

## Teton School District #401

BlueCross of Idaho PPO Effective September 1, 2020

	<u>In Network</u>	<u>Out of Network</u>
School District Pool <b>Deductible</b>	\$400 Ind / \$800 family***	\$400 Ind / \$800 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 NBS with a claim form to receive \$400 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 30% Blue Cross pays 70%	You pay 50% Blue Cross pays 50%
<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 \$15 generic / \$30 Name Brand Preferred / \$45 Name Brand Non-Preferred for 30 day supply  Mail Order - Matches Retail	
<b>Maternity</b>	You pay 20%/30% after deductible	You pay 50% after deductible
<b>Immunizations</b> (Does Not Include Office Visit)	covered 100%	covered 100%
	For covered immunizations	
<b>Inpatient Rehab.</b>	You pay 20%/30% A.D.	Not Covered
<b>Outpatient Speech, Physical, or Occupational Therapy</b> (20 visit combined max per insured)	You pay 20%/30% A.D.	Not Covered
<b>Chiropractic Care</b> (18 Visit Max)	You pay 20%/30% A.D.	You pay 50% A.D.
<b>Mental Health</b> (Psychotherapy Services)	\$30	You pay 50% A.D.
<b>Wellness / Preventative</b>	100% up to policy limits for covered services	You pay 50% A.D.
<p>Preauthorization, Claims, Network Provider information 1-800-627-1006 / www.bcidaho.com For buydown questions or any additional information contact GBS (208)529-3541</p> <p><b>PLEASE SEE GROUP CONTRACT FOR FULL BENEFIT INFORMATION. Benefits can have restrictions and/or limitations. Group Contract Supersede's this summary</b> EOB's are Explanation of Benefits that you receive from Blue Cross</p>		