

Summary of Benefits		Business Blue SM	
Benefit Period* Deductible (Individual/Family)		[Variable - \$100/\$200, \$200/\$400, \$300/\$600, \$500/\$1,000, \$750/\$1,500, \$1,000/\$2,000, \$1,500/\$3,000, \$2,000/\$4,000, \$3,000/\$6,000, \$5,000/\$10,000]	
Coinsurance		You pay [Variable – nothing, 20%, 30%, 50%] of the allowed amount	
Out-of-Pocket Limit (Does not include deductible, drugs, dental and vision, non-covered services and charges over the allowed amount.)		[Variable – none, \$500, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, \$4,000, \$6,000, \$8,000, \$10,000, \$12,000]	
Comprehensive Lifetime Benefit Limit (Per insured)		\$1,000,000	
COVERED SERVICES <i>By choosing a non-contracting provider you may be responsible for the difference between what Blue Cross allows and what the non-contracting provider charges. Some services may require prior authorization.</i>	Deductible and/or coinsurance payment required before insurance pays?	The amount you pay	
Ambulance Transportation Services	Yes	You pay [Variable – nothing, 20%, 30%, 50%] of the allowed amount after deductible	
Chiropractic Care (Limited to \$800 combined per insured, per benefit period.)	Yes	You pay [Variable – nothing, 20%, 30%, 50%] of the allowed amount	You pay 50% of the allowed amount for non-contracting providers after deductible
Dental Services Related to Injury (Covered only for the 12-month period immediately following the date of injury, providing your group's contract remains in effect during that 12-month period.)	Yes	You pay [Variable – nothing, 20%, 30%, 50%] of the allowed amount	
Diabetes Self-Management Education Services (From approved providers only. Limited to \$500 combined per insured, per benefit period.)			
Diagnostic Services (Including diagnostic mammogram.)			
Durable Medical Equipment			
Emergency Services – Facility Services (Copayment waived if admitted)	Yes	You pay \$100 copayment for hospital Outpatient emergency room visit, then you pay [Variable – nothing, 20%, 30%, 50%] of allowed amount	
Emergency Services – Professional Services	Yes	You pay [Variable – nothing, 20%, 30%, 50%] of the allowed amount	
Home Health Skilled Nursing (Limited to \$5,000 combined per insured, per benefit period.)			
Hospice Services (\$10,000 lifetime benefit limit per insured.)	No	You pay nothing of the allowed amount	Not covered, you pay 100% of the billed charges for non-contracting providers
Hospital Services (Inpatient and outpatient services at a licensed general hospital or ambulatory surgical facility.)	Yes	You pay [Variable – nothing, 20%, 30%, 50%] of the allowed amount	
Inpatient Physical Rehabilitation (\$150,000 lifetime benefit limit per insured. There are no benefits for services rendered by non-contracting facility providers.)	Yes	You pay [Variable – nothing, 20%, 30%, 50%] of the allowed amount	Not covered, you pay 100% of the billed charges for non-contracting providers
Maternity Services	Yes	You pay [Variable – nothing, 20%, 30%, 50%] of the allowed amount	
Mental Health– Inpatient (Facility and Professional Services)			
Mental Health– Outpatient (Facility and Professional Services)			

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Orthotic Devices	Yes	You pay [Variable – nothing, 20%, 30%, 50%] of the allowed amount
Outpatient Rehabilitation Therapy Services (Includes physical, speech and occupational therapies. Limited to \$2,000 combined per insured, per benefit period.)	Yes	You pay 50% of the allowed amount
Physician Office Visit	Yes	You pay [Variable – nothing, 20%, 30%, 50%] of the allowed amount
Post Mastectomy Reconstructive Surgery		
Prosthetic Appliances		
Skilled Nursing Facility (Limited to 30 days combined per insured, per benefit period.)		
Selected Therapy Services (Including chemotherapy, enterostomal therapy, growth hormone therapy, radiation, renal dialysis, respiratory therapy, and inpatient occupational therapy.)		
Surgical/Medical (Professional Services)		
Transplant Services (\$5,000 travel benefit per Benefit Period, for heart, lung, liver, kidney, pancreas, heart/lung, and pancreas/kidney combinations, and allogeneic bone marrow Transplants when traveling to and from a Blue Distinction Centers for Transplants (BDCT).)	No/Yes	You pay nothing for services specifically listed up to \$500 For services in excess of \$500, you pay deductible and coinsurance
Preventive Care Benefits (See policy for specifically listed services.)		
Immunizations (For specifically listed immunizations)	No	You pay nothing for listed immunizations

*The specified period of time during which charges for covered services must be incurred in order to accumulate toward annual benefit limits, deductible amounts and out-of-pocket limits.

