



Summary of Benefits and Coverage: What this Plan Covers & What You

Pay For Covered Services

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. Note: Information about the cost of the plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit https://members.bcidaho.com/my-account/my-account-my-contract.page. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call

1-866-804-2253 or 208-331-8897 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>Deductible</u> ?	\$2,000 person	Generally, you must pay all of the costs from <u>Provider</u> s up to the <u>Deductible</u> amount before this <u>Plan</u> begins to pay. If you have other family members on the policy, the overall family <u>Deductible</u> must be met before the <u>Plan</u> begins to pay.
Are there services covered before you meet your <u>Deductible</u> ?	Yes. Immunizations and <u>Preventive Care</u> are covered before you meet your <u>Deductible</u> .	This <u>Plan</u> covers some items and services even if you haven't yet met the <u>Deductible</u> amount. But a <u>Copayment</u> or <u>Coinsurance</u> may apply. For example, this <u>Plan</u> covers certain <u>Preventive Services</u> without cost-sharing and before you meet your <u>Deductible</u> . See a list of covered <u>Preventive Services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>Deductibles</u> for specific services ?	No. There are no other specific <u>Deductibles</u> .	You don't have to meet <u>Deductibles</u> for specific services.
What is the <u>Out-of-pocket</u> <u>Limit</u> for this <u>Plan</u> ?	For <u>In-Network Provider</u> \$5,000 person For <u>Out-of-Network Provider</u> \$6,500 person	The <u>Out-of-pocket Limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>Plan</u> , they have to meet their own <u>Out-of-pocket Limits</u> until the overall family <u>Out-of-pocket Limit</u> has been met.
What is not included in the <u>Out-of-pocket Limit</u> ?	<u>Premiums, Balance-Billing</u> charges and health care this <u>Plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>Out-of-pocket Limit</u> .
Will you pay less if you use a <u>Network Provider</u> ?	Yes. See <u>www.bcidaho.com</u> or call 1-866-804-2253 for a list of <u>Network</u> <u>Provider</u> s.	This <u>Plan</u> uses a <u>Provider Network</u> . You will pay less if you use a <u>Provider</u> in the <u>Plan</u> 's <u>Network</u> . You will pay the most if you use an <u>Out-of-Network Provider</u> , and you might receive a bill from a <u>Provider</u> for the difference between the <u>Provider</u> 's charge and what your <u>Plan</u> pays ( <u>Balance Billing</u> ). Be aware your <u>Network Provider</u> might use an <u>Out-of-Network Provider</u> for some services (such as lab work). Check with your <u>Provider</u> before you get services.
Do you need a <u>Referral</u> to see a <u>Specialist</u> ?	No.	You can see the <u>Specialist</u> you choose without a <u>Referral</u> .



All <u>copayments</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	No charge for qualifying non-emergency telehealth services provided by MDLIVE. Additional telehealth services may be provided by your <u>Provider</u> .
	<u>Specialist</u> visit	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	none
	Preventive Care/Screening/immunization	No charge for listed preventive, <u>Screening</u> and immunization services. <u>Deductible</u> does not apply.	No charge for listed immunizations, 50% <u>Coinsurance</u> after <u>Deductible</u> for preventive and <u>Screening</u> .	You may have to pay for services that aren't preventive. Ask your <u>Provider</u> if the services needed are preventive. Then check what your <u>Plan</u> will pay for.
If you have a test	<u>Diagnostic Test</u> (x-ray, blood work)	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	No charge after <u>Deductible</u> for COVID-19 testing.
	Imaging (CT/PET scans, MRIs)	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	Preauthorization required.

