Tier 2: \$50, Tier 3: \$105, Tier 4: \$125, Tier 5: 25%*
2023	Advantage HMO 6000	0%	\$6,000 / \$12,000	\$8,000 / \$16,000	N/A	\$45 / \$75	\$50	Ded	\$45	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$250	Ded then \$350	Ded then \$150	LCG: \$5, Tier 1: \$50, Tier 2: \$100, Tier 3: \$125, Tier 4: 25%*
2024	HMO 6000	0%	\$6,000 / \$12,000	\$8,100 / \$16,200	N/A	\$45 / \$65	\$50	Ded	\$45	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$250	Ded then \$350	Ded then \$150	Tier 1: \$5, Tier 2: \$50, Tier 3: \$100, Tier 4: \$125, Tier 5: 25%*
HMO HSA																
2024	HMO Saver 1600**	0%	In: \$1,600/ \$3,200	\$5,100 / \$10,200		Ded then \$25 / Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$25	Ded then \$25	Ded then \$35	Ded then \$80	Ded then \$150	Ded then \$250	Ded then \$110	Ded then: Tier 1: \$5, Tier 2 \$45, Tier 3: \$70, Tier 4: \$90, Tier 5: 25%*
2023	Advantage HMO Saver 2500**	0%	In: \$2,500 / \$5,000	\$6,250 / \$12,500		Ded then \$20 / Ded then \$40	Ded then \$50	Ded then \$20	Ded then \$20	Ded then \$25	Ded then \$50	Ded then \$50	Ded then \$150	Ded then \$250	Ded then \$100	Ded then: LCG: \$5, Tier 1: \$40, Tier 2: \$70, Tier 3: \$110, Tier 4: 25%*
2024	HMO HSA 2500**	0%	In: \$2,500 / \$5,000	\$7,000 / \$14,000		Ded then \$30 / Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$200	Ded then \$250	Ded then \$100	Ded then: Tier 1: \$5, Tier 2: \$40, Tier 3: \$70, Tier 4: \$110, Tier 5: 25%*
2023	Advantage HMO Saver 3000**	0%	In: \$3,000 / \$6,000	\$5,500 / \$11,000		Ded then \$20 / Ded then \$40	Ded	Ded then \$20	Ded then \$20	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$200	Ded then \$250	Ded then \$150	Ded then: LCG:\$5, Tier 1: \$45, Tier 2: \$85, Tier 3: \$100, Tier 4: 25%*
2024	HMO HSA 3000**	0%	In: \$3,000 / \$6,000	\$6,000 / \$12,000		Ded then \$30 / Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$200	Ded then \$250	Ded then \$150	Ded then: Tier 1: \$5, Tier 2: \$45, Tier 3: \$85, Tier 4: \$100, Tier 5: 25%*
2023	Advantage HMO Saver 6000	0%	In: \$6,000 / \$12,000	\$6,900 / \$13,800		Ded then \$25 / Ded then \$25	Ded	Ded	Ded then \$25	Ded then \$25	Ded	Ded	Ded then \$250	Ded then \$500	Ded then \$100	LCG: Ded, Tier 1: Ded, Tier 2: Ded, Tier 3: Ded, Tier 4: Ded
2024	HMO HSA 7250	0%	In: \$7,250 / \$14,500	\$7,250 / \$14,500		Ded / Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Tier 1: Ded, Tier 2: Ded, Tier 3: Ded, Tier 4: Ded, Tier 5: Ded

These charts provide benefit highlights for general comparison purposes only. There are also services that the plans do not cover. Please refer to the Summary of Benefits and Coverage (SBC) or Evidence of Coverage (EOC) for complete information. All 2024 small group plans meet Minimum Creditable Coverage (MCC) standards for MA employees.

* \$250 coinsurance maximum per script represents the maximum coinsurance for a 30-day supply.

** Per IRS regulation, this plan features a non-embedded family deductible. An individual member of a family plan may need to meet the full family deductible.