**This summary describes the general features of this program; it is not a contract.
All provisions of the Group Master Policy apply to this program.
Noncontracting providers may bill you for amounts over the maximum allowance.**

SUMMARY OF GENERAL EXCLUSIONS AND LIMITATIONS

No benefits will be provided for services, supplies, drugs or other charges that are:

- Not medically necessary. If services requiring prior authorization by Blue Cross of Idaho are performed by a contracting provider and benefits are denied as not medically necessary, the cost of said services are not the financial responsibility of the insured. However, the insured could be financially responsible for services found to be not medically necessary when provided by a noncontracting provider.
- In excess of the maximum allowance.
- For hospital inpatient or outpatient care for extraction of teeth or other dental procedures, unless necessary to treat an accidental injury or unless an attending physician certifies in writing that the insured has a non-dental, life-endangering condition which makes hospitalization necessary to safeguard the insured's health and life.
- Not prescribed by or upon the direction of a physician or other professional provider; or which are furnished by any individuals or facilities other than licensed general hospitals, physicians, and other providers.
- Investigational in nature.
- Provided for any condition, disease, illness or accidental injury to the extent that the insured is entitled to benefits under occupational coverage, obtained or provided by or through the employer under state or federal workers' compensation acts, or under employer liability acts, or other laws providing compensation for work-related injuries or conditions. This exclusion applies whether or not the insured claims such benefits or compensation, or recovers losses from a third party.
- Provided or paid for by any federal governmental entity except when payment under the policy is expressly required by federal law, or provided or paid for by any state or local governmental entity where its charges therefore would vary, or would be affected by the existence of coverage under the policy.
- Provided for any condition, accidental injury, disease or illness suffered as a result of any act of war or any war, declared or undeclared.
- Furnished by a provider who is related to the insured by blood or marriage and who ordinarily dwells in the insured's household.
- Received from a dental, vision, or medical department maintained by or on behalf of an employer, a mutual benefit association, labor union, trust or similar person or group.
- For surgery intended mainly to improve appearance or for complications arising from surgery intended mainly to improve appearance, except for:
 - Reconstructive surgery necessary to treat an accidental injury, infection, or other disease of the involved part; or
 - Reconstructive surgery to correct congenital anomalies in an insured who is a dependent child.
 - Benefits for reconstructive surgery to correct an accidental injury are available even though the accident occurred while the insured was covered under a prior insurer's coverage, if there is no lapse of more than sixty-three (63) days between the prior coverage and coverage under the policy.
- Rendered prior to the insured's effective date, or during an inpatient admission commencing prior to the insured's effective date, except as specified in the general provisions section of the policy.
- For personal hygiene, comfort, beautification (including non-surgical services, drugs, and supplies intended to enhance the appearance), or convenience items or services even if prescribed by a physician, including but not limited to, air conditioners, air purifiers, humidifiers, physical fitness equipment or programs, spas, hot tubs, whirlpool baths, waterbeds or swimming pools and therapies, including but not limited to, educational, recreational, art, aroma, dance, sex, sleep, electro sleep, vitamin, chelation, homeopathic, or naturopathic, massage, or music.
- For telephone consultations; and all computer or internet communications; for failure to keep a scheduled visit or appointment; for completion of a claim form; or for personal mileage, transportation, food or lodging expenses or for mileage, transportation, food or lodging expenses billed by a physician or other professional provider.
- For inpatient admissions that are primarily for diagnostic services or therapy services; or for inpatient admissions when the insured is ambulatory and/or confined primarily for bed rest, special diet, behavioral problems, environmental change, or for treatment not requiring continuous bed care.
- For inpatient or outpatient custodial care; or for inpatient or outpatient services consisting mainly of educational therapy, behavioral modification, self-care or self-help training, except as specified as a covered service in the policy.
- For any cosmetic foot care, including but not limited to, treatment of corns, calluses, and toenails (except for surgical care of ingrown or diseased toenails).
- Related to dentistry or dental treatment, even if related to a medical condition; or orthoptics, eyeglasses or contact lenses, or the vision examination for prescribing or fitting eyeglasses or contact lenses, unless specified as a covered service in the policy.
- For hearing aids or examinations for the prescription or fitting of hearing aids.
- For any treatment of either gender leading to or in connection with transsexual surgery, gender transformation, sexual dysfunction, or sexual inadequacy, including erectile dysfunction and/or impotence, even if related to a medical condition.
- Made by a licensed general hospital for the insured's failure to vacate a room on or before the licensed general hospital's established discharge hour.
