

## Teton School District #401

BlueCross of Idaho PPO Effective September 1, 2018

	<u>In Network</u>	<u>Out of Network</u>
School District Pool <b>Deductible</b>	\$500 Ind / \$1000 family***	\$500 Ind / \$1000 family***
School District Pool <b>Co-Insurance</b>	You Pay 20% School Pays 80%	You Pay 20% School Pays 80%
<b><u>***Employee must submit all EOB's to American Insurance to receive \$500 deductible benefit. ***</u></b>		
Blue Cross <b>Deductible</b>	Up to: \$3000 Ind/\$6000 Family	Up to: \$3000 Ind/\$6000 Family
BlueCross <b>Coinsurance</b>	You pay 20% Blue Cross pays 80%	You pay 40% Blue Cross pays 40%
<b>Coinsurance Out-Of-Pocket</b> (Not Including Deductible)	Up to: \$1500 In Network * Combination of both out of pockets can be reached	Up to: \$3000 Out of Network
<b>Major Medical</b> (After Deductible and Coinsurance have been met)	100%	100%
<b>Physician Office Visit</b>	\$30	N/A
<b>Prescription Drug</b>	In network pharmacy -You pay \$0 generic / \$10 Name Brand then 20% of remaining cost for 30 day supply  Mail Order - Matches Retail	
<b>Maternity</b>	You pay 20% after deductible	You pay 40% after deductible
<b>Immunizations</b> (Does Not Include Office Visit)	covered 100% For covered immunizations	covered 100%
<b>Inpatient Rehab.</b>	You pay 20% A.D.	Not Covered
<b>Outpatient Speech, Physical, or Occupational Therapy</b> (20 visit combined max per insured)	You pay 20% A.D.	Not Covered
<b>Chiropractic Care</b> (18 Visit Max)	You pay 20% A.D.	You pay 50% A.D.
<b>Mental Health</b> (Psychotherapy Services)	\$30	You pay 40% A.D.
<b>Wellness / Preventative</b>	100% up to policy limits for covered services	You pay 40% A.D.
<p>Preauthorization, Claims, Network Provider information 1-800-627-1006 / <a href="http://www.bcidaho.com">www.bcidaho.com</a>  For buydown questions or any additional information contact American Insurance Service 529-3541</p> <p><b>PLEASE SEE GROUP CONTRACT FOR FULL BENEFIT INFORMATION. Benefits can have restrictions and/or limitations. Group Contract Supersedes this summary</b>  EOB's are Explanation of Benefits that you receive from Blue Cross</p>		