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PPO																
2023	Advantage PPO 500	0% / 20%	In: \$500 / \$1,000 Out: \$2,000 / \$4,000	\$2,000 / \$4,000	\$6,000 / \$12,000	\$30 / \$30	\$50	Ded	\$30	\$25	\$25	Ded	Ded	Ded then \$150	\$150	LCG: \$5, Tier 1: \$25, Tier 2: \$45, Tier 3: \$70, Tier 4: 25%*
2024	PPO 500	0% / 20%	In: \$500 / \$1,000 Out: \$2,000 / \$4,000	\$2,000 / \$4,000	\$6,000 / \$12,000	\$25 / \$40	\$50	Ded	\$25	\$25	\$25	Ded	Ded	Ded then \$150	\$150	Tier 1: \$5, Tier 2: \$25, Tier 3: \$45, Tier 4: \$70, Tier 5: 25%*
2023	Advantage PPO 1000	0% / 20%	In: \$1,000 / \$2,000 Out: \$2,000 / \$4,000	\$7,750 / \$15,500	\$23,250 / \$46,500	\$40 / \$40	\$50	Ded then \$40	\$40	\$25	\$40	Ded then \$75	Ded then \$75	Ded then \$150	\$350	LCG: \$5, Tier 1: \$30, Tier 2: \$75, Tier 3: \$90, Tier 4: 25%*
2024	PPO 1000	0% / 20%	In: \$1,000 / \$2,000 Out: \$2,000 / \$4,000	\$7,750 / \$15,500	\$23,250 / \$46,500	\$35 / \$55	\$50	Ded then \$40	\$35	\$25	\$40	Ded then \$75	Ded then \$75	Ded then \$150	\$350	Tier 1: \$5, Tier 2: \$30, Tier 3: \$75, Tier 4: \$90, Tier 5: 25%*
2023	Advantage PPO 1500	0% / 20%	In: \$1,500 / \$3,000 Out: \$3,000 / \$6,000	\$7,750 / \$15,500	\$23,250 / \$46,500	\$35 / \$35	\$50	Ded then \$35	\$35	\$25	\$40	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$200	LCG: \$5, Tier 1: \$30, Tier 2: \$70, Tier 3: \$90, Tier 4: 25%*
2024	PPO 1500	0% / 20%	In: \$1,500 / \$3,000 Out: \$3,000 / \$6,000	\$7,750 / \$15,500	\$23,250 / \$46,500	\$35 / \$40	\$50	Ded then \$40	\$35	\$25	\$40	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$200	Tier 1: \$5, Tier 2: \$30, Tier 3: \$70, Tier 4: \$90, Tier 5: 25%*
2023	Advantage PPO 2000	0% / 20%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	\$6,500 / \$13,000	\$19,500 / \$39,000	\$35 / \$35	\$50	Ded	\$35	\$30	\$50	Ded then \$50	Ded then \$75	Ded then \$150	Ded	LCG: \$5, Tier 1: \$30, Tier 2: \$70, Tier 3: \$90, Tier 4: 25%*
2024	PPO 2000/0%	0% / 20%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	\$6,500 / \$13,000	\$19,500 / \$39,000	\$30 / \$50	\$50	Ded	\$30	\$30	\$50	Ded then \$50	Ded then \$75	Ded then \$150	Ded	Tier 1: \$5, Tier 2: \$30, Tier 3: \$70, Tier 4: \$90, Tier 5: 25%*
2023	Advantage PPO 2000 (80%)	20% / 40%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	\$6,500 / \$13,000	\$19,500 / \$39,000	\$40 / \$40	\$50	Ded	\$40	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	LCG: \$5, Tier 1: \$30, Tier 2: \$80, Tier 3: \$105, Tier 4: 25%*
2024	PPO 2000/20%	20% / 40%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	\$6,500 / \$13,000	\$19,500 / \$39,000	\$35 / \$55	\$50	Ded	\$35	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Tier 1: \$5, Tier 2: \$35, Tier 3: \$75, Tier 4: \$100, Tier 5: 25%*
2023	Advantage PPO 3000	0% / 20%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	\$8,900 / \$17,800	\$26,700 / \$53,400	\$60 / \$60	\$50	Ded then \$60	\$60	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$200	Ded then \$300	Ded then \$250	LCG: \$5, Tier 1: \$45, Tier 2: \$80, Tier 3: \$100, Tier 4: 25%*
2024	PPO 3000/0%	0% / 20%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	\$9,350 / \$18,700	\$26,700 / \$53,400	\$55 / \$70	\$60	Ded then \$70	\$55	Ded then \$60	Ded then \$75	Ded then \$150	Ded then \$200	Ded then \$300	Ded then \$250	Tier 1: \$5, Tier 2: \$50, Tier 3: \$85, Tier 4: \$105, Tier 5: 25%*
2024	PPO 3000/20% NEW	20% / 40%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	\$6,500 / \$13,000	\$19,500 / \$39,000	\$25 / \$60	\$50	Ded	\$25	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Tier 1: \$5, Tier 2: \$35, Tier 3: \$75, Tier 4: \$100, Tier 5: 25%*
2023	Advantage PPO 4000 (70%)	30% / 40%	In: \$4,000 / \$8,000 Out: \$8,000 / \$16,000	\$8,900 / \$17,800	\$26,700 / \$53,400	\$60 / \$60	\$50	Ded then \$60	\$60	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	LCG: \$5, Tier 1: \$45, Tier 2: \$85, Tier 3: \$105, Tier 4: 25%*
