PPO HRA BCO

Summary of Benefits and Coverage:
What this Plan Covers & What You Pay For Covered Services

Coverage Period: 1/1/2026 - 12/31/2026

Coverage for: Enrollee + Eligible Dependents | **Plan Type:** PPO

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 **$1,500** person/family is a max of 3. Out-of-Network **$1,500** person/family is a max of 3.	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. Rx drugs, Copay, non-covered and ambulance services or In-Network home health, hospice and 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?	For In-Network Provider **$5,300** person / **$10,600** family For Out-of-Network Provider **$5,300** person /**$10,600** 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	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% Cost Sharing after Deductible	Additional telehealth services may be provided by your Provider. *BCO is limited to the Blue Choice Option Contracting Providers.
	Specialist visit	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% Cost Sharing after Deductible	*BCO is limited to the Blue Choice Option Contracting Providers.
	Preventive care/Screening/immunization	No charge for listed preventive, Screening and immunization services. Deductible does not apply.	Not covered	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)	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% Cost Sharing after Deductible	*BCO is limited to the Blue Choice Option Contracting Providers.
	Imaging (CT/PET scans, MRIs)	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% Cost Sharing after Deductible	Preauthorization required. *BCO is limited to the Blue Choice Option Contracting Providers.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.medimpact. com or 1-888-402-1984	Generic drugs	20% Cost Sharing	Not covered	$4 min/$20 max per prescription up to a 30 day supply. $8 min/$40 max per prescription 31-60 day supply. $12 min/$60 max per prescription 61 -90 day supply. Max amounts do not apply to Out-of-Network Providers.
	Preferred brand drugs	30% Cost Sharing	Not covered	$40 min/$100 max per prescription up to a 30 day supply. $80 min/$200 max per prescription 31-60 day supply. $100 min/$250 max per prescription 61-90 day supply. Max amounts do not apply to Out-of-Network Providers.
	Non-preferred brand drugs	50% Cost Sharing	Not covered	$70 min/$160 max per prescription up to a 30 day supply. $140 min/ $320 max per prescription 31-60 day supply. $175 min/$380 max per prescription 61-90 day supply. Max amounts do not apply to Out-of-Network Providers.
	Specialty Drugs	50% Cost Sharing	Not covered	Coverage may include limitations and Preauthorization may be required.

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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% Cost Sharing after Deductible	Preauthorization required.*BCO is limited to the Blue Choice Option Contracting Providers.
	Physician/surgeon fees	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% Cost Sharing after Deductible	Preauthorization required. *BCO is limited to the Blue Choice Option Contracting Providers.
If you need immediate medical attention	Emergency Room Care	$200 Copay/visit, 5% Cost Sharing after Deductible for BCO*; $200 Copay/visit, 25% Cost Sharing after Deductible	$200 Copay/visit, 25% Cost Sharing after In-Network Deductible	In-Network Cost Sharing applies to both In-Network and Out-of-Network services. Copay waived if admitted. *BCO is limited to the Blue Choice Option Contracting Providers.
	Emergency Medical Transportation	$100 Copay/occurrence, 5% Cost Sharing for BCO*; $100 Copay/occurrence, 25% Cost Sharing. Deductible does not apply.	$100 Copay/occurrence, 25% Cost Sharing. Deductible does not apply.	In-Network Cost Sharing applies for air ambulance services. *BCO is limited to the Blue Choice Option Contracting Providers.
	Urgent Care	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	25% Cost Sharing after In-Network Deductible	*BCO is limited to the Blue Choice Option Contracting Providers.
If you have a hospital stay	Facility fee (e.g., hospital room)	$100 Copay/admission, 5% Cost Sharing after Deductible for BCO*; $100 Copay/admission, 25% Cost Sharing after Deductible	$200 Copay/admission, 45% Cost Sharing after Deductible	Preauthorization required. *BCO is limited to the Blue Choice Option Contracting Providers.
	Physician/surgeon fee	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% Cost Sharing after Deductible	Preauthorization required. *BCO is limited to the Blue Choice Option Contracting Providers.

