

Jefferson School District #251

BlueCross of Idaho PPO Effective September 1, 2020

(Wellness Qualified)

	<u>In Network</u>	<u>Out of Network</u>
School District Pool Deductible	\$500 Ind / \$1000 family***	\$500 Ind / \$1000 family***
School District Pool Co-Insurance	You Pay 20% School Pays 80%	You Pay 20% School Pays 80%

*****Employee must submit all EOB's to GBS of Idaho to receive \$500 deductible benefit. Employees must also participate in Healthy Measures Wellness program, and qualify to receive \$500 deductible benefit. Other wise Individual deductible will be \$1,000 and \$2,000 Family*****

Blue Cross Deductible	Up to: \$3000 Ind/\$6000 Family	Up to: \$3000 Ind/\$6000 Family
BlueCross Coinsurance	You pay 30% Blue Cross pays 70%	You pay 50% Blue Cross pays 50%

Coinsurance Out-Of-Pocket (Not Including Deductible)	Up to: \$1500 In Network * Combination of both out of pockets can be reached	Up to: \$3000 Out of Network
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Major Medical (After Deductible and Coinsurance have been met)	100%	100%
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Physician Office Visit	\$30 / \$60 specialist	N/A
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Prescription Drug	In network pharmacy -You pay \$10 Preferred generic, or \$20 Non-Preferred Generic. Then \$250 Deductible / \$30 Preferred brand name, or \$50 Non Preferred brand name. Specialty Preferred 20%, or Specialty Non-Preferred 30%. Total Annual Out of Pocket is \$2,000	
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Maternity	You pay 20%/ 30% A.D.	You pay 40% after deductible
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Immunizations (Does Not Include Office Visit)	covered 100% For covered immunizations	covered 100%
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Inpatient Rehab.	You pay 20% / 30% A.D.	Not Covered
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Outpatient Speech, Physical, or Occupational Therapy (20 visit combined max per insured)	You pay 20% / 30% A.D.	Not Covered
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Chiropractic Care (\$800 max per insured)	You pay 20% / 30% A.D.	You pay 50% A.D.
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Mental Health (Psychotherapy Services)	\$30 / \$60 Copay	You pay 40% A.D.
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Wellness / Preventative	100% up to policy limits for covered services	You pay 40% A.D.
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Preauthorization, Claims, Network Provider information 1-800-627-1006 / www.bcidaho.com
 For buydown questions or any additional information contact GBS of Idaho 529-3541
Open Enrollment is August 1st to August 30th for a September 1st effective date.
PLEASE SEE GROUP CONTRACT FOR FULL BENEFIT INFORMATION. Benefits can have restrictions and/or limitations. Group Contract Supersede's this summary
 EOB's are explanation of benefits that you receive from Blue Cross