2024	PPO 4000	30% / 40%	In: \$4,000 / \$8,000 Out: \$8,000 / \$16,000	\$9,200 / \$18,400	\$26,700 / \$53,400	\$50 / \$80	\$50	Ded then \$75	\$50	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Tier 1: \$5, Tier 2: \$50, Tier 3: \$85, Tier 4: \$105, Tier 5: 25%*
2023	Advantage PPO 5000	0% / 20%	In: \$5,000 / \$10,000 Out: \$10,000 / \$20,000	\$8,000 / \$16,000	\$24,000 / \$48,000	\$50 / \$50	\$50	Ded	\$50	Ded then \$45	Ded then \$80	Ded then \$175	Ded then \$250	Ded then \$350	Ded then \$100	LCG: \$5, Tier 1: \$50, Tier 2: \$105, Tier 3: \$130, Tier 4: 25%*
2024	PPO 5000	0% / 20%	In: \$5,000 / \$10,000 Out: \$10,000 / \$20,000	\$8,100 / \$16,200	\$24,000 / \$48,000	\$50 / \$75	\$50	Ded then \$50	\$50	Ded then \$45	Ded then \$80	Ded then \$175	Ded then \$250	Ded then \$350	Ded then \$100	Tier 1: \$5, Tier 2: \$50, Tier 3: \$105, Tier 4: \$125, Tier 5: 25%*
2023	Advantage PPO 6000	0% / 20%	In: \$6,000 / \$12,000 Out: \$12,000 / \$24,000	\$8,000 / \$16,000	\$24,000 / \$48,000	\$45 / \$45	\$50	Ded	\$45	Ded then \$40	Ded then \$80	Ded then \$175	Ded then \$300	Ded then \$400	Ded then \$100	LCG: \$5, Tier 1: \$50, Tier 2: \$105, Tier 3: \$130, Tier 4: 25%*
2024	PPO 6000	0% / 20%	In: \$6,000 / \$12,000 Out: \$12,000 / \$24,000	\$8,100 / \$16,200	\$24,000 / \$48,000	\$45 / \$65	\$50	Ded	\$45	Ded then \$50	Ded then \$75	Ded then \$150	Ded then \$250	Ded then \$350	Ded then \$150	Tier 1: \$5, Tier 2: \$50, Tier 3: \$100, Tier 4: \$125, Tier 5: 25%*
PPO HSA																
2024	PPO HSA 1600** NEW	0% / 40%	In: \$1,600/ \$3,200 Out: \$3,200/ \$6,400	\$5,100 / \$10,200	\$10,200 / \$20,400	Ded then \$25 / Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$25	Ded then \$25	Ded then \$35	Ded then \$80	Ded then \$150	Ded then \$250	Ded then \$110	Ded then: Tier 1:\$5, Tier 2: \$45, Tier 3: \$70, Tier 4: \$90, Tier 5: 25%*
2023	Advantage PPO Saver 2500**	0% / 40%	In: \$2,500 / \$5,000 Out: \$5,000 / \$10,000	\$6,250 / \$12,500	\$18,750 / \$37,500	Ded then \$30 / Ded then \$30	Ded	Ded then \$30	Ded then \$30	Ded then \$25	Ded then \$50	Ded then \$50	Ded then \$150	Ded then \$250	Ded then \$100	Ded then: LCG: \$5, Tier 1: \$40, Tier 2: \$70, Tier 3: \$110, Tier 4: 25%*
2024	PPO HSA 2500**	0% / 40%	In: \$2,500 / \$5,000 Out: \$5,000 / \$10,000	\$7,000 / \$14,000	\$18,750 / \$37,500	Ded then \$30 / Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$200	Ded then \$250	Ded then \$100	Ded then: Tier 1: \$5, Tier 2: \$40, Tier 3: \$70, Tier 4: \$110, Tier 5: 25%*
2023	Advantage PPO Saver 3000	0% / 40%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	\$5,500 / \$11,000	\$16,500 / \$33,000	Ded then \$25 / Ded then \$25	Ded	Ded then \$25	Ded then \$25	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$200	Ded then \$250	Ded then \$150	Ded then: LCG: \$5, Tier 1: \$45, Tier 2: \$85, Tier 3: \$100, Tier 4: 25%*
2024	PPO HSA 3000**	0% / 40%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	\$6,000 / \$12,000	\$16,500 / \$33,000	Ded then \$30 / Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$200	Ded then \$250	Ded then \$150	Ded then: Tier 1: \$5, Tier 2: \$45, Tier 3: \$85, Tier 4: \$100, Tier 5: 25%*
2023	Advantage PPO Saver 6000	0% / 20%	In: \$6,000 / \$12,000 Out: \$13,800 / \$27,600	\$6,900 / \$13,800	\$20,700 / \$41,400	Ded then \$25 / Ded then \$25	Ded	Ded	Ded then \$25	Ded then \$25	Ded	Ded	Ded then \$250	Ded then \$500	Ded then \$100	LCG: Ded, Tier 1: Ded, Tier 2: Ded, Tier 3: Ded, Tier 4: Ded
2024	PPO HSA 7250	0% / 20%	In: \$7,250 / \$14,500 Out: \$14,500 / \$29,000	\$7,250 / \$14,500	\$16,500 / \$33,000	Ded / Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Tier 1: Ded, Tier 2: Ded, Tier 3: Ded, Tier 4: Ded, Tier 5: Ded

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LCG: Low cost generics