Idaho School Benefit Trust PPO

Coverage Period: 9/1/2025 - 8/31/2026

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

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 <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. Note: Information about the cost of the <u>plan</u> (called the <u>contribution</u>) 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 <u>allowed amount, balance billing, cost sharing, copayment, deductible, provider,</u> or other <u>underlined</u> terms see the Glossary. You can view the Glossary at https://members.bcidaho.com/my-account/my-account-my-account-my-contract.page. For general definitions of common terms, such as <u>allowed amount, balance billing, cost sharing, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://members.bcidaho.com/my-account/my-account-my-contract.page.</u>

Important Questions	Answers	Why This Matters
What is the overall <u>Deductible</u> ?	\$750 person/ \$1,500 family.	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 <u>Plan</u> , each family member must meet their own individual <u>Deductible</u> until the total amount of <u>Deductible</u> expenses paid by all family members meets the overall family <u>Deductible</u> .
Are there services covered before you meet your <u>Deductible</u> ?	Yes. Pharmacy, services that require <u>Copays</u> , immunizations or <u>In-Network</u> hospice care 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>Cost Sharing</u> may apply. For example, this <u>Plan</u> covers certain <u>Preventive Services</u> without <u>Cost Sharing</u> and before you meet your <u>Deductible</u> . See a list of covered <u>Preventive Services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
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 Limit</u> for this <u>Plan</u> ?	For In-Network Provider \$2,250 person / \$4,500 family, For Out-of-Network Provider \$3,750 person /\$7,500 family For Prescription Drugs \$3.000 person/\$6.000 family	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> ?	Contributions, <u>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</u> <u>Provider</u> ?	Yes. See <u>www.bcidaho.com</u> or call 1- 800-627-1188 for a list of <u>Network</u> <u>Provider</u> s.	You pay the least if you use a <u>Provider</u> on the ChoiceDocs <u>In-Network Provider</u> list. You pay more if you use all other <u>Provider</u> s on the <u>In-Network Provider</u> list. 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>cost sharing</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</u> 's office or clinic	Primary care visit to treat an injury or illness	ChoiceDocs = \$10 <u>Copay</u> /visit; All other <u>In-Network</u> = \$30 <u>Copay</u> /visit, <u>Deductible</u> does not apply	30% <u>Cost Sharing</u> after <u>Deductible</u>	<u>Copay</u> does not apply to additional services. <u>Cost Sharing</u> may not apply for pediatric physician office visit. Additional telehealth services may be provided by your <u>Provider</u> .
	<u>Specialist</u> visit	ChoiceDocs = \$30 <u>Copay</u> /visit; All other <u>In-Network</u> = \$50 <u>Copay</u> /visit, <u>Deductible</u> does not apply	30% <u>Cost Sharing</u> after <u>Deductible</u>	Copay does not apply to additional services. Cost Sharing may not apply for pediatric physician office visit.
	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, 30% <u>Cost</u> <u>Sharing</u> after <u>Deductible</u> for preventive and <u>Screening</u> .	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	<u>Diagnostic test</u> (x-ray, blood work)	No charge up to a combined \$100, then 10% Cost Sharing after Deductible	30% <u>Cost Sharing</u> after <u>Deductible</u>	none
	Imaging (CT/PET scans, MRIs)	No charge up to a combined \$100, then 10% Cost Sharing after Deductible	30% <u>Cost Sharing</u> after <u>Deductible</u>	<u>Preauthorization</u> required.
If you need drugs to treat your illness or	Generic drugs	\$10 <u>Copay</u> /prescription (retail and mail order)	\$10 <u>Copay/prescription</u> (retail and mail order)	Covers up to a 90 day supply with multiple <u>Copays</u> . Additional <u>Out-of-Network</u> charges may apply.
condition More information about prescription drug coverage is available at www.bcidaho.com	Preferred brand drugs	\$20 <u>Copay</u> /prescription (retail and mail order)	\$20 <u>Copay/prescription</u> (retail and mail order)	Covers up to a 90 day supply with multiple <u>Copays</u> . Additional <u>Out-of-</u> <u>Network</u> charges may apply.
	Non-preferred brand drugs	\$20 <u>Copay</u> /prescription (retail and mail order)	\$20 <u>Copay/prescription</u> (retail and mail order)	Covers up to a 90 day supply with multiple <u>Copays</u> . Additional <u>Out-of-Network</u> charges may apply.
	Specialty Drugs	Refer to generic, preferred brand and non-preferred brand drugs above.	Refer to generic, preferred brand and non-preferred brand drugs above.	Limitations, <u>Preauthorization</u> , and <u>Out-of-Network</u> charges may apply. If eligible for Cost Relief, there is no <u>Cost Sharing</u> if you enroll. If you opt out, <u>Cost Sharing</u> will increase and may not apply to your <u>Deductible</u> .

