

# 2025 Rhode Island Plan Offerings

## For employers with 2 to 50 full time equivalent employees

Rhode Island Small Group Plans - effective from January 1 - December 31, 2025.

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

Pending regulatory approval.

Plan Name	Network	PCP/Specialist	Deductible (IND / FAM)	OOPM	Coins	ER	Urgent Care	Inpatient Hospital	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiro	30-day Retail Rx
<b>HMO</b>															
HMO 500	In-Network	\$25/\$40	\$500/\$1,000	\$2,000/\$4,000	None	\$150	\$50	Ded then \$150	Ded then CIF	\$25	\$25	Ded then CIF	Ded then CIF	\$25	\$5/\$25/\$45/\$70/25%*
HMO 1000	In-Network	\$35/\$55	\$1,000/\$2,000	\$7,750/\$15,500	None	\$350	\$50	Ded then \$150	Ded then \$75	\$25	\$40	Ded then \$75	Ded then \$45	\$35	\$5/\$30/\$75/\$90/25%*
HMO 1500	In-Network	\$35/\$40	\$1,500/\$3,000	\$7,750/\$15,500	None	Ded then \$200	\$50	Ded then \$150	Ded then \$75	\$25	\$40	Ded then \$50	Ded then \$40	\$35	\$5/\$30/\$70/\$90/25%*
HMO 1500 Value	In-Network	\$30/\$50	\$1,500/\$3,000	\$8,500/\$17,000	None	Ded then \$250	\$50	Ded then \$350	Ded then \$175	\$50	\$50	Ded then \$275	Ded then \$50	\$30	\$5/\$30/\$60/\$80/25%*
HMO 2000/0%	In-Network	\$30/\$50	\$2,000/\$4,000	\$6,500/\$13,000	None	Ded then CIF	\$50	Ded then \$150	Ded then \$75	\$30	\$50	Ded then \$50	Ded then CIF	\$30	\$5/\$30/\$70/\$90/25%*
HMO 2000/20%	In-Network	\$35/\$55	\$2,000/\$4,000	\$6,500/\$13,000	20%	Ded then 20%	\$50	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then CIF	\$35	\$5/\$35/\$75/\$100/25%*
HMO 3000/0%	In-Network	\$55/\$70	\$3,000/\$6,000	\$9,200/\$18,400	None	Ded then \$250	\$60	Ded then \$300	Ded then \$200	Ded then \$60	Ded then \$75	Ded then \$150	Ded then \$70	\$55	\$5/\$50/\$85/\$105/25%*
HMO 3000/20%	In-Network	\$25/\$60	\$3,000/\$6,000	\$6,500/\$13,000	20%	Ded then 20%	\$50	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then CIF	\$25	\$5/\$35/\$75/\$100/25%*
HMO 4000	In-Network	\$35/\$60	\$4,000/\$8,000	\$7,000/\$14,000	None	\$250	\$50	Ded then \$150	Ded then \$80	\$35	Ded then CIF	Ded then CIF	Ded then \$60	\$35	\$5/\$35/\$75/\$100/25%*
HMO 4000 Value	In-Network	\$50/\$80	\$4,000/\$8,000	\$9,200/\$18,400	30%	Ded then 30%	\$50	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then \$75	\$50	\$5/\$50/\$85/\$105/25%*
HMO 5000	In-Network	\$50/\$75	\$5,000/\$10,000	\$8,100/\$16,200	None	Ded then \$100	\$50	Ded then \$350	Ded then \$250	Ded then \$45	Ded then \$80	Ded then \$175	Ded then \$50	\$50	\$5/\$50/\$105/\$125/25%*
HMO 6000	In-Network	\$45/\$65	\$6,000/\$12,000	\$8,100/\$16,200	None	Ded then \$150	\$50	Ded then \$350	Ded then \$250	Ded then \$50	Ded then \$75	Ded then \$150	Ded then CIF	\$45	\$5/\$50/\$100/\$125/25%*
<b>HMO HSA</b>															
HMO HSA 1600	In-Network	Ded then \$25/Ded then \$50	\$1,600/\$3,200	\$5,100/\$10,200	None	Ded then \$110	Ded then \$50	Ded then \$250	Ded then \$150	Ded then \$25	Ded then \$35	Ded then \$80	Ded then \$50	Ded then \$25	Ded then \$5/Ded then \$45/Ded then \$70/Ded then \$90/Ded then 25%*
HMO HSA 2500	In-Network	Ded then \$30/Ded then \$50	\$2,500/\$5,000	\$4,000/\$8,000	None	Ded then \$100	Ded then \$50	Ded then \$250	Ded then \$200	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$5/Ded then \$40/Ded then \$70/Ded then \$110/Ded then 25%*
HMO HSA 3000	In-Network	Ded then \$30/Ded then \$50	\$3,000/\$6,000	\$6,000/\$12,000	None	Ded then \$150	Ded then \$50	Ded then \$250	Ded then \$200	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$5/Ded then \$45/Ded then \$85/Ded then \$100/Ded then 25%*
HMO HSA 4000	In-Network	Ded then \$20/Ded then \$45	\$4,000/\$8,000	\$7,000/\$14,000	None	Ded then \$100	Ded then \$50	Ded then \$80	Ded then \$60	Ded then \$25	Ded then \$45	Ded then \$50	Ded then \$45	Ded then \$20	Ded then \$5/Ded then \$25/Ded then \$45/Ded then \$70/Ded then 25%*
HMO HSA 7250	In-Network	Ded then CIF	\$7,250/\$14,500	\$7,250/\$14,500	None	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF/CIF/CIF/CIF/CIF