		What You	ı Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition More information	Generic drugs	30% <u>Coinsurance</u> after <u>Deductible</u> (retail and mail order)	30% <u>Coinsurance</u> after <u>Deductible</u> (retail and mail order)	Covers up to a 30 day supply for retail non-maintenance drugs, or up to a 90 day supply for retail and mail order maintenance drugs. Additional <u>Out-of-Network</u> charges may apply. No charge after <u>Deductible</u> for certain medical services available at Albertsons and Safeway Pharmacy locations.
about <u>prescription</u> <u>drug coverage</u> is available at <u>www.bcidaho.com</u>	Preferred brand drugs	30% <u>Coinsurance</u> after <u>Deductible</u> (retail and mail order)	30% <u>Coinsurance</u> after <u>Deductible</u> (retail and mail order)	Covers up to a 30 day supply for retail non-maintenance drugs, or up to a 90 day supply for retail and mail order maintenance drugs. Additional <u>Out-of-Network</u> charges may apply. No charge after <u>Deductible</u> for certain medical services available at Albertsons and Safeway Pharmacy locations.
	Non-preferred brand drugs	30% <u>Coinsurance</u> after <u>Deductible</u> (retail and mail order)	30% <u>Coinsurance</u> after <u>Deductible</u> (retail and mail order)	Covers up to a 30 day supply for retail non-maintenance drugs, or up to a 90 day supply for retail and mail order maintenance drugs. Additional <u>Out-of-Network</u> charges may apply. No charge after <u>Deductible</u> for certain medical services available at Albertsons and Safeway Pharmacy locations.
	<u>Specialty Drugs</u>	30% <u>Coinsurance</u> after <u>Deductible</u> (retail and mail order)	30% <u>Coinsurance</u> after <u>Deductible</u> (retail and mail order)	Covers up to a 30 day supply. Coverage may include limitations and <u>Preauthorization</u> may be required. Additional <u>Out-of-Network</u> charges may apply. No charge after <u>Deductible</u> for certain medical services available at Albertsons and Safeway Pharmacy locations.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	<u>Preauthorization</u> required.
	Physician/surgeon fees	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	Preauthorization required.
If you need immediate medical attention	<u>Emergency Room Care</u>	\$100 <u>Copay</u> , then 30% <u>Coinsurance</u> after <u>Deductible</u>	\$100 <u>Copay</u> , then 30% <u>Coinsurance</u> after <u>Deductible</u>	In-Network Cost Sharing applies to both In-Network and Out-of-Network services. Copay waived if admitted.
	Emergency Medical Transportation	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	In-Network Cost Sharing applies for air ambulance services.
	<u>Urgent Care</u>	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	none

		What Yo	u Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	<u>Preauthorization</u> required.
	Physician/surgeon fee	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	Preauthorization required.
If you have mental health, behavioral health, or substance abuse	Outpatient services	30% <u>Coinsurance</u> after <u>Deductible</u> / EAP 1-5 visits at no charge	50% <u>Coinsurance</u> after <u>Deductible</u>	No charge for qualifying non-emergency telehealth services provided by MDLIVE. Additional telehealth services may be provided by your <u>Provider</u> . Contact BPA Health at 1-888-559-6556 for contacting EAP <u>Provider</u> s and for <u>Preauthorization</u> of EAP visits.
services	Inpatient services	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	Preauthorization required.
lf you are pregnant	Office Visits	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	For pregnancy services, <u>Cost Sharing</u> does not apply to certain <u>Preventive Services</u> . Depending on the type of services, a <u>Copay</u> , <u>Coinsurance</u> or <u>Deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	none
	Childbirth/delivery facility services	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	none
lf you need help ecovering or have	Home Health Care	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	Preauthorization required.
other special nealth needs	ReHabilitation Services	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	Coverage is limited to 20 visit annual max for occupational and speech therapies. Physical therapy is limited to 40 visit annual max.
	Habilitation Services	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	Coverage is limited to 20 visit annual max for occupational and speech therapies. Physical therapy is limited to 40 visit annual max.
	Skilled Nursing Care	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	Coverage is limited to 30 day annual max.
	Durable Medical Equipment	30% <u>Coinsurance</u> after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	<u>Preauthorization</u> required.
	Hospice Services	No charge after <u>Deductible</u>	50% <u>Coinsurance</u> after <u>Deductible</u>	none

		What You	u Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If your child needs	Children's eye exam	Not covered	Not covered	none
dental or eye care	Children's glasses	Not covered	Not covered	none
	Children's dental check-up	Not covered	Not covered	none

# **Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of other <u>excluded</u> services.)		
•	Bariatric surgery	Routine foot care
•	Cosmetic surgery	• Weight loss programs
•	Dental care (Adult)	
•	Dental check-up (Child)	
•	Eye exam (Child)	
•	Glasses (Child)	
•	Infertility treatment	
•	Long-term care	
٠	Private-duty nursing	
•	Routine eye care (Adult)	
Other	Covered Services (Limitations	s may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)
•	Acupuncture	

- Chiropractic care
- Hearing aids
- Non-emergency care when traveling outside the U.S.

# Your Rights to Continue Coverage:

### \*\* Group health coverage -

There are agencies that can help if you want to continue coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-4444-EBSA(3272) or <u>www.dol.gov/ebsa/healthreform</u>; or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. Other coverage options may be available to you too, including buying individual insurance through Your Health Idaho. For more information about Your Health Idaho, visit <u>www.YourHealthIdaho.org</u> or call 1-855-944-3246.

# Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

For any initial questions concerning a claim, or to appeal a claim or benefit decision, please contact Customer Service at 1-208-331-7347 or 1-866-804-2253 or 208-331-8897, <u>www.bcidaho.com</u>, or at P.O. Box 7408, Boise, ID 83707.

If your plan is subject to ERISA, you may contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA or <a href="http://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>

If your plan is fully insured or self-funded and subject to the Idaho Insurance Code, you may also receive assistance from the Idaho Department of Insurance at 1-800-721-3272 or www.DOI.Idaho.gov

# Does this plan provide Minimum Essential Coverage? Yes.

<u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

# Does this plan meet the Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this **plan** might cover costs for a sample medical situation, see the next section.