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 have mental health, behavioral health, or substance abuse services	Outpatient services	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% Cost Sharing after Deductible	Additional telehealth services may be provided by your Provider. Contact ComPsych at 1-877-294-3271 for EAP 1-5 visits. *BCO is limited to the Blue Choice Option Contracting Providers.
	Inpatient services	$100 Copay/admission, 5% Cost Sharing after Deductible for BCO*; $100 Copay/admission, 25% Cost Sharing after Deductible	$200 Copay/admission, 45% Cost Sharing after Deductible	Preauthorization required. *BCO is limited to the Blue Choice Option Contracting Providers.
If you are pregnant	Office Visits	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% 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). *BCO is limited to the Blue Choice Option Contracting Providers.
	Childbirth/delivery professional services	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% Cost Sharing after Deductible	*BCO is limited to the Blue Choice Option Contracting Providers.
	Childbirth/delivery facility services	$100 Copay/admission, 5% Cost Sharing after Deductible for BCO*; $100 Copay/admission, 25% Cost Sharing after Deductible	$200 Copay/admission, 45% Cost Sharing after Deductible	Preauthorization required if inpatient stay exceeds 48 hours for normal delivery and 96 hours after cesarean delivery. *BCO is limited to the Blue Choice Option Contracting Providers.

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	No charge. Deductible does not apply.	45% Cost Sharing after Deductible	Coverage is limited to 90 visits annual max. *BCO is limited to the Blue Choice Option Contracting Providers.
	ReHabilitation Services	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% Cost Sharing after Deductible	Coverage is limited to 45 visit annual max for physical, speech and occupational services. Cardiac services are limited to 45 visit annual max. *BCO is limited to the Blue Choice Option Contracting Providers.
	Habilitation Services	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% Cost Sharing after Deductible	Coverage is limited to 45 visit annual max for physical, speech and occupational services. *BCO is limited to the Blue Choice Option Contracting Providers.
	Skilled Nursing Care	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% Cost Sharing after Deductible	Coverage is limited to 120 day annual max. Preauthorization required. *BCO is limited to the Blue Choice Option Contracting Providers.
	Durable Medical Equipment	5% Cost Sharing after Deductible for BCO*; 25% Cost Sharing after Deductible	45% Cost Sharing after Deductible	Preauthorization required. *BCO is limited to the Blue Choice Option Contracting Providers.
	Hospice Services	No charge. Deductible does not apply.	45% 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)

- Abortion, except in the cases of rape, incest or when the life of the mother is endangered.
- Cosmetic surgery
- Dental care (Adult)
- Dental check-up (Child)
- Eye exam (Child)
- Glasses (Child)
- Long-term care
- Private-duty nursing
- 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 through Transcarent
- Chiropractic care
- Hearing aids
- Infertility treatment
- 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 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 inital 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	$1,500
Specialist cost sharing:	25%
Hospital (facility) cost sharing:	25%
Other cost sharing:	25%

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:	
Cost Sharing	
Deductibles	$1,500
Copayments	$100
cost sharing	$2,200
What isn't Covered	
Limits or Exclusions	$60
The total Peg would pay is	**$3,860**

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

The plan's overall deductible:	$1,500
Specialist cost sharing:	25%
Hospital (facility) cost sharing:	25%
Other cost sharing:	25%

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:	
Cost Sharing	
Deductibles	$1,500
Copayments	$0
cost sharing	$1,270
What isn't Covered	
Limits or Exclusions	$20
The total Joe would pay is	**$2,790**

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

The plan's overall deductible:	$1,500
Specialist cost sharing:	25%
Hospital (facility) cost sharing:	25%
Other cost sharing:	25%

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:	
Cost Sharing	
Deductibles	$1,500
Copayments	$300
cost sharing	$200
What isn't Covered	
Limits or Exclusions	$0
The total Mia would pay is	**$2,000**

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