\*\$150 coinsurance maximum per script

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<b>PPO Access</b>															
PPO Access 500	In-Network	\$25/\$40	\$500/\$1,000	\$2,000/\$4,000	None	\$150	\$50	Ded then \$150	Ded then CIF	\$25	\$25	Ded then CIF	Ded then CIF	\$25	\$5/\$25/\$45/\$70/25%*
	Out-of-Network	Ded then 20%	\$2,000/\$4,000	\$6,000/\$12,000	20%		Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	
PPO Access 1000	In-Network	\$35/\$55	\$1,000/\$2,000	\$7,750/\$15,500	None	\$350	\$50	Ded then \$150	Ded then \$75	\$25	\$40	Ded then \$75	Ded then \$45	\$35	\$5/\$30/\$75/\$90/25%*
	Out-of-Network	Ded then 20%	\$2,000/\$4,000	\$23,250/\$46,500	20%		Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	
PPO Access 1500	In-Network	\$35/\$40	\$1,500/\$3,000	\$7,750/\$15,500	None	Ded then \$200	\$50	Ded then \$150	Ded then \$75	\$25	\$40	Ded then \$50	Ded then \$40	\$35	\$5/\$30/\$70/\$90/25%*
	Out-of-Network	Ded then 20%	\$3,000/\$6,000	\$23,250/\$46,500	20%		Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	
PPO Access 2000/0%	In-Network	\$30/\$50	\$2,000/\$4,000	\$6,500/\$13,000	None	Ded then CIF	\$50	Ded then \$150	Ded then \$75	\$30	\$50	Ded then \$50	Ded then CIF	\$30	\$5/\$30/\$70/\$90/25%*
	Out-of-Network	Ded then 20%	\$4,000/\$8,000	\$19,500/\$39,000	20%		Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	
PPO Access 2000/20%	In-Network	\$35/\$55	\$2,000/\$4,000	\$6,500/\$13,000	20%	Ded then 20%	\$50	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then CIF	\$35	\$5/\$35/\$75/\$100/25%*
	Out-of-Network	Ded then 40%	\$4,000/\$8,000	\$19,500/\$39,000	40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	
PPO Access 3000/0%	In-Network	\$55/\$70	\$3,000/\$6,000	\$9,200/\$18,400	None	Ded then \$250	\$60	Ded then \$300	Ded then \$200	Ded then \$60	Ded then \$75	Ded then \$150	Ded then \$70	\$55	\$5/\$50/\$85/\$105/25%*
	Out-of-Network	Ded then 20%	\$6,000/\$12,000	\$27,600/\$55,200	20%		Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	
PPO Access 3000/20%	In-Network	\$25/\$60	\$3,000/\$6,000	\$6,500/\$13,000	20%	Ded then 20%	\$50	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then CIF	\$25	\$5/\$35/\$75/\$100/25%*
	Out-of-Network	Ded then 40%	\$6,000/\$12,000	\$19,500/\$39,000	40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	
PPO Access 4000	In-Network	\$35/\$60	\$4,000/\$8,000	\$7,000/\$14,000	None	\$250	\$50	Ded then \$150	Ded then \$80	\$35	Ded then CIF	Ded then CIF	Ded then \$60	\$35	\$5/\$35/\$75/\$100/25%*
	Out-of-Network	Ded then 20%	\$8,000/\$16,000	\$21,000/\$42,000	20%		Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	
PPO Access 4000 Value	In-Network	\$50/\$80	\$4,000/\$8,000	\$9,200/\$18,400	30%	Ded then 30%	\$50	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then 30%	Ded then \$75	\$50	\$5/\$50/\$85/\$105/25%*
	Out-of-Network	Ded then 40%	\$8,000/\$16,000	\$27,600/\$55,200	40%		Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	Ded then 40%	
PPO Access 5000	In-Network	\$50/\$75	\$5,000/\$10,000	\$8,100/\$16,200	None	Ded then \$100	\$50	Ded then \$350	Ded then \$250	Ded then \$45	Ded then \$80	Ded then \$175	Ded then \$50	\$50	\$5/\$50/\$105/\$125/25%*
	Out-of-Network	Ded then 20%	\$10,000/\$20,000	\$24,300/\$48,600	20%		Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	
PPO Access 6000	In-Network	\$45/\$65	\$6,000/\$12,000	\$8,100/\$16,200	None	Ded then \$150	\$50	Ded then \$350	Ded then \$250	Ded then \$50	Ded then \$75	Ded then \$150	Ded then CIF	\$45	\$5/\$50/\$100/\$125/25%*
	Out-of-Network	Ded then 20%	\$12,000/\$24,000	\$24,300/\$48,600	20%		Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	

