The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan will 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.bciddaho.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 1-800-627-1188 to request a copy.

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why This Matters:</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the overall Deductible?</td>
<td>$3,800 family.</td>
<td>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 policy, the overall family Deductible must be met before the Plan begins to pay.</td>
</tr>
<tr>
<td>Are there services covered before you meet your Deductible?</td>
<td>Yes. Services that require Copays, immunizations and Preventive Care are covered before you meet your Deductible.</td>
<td>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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</td>
</tr>
<tr>
<td>Are there other Deductibles for specific services?</td>
<td>Yes. $1,500 for bariatric surgery. There are no other specific Deductibles.</td>
<td>You must pay all of the costs for these services up to the specific Deductible amount before this Plan begins to pay for these services.</td>
</tr>
<tr>
<td>What is the Out-of-pocket Limit for this Plan?</td>
<td>$6,900 person/ $10,000 family</td>
<td>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.</td>
</tr>
<tr>
<td>What is not included in the Out-of-pocket Limit?</td>
<td>Contributions, Balance-Billing charges and health care this Plan doesn’t cover.</td>
<td>Even though you pay these expenses, they don’t count toward the Out-of-pocket Limit.</td>
</tr>
<tr>
<td>Will you pay less if you use a Network Provider?</td>
<td>Yes. See <a href="http://www.bciddaho.com">www.bciddaho.com</a> or call 1-800-627-1188 for a list of Network Providers.</td>
<td>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.</td>
</tr>
<tr>
<td>Do you need a Referral to see a Specialist?</td>
<td>No.</td>
<td>You can see the Specialist you choose without a Referral.</td>
</tr>
</tbody>
</table>

Questions: Call 1-800-627-1188 or visit us at www.bciddaho.com/SBC.
All copayments and cost sharing costs shown in this chart are after your deductible has been met, if a deductible applies.

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you visit a health care provider's office or clinic</td>
<td>Primary care visit to treat an injury or illness</td>
<td>Network Provider (You will pay the least)</td>
<td>Additional telehealth services may be provided by your Provider.</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>Out-of-Network Provider (You will pay the most)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Preventive Care/Screening/immunization</td>
<td>No charge for listed preventive, Screening and immunization services. Deductible does not apply.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>No charge for listed preventive, Screening and immunization services. Deductible does not apply.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>If you have a test</td>
<td>Diagnostic Test (x-ray, blood work)</td>
<td>30% Cost Sharing after Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>30% Cost Sharing after Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Preauthorization required.</td>
<td></td>
</tr>
<tr>
<td>If you need drugs to treat your illness or condition</td>
<td>Generic drugs</td>
<td>30% Cost Sharing after Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Preferred brand drugs</td>
<td>30% Cost Sharing after Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Non-preferred brand drugs</td>
<td>30% Cost Sharing after Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Specialty Drugs</td>
<td>30% Cost Sharing after Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td>30% Cost Sharing after Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>30% Cost Sharing after Deductible</td>
<td></td>
</tr>
</tbody>
</table>

Questions: Call 1-800-627-1188 or visit us at www.bcidaho.com/SBC.
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<th>Common Medical Event</th>
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</tr>
</thead>
<tbody>
<tr>
<td>If you need immediate medical attention</td>
<td>Emergency Room Care</td>
<td>30% Cost Sharing after Deductible</td>
<td>none</td>
</tr>
<tr>
<td></td>
<td>Emergency Medical Transportation</td>
<td>30% Cost Sharing after Deductible</td>
<td>none</td>
</tr>
<tr>
<td></td>
<td>Urgent Care</td>
<td>30% Cost Sharing after Deductible</td>
<td>none</td>
</tr>
<tr>
<td>If you have a hospital stay</td>
<td>Facility fee (e.g., hospital room)</td>
<td>30% Cost Sharing after Deductible</td>
<td>Preauthorization required.</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fee</td>
<td>30% Cost Sharing after Deductible</td>
<td>Preauthorization required.</td>
</tr>
<tr>
<td>If you have mental health, behavioral health, or</td>
<td>Outpatient services</td>
<td>30% Cost Sharing after Deductible</td>
<td>Contact APS Healthcare at 1-800-999-1077 for EAP 1-8 Visits. Additional telehealth services may be provided by your Provider.</td>
</tr>
<tr>
<td>substance abuse services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If you are pregnant</td>
<td>Office Visits</td>
<td>30% Cost Sharing after Deductible</td>
<td>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).</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery professional services</td>
<td>30% Cost Sharing after Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery facility services</td>
<td>30% Cost Sharing after Deductible</td>
<td></td>
</tr>
</tbody>
</table>