### About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>Coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Managing Joo's type 2 Dishetes

Peg is Having a Baby		
(9 months of in-network pre-natal care hospital delivery)	and a	
The <u>plan's</u> overall <u>deductible</u>	\$2,000	
Specialist coinsurance	30%	
Hospital (facility) coinsurance	30%	
Other <u>coinsurance</u>	30%	

# This EXAMPLE event includes services like:

<u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist</u> visit (*anesthesia*)

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$2,000
<u>Copayments</u>	\$0
Coinsurance	\$3,000
What isn't Covered	
Limits or exclusions	<b>\$</b> 60
The total Peg would pay is	\$5,060

Managing Jue S type 2 Diaber	les
(a year of routine in-network care of a	well-
controlled condition)	
The plan's overall deductible	\$2,00
Specialist coinsurance	30%
Hospital (facility) coinsurance	30%
Other coinsurance	30%
This EXAMPLE event includes services	ike:
Primary care physician office visits (includin	ıg
disease education)	
Diagnostic tests (blood work)	
Prescription drugs	
<b>Durable medical equipment</b> (glucose meter)	

# Total Example Cost\$5,830In this example, Joe would pay:Cost SharingDeductibles\$2,000Copayments\$0Coinsurance\$840What isn't Covered\$840Limits or exclusions\$20The total Joe would pay is\$2,860

The plan would be responsible for the other costs of these EXAMPLE covered services.

## Mia's Simple Fracture

(in-network emergency room visit and fo	llow up
care)	
The plan's overall deductible	\$2,000
Specialist coinsurance	30%
Hospital (facility) coinsurance	30%
Other coinsurance	30%

This EXAMPLE event includes services like:
Emergency room care (including medical supplies)
Diagnostic test (x-ray)
Durable medical equipment (crutches)
<b><u>Rehabilitation services</u></b> ( <i>physical therapy</i> )

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$2,000
<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$170
What isn't Covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,270

\$12,690

# DISCRIMINATION IS AGAINST THE LAW

Blue Cross of Idaho and Blue Cross of Idaho Care Plus, Inc., (collectively referred to as Blue Cross of Idaho) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Blue Cross of Idaho does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Blue Cross of Idaho:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - o Qualified sign language interpreters
  - o Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - o Qualified interpreters
  - o Information written in other languages

If you need these services, contact Blue Cross of Idaho Customer Service Department. Call 1-800-627-1188 (TTY: 711), or call the customer service phone number on the back of your card. If you believe that Blue Cross of Idaho has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with Blue Cross of Idaho's Grievances and Appeals Department at:

Manager, Grievances and Appeals 3000 E. Pine Ave., Meridian, ID 83642 Telephone: 1-800-274-4018 Fax: 208-331-7493 Email: grievances&appeals@bcidaho.com TTY: 711

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Grievances and Appeals team is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at *https://ocrportal.hhs.gov/ocr/portal/lobby.* 

*jsf*, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TTY). Complaint forms are available at *<http://www.hhs.gov/ocr/office/file/index.html>* 

**ATTENTION:** If you speak Arabic, Bantu, Chinese, Farsi, French, German, Japanese, Korean, Nepali, Romanian, Russian, Serbo-Croatian, Spanish, Tagalog, or Vietnamese, language assistance services, free of charge, are available to you. Call 1-800-627-1188 (TTY: 711).

Arabic انتبه: إذا كنت تتحدث اللغة العربية ، فإن خدمات المساعدة اللغوية متاحة لك مجانًا اتصل على 1888-627-1880 (للصم والبكم: 711).

**Bantu:** ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-800-627-1188 (TTY: 1-800-377-1363).

**Chinese:** 注意:如果您使用繁體中文,您可以免費獲得 語言援助服務。請致電 1-800-627-1188(TTY:711)。

توجه: اگر به زبان فارسی صحبت می کنید، خدمات رایگان پشتیبانی زبان، در دسترس شما است. شماره تماس 1188-627-188-1 (711:TTY).

**French:** ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-627-1188 (ATS : 711).

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-627-1188 (TTY: 711).

Japanese: 注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-627-1188 (TTY:711)まで、お電話にてご連絡ください。

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-627-1188 (TTY: 711)번으로 전화해 주십시오. Nepali: ध्यान दनिहोस: तपार्इले नेपाली बोल्नुहुन्छ भने तपार्इको नमित भाषा सहायता सेवाहर नाःशुलक रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-800-627-1188 (टटिविाइ: 711) ।

**Romanian:** ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-627-1188 (TTY: 711).

**Russian:** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-627-1188 (телетайп: 711).

**Serbo-Croatian:** OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-627-1188 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711).

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-627-1188 (TTY: 711).

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-627-1188 (TTY: 711.

**Vietnamese:** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-627-1188 (TTY: 711).