



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 [contribution](#)) 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](#), [cost sharing](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-800-627-1188 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall Deductible ?	In-Network \$4,000 person/\$8,000 family; Out-of-Network \$8,000 person/\$16,000 family.	Generally, you must pay all of the costs from Providers up to the Deductible amount before this Plan begins to pay. If you have other family members on the Plan , each family member must meet their own individual Deductible until the total amount of Deductible expenses paid by all family members meets the overall family Deductible .
Are there services covered before you meet your Deductible ?	Yes. Services that require Copays , or In-Network hospice care and listed Preventive Care are covered before you meet your Deductible .	This Plan covers some items and services even if you haven't yet met the Deductible amount. But a Copayment or Cost Sharing may apply. For example, this Plan covers certain Preventive Services without cost-sharing and before you meet your Deductible . See a list of covered Preventive Services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other Deductibles for specific services ?	No. There are no other specific Deductibles .	You don't have to meet Deductibles for specific services.
What is the Out-of-pocket Limit for this Plan ?	In-Network \$8,000 person/\$16,000 family; Out-of-Network \$16,000 person/\$32,000 family	The Out-of-pocket Limit is the most you could pay in a year for covered services. If you have other family members in this Plan , they have to meet their own Out-of-pocket Limits until the overall family Out-of-pocket Limit has been met.
What is not included in the Out-of-pocket Limit ?	Contributions, Balance-Billing charges and health care this Plan doesn't cover.	Even though you pay these expenses, they don't count toward the Out-of-pocket Limit .
Will you pay less if you use a Network Provider ?	Yes. See www.bcidaho.com or call 1-855-854-1412 or 208-985-1968 for a list of Network Providers .	This Plan uses a Provider Network . You will pay less if you use a Provider in the Plan's Network . You will pay the most if you use an Out-of-Network Provider , and you might receive a bill from a Provider for the difference between the Provider's charge and what your Plan pays (Balance Billing). Be aware your Network Provider might use an Out-of-Network Provider for some services (such as lab work). Check with your Provider before you get services.
Do you need a Referral to see a Specialist ?	No.	You can see the Specialist you choose without a Referral .



All [copayments](#) and [cost sharing](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	Additional telehealth services may be provided by your Provider .
	Specialist visit	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	----- none -----
	Preventive Care/Screening /immunization	No charge for listed preventive, Screening and immunization services. Deductible does not apply.	60% Cost Sharing after Deductible	You may have to pay for services that aren't preventive. Ask your Provider if the services needed are preventive. Then check what your Plan will pay for.
If you have a test	Diagnostic Test (x-ray, blood work)	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	----- none -----
	Imaging (CT/PET scans, MRIs)	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	Preauthorization required.
If you need drugs to treat your illness or condition	Generic drugs	40% Coinsurance after Deductible	Not covered	Covers up to a 90-day supply at In-Network pharmacies, if applicable, with multiple Copays .
	Preferred brand drugs	40% Coinsurance after Deductible	Not covered	Covers up to a 90-day supply at In-Network pharmacies, if applicable, with multiple Copays .
	Non-preferred brand drugs	40% Coinsurance after Deductible	Not covered	Covers up to a 90-day supply at In-Network pharmacies, if applicable, with multiple Copays .
	Specialty Drugs	40% Coinsurance after Deductible	Not covered	Coverage may include limitations and Preauthorization may be required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	Preauthorization required.
	Physician/surgeon fees	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	Preauthorization required.

More information about [prescription drug coverage](#) is available at www.medimpact.com or 1-888-402-1984

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency Room Care	\$200 Copay /visit, 40% Cost Sharing after Deductible	\$200 Copay /visit, 40% Cost Sharing after In-Network Deductible	In-Network Cost Sharing applies to both In-Network and Out-of-Network services. Copay waived if admitted.
	Emergency Medical Transportation	40% Cost Sharing after Deductible	40% Cost Sharing after In-Network Deductible	In-Network Cost Sharing applies for air ambulance services.
	Urgent Care	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	----- none -----
If you have a hospital stay	Facility fee (e.g., hospital room)	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	Preauthorization required.
	Physician/surgeon fee	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	Preauthorization required.
If you have mental health, behavioral health, or substance abuse services	Outpatient services	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	Additional telehealth services may be provided by your Provider . Contact ComPsych at 1-877-294-3271 for EAP 1-3 visits.
	Inpatient services	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	Preauthorization required.
If you are pregnant	Office Visits	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	For pregnancy services, Cost Sharing does not apply to certain Preventive Services . Depending on the type of services, a Copay , Cost Sharing or Deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	----- none -----
	Childbirth/delivery facility services	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	----- none -----

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home Health Care	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	Out-of-Network limited to 25 visit annual max.
	Rehabilitation Services	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	Coverage is limited to 30 visit annual max combined for outpatient physical, speech and occupational; 36 visit annual max for outpatient cardiac therapy.
	Habilitation Services	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	Coverage is limited to 30 visit annual max combined for outpatient physical, speech and occupational.
	Skilled Nursing Care	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	Limited to 100 day annual max. Preauthorization required.
	Durable Medical Equipment	40% Cost Sharing after Deductible	60% Cost Sharing after Deductible	Preauthorization required.
	Hospice Services	No charge. Deductible does not apply.	60% Cost Sharing after Deductible	Includes Bereavement Counseling.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	----- none -----
	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 [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of other [excluded services](#).)

- Cosmetic surgery
- Dental care (Adult)
- Dental check-up (Child)
- Eye exam (Child)
- Glasses (Child)
- Long-term care
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing aids
- Infertility treatment
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

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 1-866-444-EBSA(3272) or www.dol.gov/ebsa/healthreform or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-855-944-3246.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your [plan](#) for a denial of [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). 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 1-800-627-1188, www.bcidaho.com 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 www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? **Yes.**

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

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 [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [Cost Sharing](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$4,000
- [Specialist cost sharing](#) 40%
- Hospital (facility) [cost sharing](#) 40%
- Other [cost sharing](#) 40%

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Specialist](#) visit (*anesthesia*)

Total Example Cost \$12,690

In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$4,000
Copayments	\$0
Cost Sharing	\$3,430
<i>What isn't Covered</i>	
Limits or exclusions	\$70
The total Peg would pay is	\$7,500

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$4,000
- [Specialist cost sharing](#) 40%
- Hospital (facility) [cost sharing](#) 40%
- Other [cost sharing](#) 40%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

Total Example Cost \$5,830

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,300
Copayments	\$0
Cost Sharing	\$0
<i>What isn't Covered</i>	
Limits or exclusions	\$4,300
The total Joe would pay is	\$5,600

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$4,000
- [Specialist cost sharing](#) 40%
- Hospital (facility) [cost sharing](#) 40%
- Other [cost sharing](#) 40%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

Total Example Cost \$2,800

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,600
Copayments	\$200
Cost Sharing	\$0
<i>What isn't Covered</i>	
Limits or exclusions	\$10
The total Mia would pay is	\$2,810

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.