Questions: Call 1-800-627-1188 or visit us at www.bcidaho.com/SBC.
<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Network Provider (You will pay the least)</th>
<th>Out-of-Network Provider (You will pay the most)</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Home Health Care</td>
<td>30% Cost Sharing after Deductible</td>
<td>30% Cost Sharing after Deductible</td>
<td>Preauthorization required.</td>
</tr>
<tr>
<td></td>
<td>ReHabilitation Services</td>
<td>30% Cost Sharing after Deductible</td>
<td>30% Cost Sharing after Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Habilitation Services</td>
<td>30% Cost Sharing after Deductible</td>
<td>30% Cost Sharing after Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Skilled Nursing Care</td>
<td>30% Cost Sharing after Deductible</td>
<td>30% Cost Sharing after Deductible</td>
<td>Coverage is limited to 30 day annual max.</td>
</tr>
<tr>
<td></td>
<td>Durable Medical Equipment</td>
<td>30% Cost Sharing after Deductible</td>
<td>30% Cost Sharing after Deductible</td>
<td>Preauthorization required.</td>
</tr>
<tr>
<td></td>
<td>Hospice Services</td>
<td>30% Cost Sharing after Deductible</td>
<td>30% Cost Sharing after Deductible</td>
<td></td>
</tr>
<tr>
<td>If your child needs dental or eye care</td>
<td>Children’s eye exam</td>
<td>Not covered</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Children’s glasses</td>
<td>Not covered</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Children’s dental check-up</td>
<td>Not covered</td>
<td>Not covered</td>
<td></td>
</tr>
</tbody>
</table>

Questions: Call 1-800-627-1188 or visit us at www.bcidaho.com/SBC.
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.
- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Dental check-up (Child)
- Eye exam (Child)
- Glasses (Child)
- Infertility treatment
- 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.)

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

Questions: Call 1-800-627-1188 or visit us at www.bcidaho.com/SBC.
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 Your Health Idaho. For more information about Your Health Idaho, visit www.YourHealthIdaho.org 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.bciddaho.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.

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.

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.

Questions: Call 1-800-627-1188 or visit us at www.bciddaho.com/SBC.
### Peg is Having a Baby

- **(9 months of in-network pre-natal care and a hospital delivery)**
  - The **plan's overall deductible**: $3,800
  - Specialist cost sharing: $0
  - Hospital (facility) cost sharing: 30%
  - Other cost sharing: 30%

**Total Example Cost**: $12,690

In this example, Peg would pay:
- **Deductibles**: $3,800
- **Copayments**: $0
- **Cost Sharing**: $2,630

**What isn’t Covered**
- Limits or exclusions: $60

The total Peg would pay is **$6,490**

### Managing Joe's type 2 Diabetes

- **(a year of routine in-network care of a well-controlled condition)**
  - The **plan's overall deductible**: $3,800
  - Specialist cost sharing: $0
  - Hospital (facility) cost sharing: 30%
  - Other cost sharing: 30%

**Total Example Cost**: $5,830

In this example, Joe would pay:
- **Deductibles**: $3,800
- **Copayments**: $0
- **Cost Sharing**: $300

**What isn’t Covered**
- Limits or exclusions: $20

The total Joe would pay is **$4,120**

### Mia's Simple Fracture

- **(in-network emergency room visit and follow up care)**
  - The **plan's overall deductible**: $3,800
  - Specialist cost sharing: $0
  - Hospital (facility) cost sharing: 30%
  - Other cost sharing: 30%

**Total Example Cost**: $2,800

In this example, Mia would pay:
- **Deductibles**: $3,800
- **Copayments**: $0
- **Cost Sharing**: $0

**What isn’t Covered**
- Limits or exclusions: $40

The total Mia would pay is **$2,800**

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**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.

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**Questions:** Call 1-800-627-1188 or visit us at www.bcidaho.com/SBC.
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: 1-800-377-1363), 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: 1-800-377-1363

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>

Questions: Call 1-800-627-1188 or visit us at www.bcidaho.com/SBC.
**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: 1-800-377-1363).

**Arabic:** اهلا وسهلاً بك! نحن نقدم خدمات الدعم اللغوي المجانية. الرجاء الاتصال بنا على رقم في الغالب 1-800-627-1188 (1-800-377-1363).

**Bantu:** ICITONDERWA: Nimba uvuga ikirundu, 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：1-800-377-1363）。

**Farsi:** بیانک که وکالت پرسای نانای همگی: هجوتم 1-800-377-1363.

**French:** ATTENTION: Si vous parlez français, des services d’aide linguistique vous sont proposés gratuitement.Appelez le 1-800-627-1188 (ATS: 1-800-377-1363).

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlosen sprachlichen Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-627-1188 (TTY: 1-800-377-1363).

**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: 1-800-377-1363）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: 1-800-377-1363)번으로 전화해 주십시오.

**Nepali:** ध्यान दिनुहोस्: तपाईले नेपाली बोल्नुभए अन्ने तपाईले निम्नलिन्त भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ। फोन गर्नुहोस् 1-800-627-1188 (टिटिवाइः 1-800-377-1363)।

**Russian:** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-627-1188 (телетайп: 1-800-377-1363).

**Serbo:** 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: 1-800-377-1363).

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-627-1188 (TTY: 1-800-377-1363).

**Tagalog:** PAUNAWA: Kung nagsasala ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-627-1188 (TTY: 1-800-377-1363).

**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: 1-800-377-1363).