

MEDICAL/VISION				
	PREFERRED PPO		ECONOMY PPO	
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
DEDUCTIBLE	\$300 Individual		\$500 Individual	
	\$600 Family		\$1,000 Family	
OUT OF POCKET	\$2,000 Individual	\$4,000 Individual	\$3,000 Individual	\$6,000 Individual
	\$4,000 Family		\$6,000 Family	
AMBULANCE SERVICES	80% Billed after deductible		70% Billed after deductible	
CHIROPRACTIC AND/OR ACUPUNCTURE/ NATUROPATH <i>(Limited to 23 visits per benefit period)</i>	80% after deductible	60% after deductible	70% after deductible	50% after deductible
DIABETES PREVENTION PROGRAM	Free 16-week program for prediabetics to reduce risk of developing diabetes. Log in to members.bcidaho.com to see if you qualify.			
DIAGNOSTIC SERVICES	80% after deductible	60% after deductible	70% after deductible	50% after deductible
DURABLE MEDICAL EQUIPMENT	80% after deductible	60% after deductible	70% after deductible	50% after deductible
EMERGENCY SERVICES	80% billed after deductible		70% billed after deductible	
HEARING AIDS <i>(Hardware and exams)</i>	100% to \$3,000 per year; Bal @10%, In-Network Only , Does not apply to deductible or OOP"			
HOSPICE SERVICES	100%	60%	100%	50% after deductible
HOSPITAL SERVICES <i>(Inpatient or Outpatient)</i>	80% after deductible	60% after deductible	70% after deductible	50% after deductible
INPATIENT OR OUTPATIENT PHYSICAL, SPEECH + OCCUPATIONAL REHAB/THERAPY	80% after deductible	60% after deductible	70% after deductible	50% after deductible
PHYSICIAN OFFICE VISIT <i>(Additional labs, x-rays, other diagnostic services not included in the copay)</i>	\$20 co-pay	60% after deductible	\$20 co-pay	50% after deductible
SPECIALIST PHYSICIAN OFFICE VISIT <i>(Dermatologist, Endocrinologist, Podiatrist, Otolaryngologist (ear, nose, throat), etc.)</i>	\$30 co-pay	60% after deductible	\$30 co-pay	50% after deductible
MDLIVE (TELEHEALTH) <i>(Physician consult by phone, video or MDLive App 24/7)</i>	\$10 co-pay		\$10 co-pay	
PREVENTATIVE CARE + IMMUNIZATIONS	100%		100%	
MATERNITY SERVICES	80% after deductible	60% after deductible	70% after deductible	50% after deductible
BREASTFEEDING SUPPORT + SUPPLIES <i>(Includes rental and/or purchase of (1) manual or electric breast pump per benefit period)</i>	100% of Max Allowance <i>(Does not apply to Deductible)</i>	60% of Max Allowance <i>(Does not apply to deductible)</i>	100% of Max Allowance <i>(Does not apply to deductible)</i>	50% of Max Allowance <i>(Does not apply to deductible)</i>
MENTAL HEALTH INPATIENT	80% after deductible	60% after ded.	70% after deductible	50% after ded.
MENTAL HEALTH OUTPATIENT	\$20 Co-pay	60% after ded.	\$20 Co-pay	50% after ded.
SUPPLEMENTAL ACCIDENT	100%		100%	
	\$500 per incident		\$500 per incident	
SURGICAL/MEDICAL <i>(Professional Services)</i>	80% after deductible	60% after deductible	70% after deductible	50% after deductible
SURGERY <i>(Medical Necessary Obesity)</i>	80% after deductible	60% after deductible	70% after deductible	50% after deductible

PRESCRIPTION DRUG				
PREFERRED + ECONOMY PPO				
OUT OF POCKET	\$3,600 Individual/ \$7,200 Family			
GENERIC	\$10 co-pay	PREFERRED SPECIALTY		\$75 co-pay
NON-PREFERRED GENERIC	\$10 co-pay	NON-PREFERRED SPECIALTY		\$150 co-pay
PREFERRED BRAND NAME	\$30 co-pay	RETAIL SUPPLY		90 days for 3 co-pays
NON-PREFERRED BRAND NAME	\$60 co-pay	MAIL ORDER		90 days for 2 co-pays

VISION				
Ensure you make the most of your IN-NETWORK savings by creating your member account at VSP.com . Refer to your Blue Cross ID Card to enter your member ID (without the preceding CIJ) to begin.				
VSP CHOICE PLAN				
	IN NETWORK		OUT OF NETWORK	
	EXAMS INCLUDES RETINAL IMAGING	\$25 co-pay		Up to \$45 less any applicable co-pay
LENSES <i>(single, lined bifocals/trifocals)</i>	Covered in full after co-pay		Up to \$30 single, \$50 bifocal, \$65 trifocal	
LENS EXTRAS	SINGLE VISION	MULTIFOCAL		
Anti-reflective coating	Covered in Full	Covered in Full	N/A	
Polycarbonate Lenses (for children)	Covered in Full	Covered in Full	N/A	
Polycarbonate Lenses (for all)	Covered in Full	Covered in Full	N/A	
Standard Progressive Lenses	N/A	Covered in Full	\$50	
Premium Progressive Lenses	N/A	\$95-\$105	\$50	
Custom Progressive Lenses	N/A	\$150-\$175	\$50	
Other Lens Options	Average 20-25% off	Average 20-25% off	N/A	
FRAMES	\$250 Allowance + 20% Remaining		Up to \$70	
CONTACT LENSES	<i>Contacts are in lieu of Rx Glasses</i>			
Fitting + Evaluation	Covered in Full no Copay		Covered in Full no Copay Up to \$105 Allowance	
Elective Contacts	\$250 Allowance (In-Network ONLY)			
Necessary Contacts	Covered in Full			