		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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>Cost Sharing</u> after <u>Deductible</u>	30% <u>Cost Sharing</u> after <u>Deductible</u>	Preauthorization required.
	Physician/surgeon fees	10% <u>Cost Sharing</u> after <u>Deductible</u>	30% <u>Cost Sharing</u> after <u>Deductible</u>	Preauthorization required.
If you need immediate medical	Emergency Room Care	\$100 <u>Copay</u> /visit, 10% <u>Cost</u> <u>Sharing</u> after <u>Deductible</u>	\$100 <u>Copay</u> /visit, 10% <u>Cost</u> <u>Sharing</u> after <u>Deductible</u>	In-Network Cost Sharing applies to both In-Network and Out-of-Network services. Copay waived if admitted.
attention	Emergency Medical Transportation	10% <u>Cost Sharing</u> after <u>Deductible</u>	30% <u>Cost Sharing</u> after <u>Deductible</u>	In-Network Cost Sharing applies for air ambulance services.
	<u>Urgent Care</u>	\$50 <u>Copay</u> /visit, <u>Deductible</u> does not apply	30% <u>Cost Sharing</u> after <u>Deductible</u>	Copay does not apply to additional services. Cost Sharing may not apply to pediatric physician office visit.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>Cost Sharing</u> after <u>Deductible</u>	30% <u>Cost Sharing</u> after <u>Deductible</u>	<u>Preauthorization</u> required.
	Physician/surgeon fee	10% <u>Cost Sharing</u> after <u>Deductible</u>	30% <u>Cost Sharing</u> after <u>Deductible</u>	Preauthorization required.
If you have mental health, behavioral health, or substance	Outpatient services	\$30 <u>Copay</u> /visit, 10% <u>Cost</u> <u>Sharing</u> after <u>Deductible</u> for facility and other services	30% <u>Cost Sharing</u> after <u>Deductible</u>	Cost Sharing may not apply for pediatric outpatient psychotherapy. Additional telehealth services may be provided by your Provider.
abuse services	Inpatient services 10% Cost Sharing after Deductible	10% <u>Cost Sharing</u> after <u>Deductible</u>	30% <u>Cost Sharing</u> after <u>Deductible</u>	Preauthorization required.
If you are pregnant	Office Visits	10% <u>Cost Sharing</u> after <u>Deductible</u>	30% <u>Cost Sharing</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>Cost Sharing</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	10% <u>Cost Sharing</u> after <u>Deductible</u>	30% <u>Cost Sharing</u> after <u>Deductible</u>	none
	Childbirth/delivery facility services	10% <u>Cost Sharing</u> after <u>Deductible</u>	30% <u>Cost Sharing</u> after <u>Deductible</u>	none

		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 need help recovering or have	Home Health Care	10% <u>Cost Sharing</u> after <u>Deductible</u>	30% <u>Cost Sharing</u> after <u>Deductible</u>	none	
other special health needs	ReHabilitation Services	10% <u>Cost Sharing</u> after <u>Deductible</u> for physical, speech and occupational; \$10 <u>Copay</u> /visit for cardiac therapy <u>Deductible</u> does not apply.		Coverage is limited to 20 visit annual max for outpatient physical, speech and occupational.	
	Habilitation Services	10% <u>Cost Sharing</u> after <u>Deductible</u>	30% <u>Cost Sharing</u> after <u>Deductible</u>	Coverage is limited to 20 visit annual max for outpatient physical, speech and occupational.	
	Skilled Nursing Care	10% <u>Cost Sharing</u> after <u>Deductible</u>	30% <u>Cost Sharing</u> after <u>Deductible</u>	<u>Preauthorization</u> required. Coverage is limited to 30 day annual max.	
	Durable Medical Equipment	10% <u>Cost Sharing</u> after <u>Deductible</u>	30% <u>Cost Sharing</u> after <u>Deductible</u>	<u>Preauthorization</u> required.	
	Hospice Services	No charge. <u>Deductible</u> does not apply.	30% <u>Cost Sharing</u> after <u>Deductible</u>	none	
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 Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of other excluded services)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Dental check-up (Child)
- Eye exam (Child)
- Glasses (Child)

- Hearing aids
- 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
- 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 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 <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 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.

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, Medicare, Medicare, 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:



Limits or Exclusions

The total Peg would pay is

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>cost sharing</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.

Peg is Having a baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <u>plan's</u> overall <u>deductible</u>	\$750	■ The plan's overall deductible:	\$750	■ The plan's overall deductible:	\$750
Specialist copay:	\$50	Specialist copay:	\$50	Specialist copay:	\$50
Hospital (facility) cost sharing:	10%	■ Hospital (facility) cost sharing:	10%	■ Hospital (facility) <u>cost sharing</u> :	10%
Other cost sharing:	10%	Other cost sharing:	10%	Other cost sharing:	10%
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	Primary care physician office visits (including dis Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter) Total Example Cost	sease education) \$5,830	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, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$750	<u>Deductibles</u>	\$120	<u>Deductibles</u>	\$750
<u>Copayments</u>	\$10	Copayments	\$730	Copayments	\$200
<u>cost sharing</u>	\$1,180	cost sharing	\$0	cost sharing	\$120
What isn't Covered		What isn't Covered		What isn't Covered	

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

The total Mia would pay is

\$20

\$870

Limits or Exclusions

\$60

\$2,000

Limits or Exclusions

The total Joe would pay is

\$0

\$1,070

DISCRIMINATION IS AGAINST THE LAW

Blue Cross of Idaho complies with applicable Federal civil rights laws and does not discriminate, exclude or treat less favorably on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability or sex.

Blue Cross of Idaho:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
- o Information written in other languages If you need these services, contact Blue Cross of Idaho Civil Rights Coordinator at 1-800-627-1188 (TTY: 711).

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 at:

Civil Rights Coordinator 3000 E. Pine Ave., Meridian, ID 83642

Telephone: 1-800-274-4018

Fax: 208-331-7493

Email: grievancesandappeals@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 Civil Rights Coordinator 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 (TDD). 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 1188-627-800-1 (للصم والبكم: 711).

Bantu: ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-800-627-1188 (TTY: 711).

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)。

Farsi توجه: اگر به زبان فارسی صحبت می کنید، خدمات رایگان پشتیبانی زبان، در دسترس شما است. شماره تماس 1188-627-800-1 (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 दनिहोस्: तपार्इले नेपाली बोल्नुहुन्छ भने तपार्इको निमृति भाषा सहायता सेवाहर् निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-800-627-1188 (टटिवाइ: 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).