\*\$150 coinsurance maximum per script

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<b>PPO Access HSA</b>															
PPO Access HSA 1600	In-Network	Ded then \$25/Ded then \$50	\$1,600/\$3,200	\$5,100/\$10,200	None	Ded then \$110	Ded then \$50	Ded then \$250	Ded then \$150	Ded then \$25	Ded then \$35	Ded then \$80	Ded then \$50	Ded then \$25	Ded then \$5/Ded then \$45/Ded then \$70/Ded then \$90/Ded then 25%*
	Out-of-Network	Ded then 20%	\$3,200/\$6,400	\$15,300/\$30,600	20%		Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	
PPO Access HSA 2500	In-Network	Ded then \$30/Ded then \$50	\$2,500/\$5,000	\$4,000/\$8,000	None	Ded then \$100	Ded then \$50	Ded then \$250	Ded then \$200	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$5/Ded then \$40/Ded then \$70/Ded then \$110/Ded then 25%*
	Out-of-Network	Ded then 20%	\$5,000/\$10,000	\$12,000/\$24,000	20%		Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	
PPO Access HSA 3000	In-Network	Ded then \$30/Ded then \$50	\$3,000/\$6,000	\$6,000/\$12,000	None	Ded then \$150	Ded then \$50	Ded then \$250	Ded then \$200	Ded then \$30	Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$30	Ded then \$5/Ded then \$45/Ded then \$85/Ded then \$100/Ded then 25%*
	Out-of-Network	Ded then 20%	\$6,000/\$12,000	\$18,000/\$36,000	20%		Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	
PPO Access HSA 4000	In-Network	Ded then \$20/Ded then \$45	\$4,000/\$8,000	\$7,000/\$14,000	None	Ded then \$100	Ded then \$50	Ded then \$80	Ded then \$60	Ded then \$25	Ded then \$45	Ded then \$50	Ded then \$45	Ded then \$20	Ded then \$5/Ded then \$25/Ded then \$45/Ded then \$70/Ded then 25%*
	Out-of-Network	Ded then 20%	\$8,000/\$16,000	\$21,000/\$42,000	20%		Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	
PPO Access HSA 7250	In-Network	Ded then CIF	\$7,250/\$14,500	\$7,250/\$14,500	None	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF	Ded then CIF/CIF/CIF/CIF/CIF
	Out-of-Network	Ded then 20%	\$14,500/\$29,000	\$21,750/\$43,500	20%		Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	

\*\$150 coinsurance maximum per script