- Not directly related to the care and treatment of an actual condition, illness, disease or accidental injury.
- Furnished by a facility that is primarily a place for treatment of the aged or that is primarily a nursing home, a convalescent home, or a rest home.
- For acute care, rehabilitative care, or diagnostic testing, except as specified as a covered service in the policy; for Mental or Nervous Conditions and Substance Abuse or Addiction services not recognized by the American Psychiatric and American Psychological Associations.
- Incurred by an eligible dependent child for care or treatment of any condition arising from or related to pregnancy, childbirth, delivery, or an involuntary complication of pregnancy, unless specifically provided as a covered service in the policy.
- For any of the following:
 - For appliances, splints or restorations necessary to increase vertical tooth dimensions or restore the occlusion, except as specified as a Covered Service in this Policy;
 - For orthognathic Surgery, including services and supplies to augment or reduce the upper or lower jaw;
 - For implants in the jaw; for pain, treatment, or diagnostic testing or evaluation related to the misalignment or discomfort of the temporomandibular joint (jaw hinge), including splinting services and supplies;
 - For alveolotomy or alveoplasty when related to tooth extraction.
- For weight control or treatment of obesity or morbid obesity, even if medically necessary, including but not limited to surgery for obesity. For reversals or revisions of surgery for obesity, except when required to correct an immediately life-endangering condition.
- For use of operating, cast, examination, or treatment rooms or for equipment located in a contracting or noncontracting provider's office or facility, except for emergency room facility charges in a licensed general hospital, unless specified as a covered service in the policy.
- For the reversal of sterilization procedures, including but not limited to, vasovasostomies or salpingoplasties.
- Treatment for infertility and fertilization procedures, including but not limited to, ovulation induction procedures and pharmaceuticals, artificial insemination, in vitro fertilization, embryo transfer or similar procedures, or procedures that in any way augment or enhance an insured's reproductive ability, including but not limited to laboratory services, radiology services or similar services related to treatment for fertility or fertilization procedures.
- For transplant services and artificial organs, except as specified as a covered service under the policy.
- For acupuncture.
- For surgical procedures that alter the refractive character of the eye, including but not limited to, radial keratotomy, myopic keratomileusis, laser-in-situ keratomileusis (lasik), and other surgical procedures of the refractive-keratoplasty type, to cure or reduce myopia or astigmatism, even if medically necessary, unless specified as a covered service in a vision benefits section of the policy, if any. Additionally, reversals, revisions, and/or complications of such surgical procedures are excluded, except when required to correct an immediately life-endangering condition.
- For hospice home care, except as specified as a covered service in the policy.
- For pastoral, spiritual, bereavement, or marriage counseling.
- For homemaker and housekeeping services or home-delivered meals.
- For the treatment of injuries sustained while committing a felony, voluntarily taking part in a riot, or while engaging in an illegal act or occupation, unless such injuries are a result of a medical condition or domestic violence.
- For treatment or other health care of any insured in connection with an illness, disease, accidental injury or other condition which would otherwise entitle the insured to covered services under the policy, if and to the extent those benefits are payable to or due the insured under any medical payments provision, no fault provision, uninsured motorist provision, underinsured motorist provision, or other first party or no fault provision of any automobile, homeowner's, or other similar policy of insurance, contract, or underwriting plan.
- In the event Blue Cross of Idaho (BCI) for any reason makes payment for or otherwise provides benefits excluded by the above provisions, it shall succeed to the rights of payment or reimbursement of the compensated provider, the insured, and the insured's heirs and personal representative against all insurers, underwriters, self-insurers, or other such obligors contractually liable or obliged to the insured, or his or her estate for such services, supplies, drugs or other charges so provided by BCI in connection with such illness, disease, accidental injury or other condition.
- Any services or supplies for which an insured would have no legal obligation to pay in the absence of coverage under the policy or any similar coverage; or for which no charge or a different charge is usually made in the absence of insurance coverage.
- For a routine or periodic mental or physical examination that is not connected with the care and treatment of an actual illness, disease or accidental injury or for an examination required on account of employment; or related to an occupational injury; for a marriage license; or for insurance, school or camp application; or for sports participation physicals; or a screening examination including routine hearing examinations, unless specified as a covered service under the policy.
- For immunizations except as provided as a covered service in the policy.
- For breast reduction surgery or surgery for gynecomastia.
- For nutritional supplements.
- For replacements or nutritional formulas except, when administered enterally due to impairment in digestion and absorption of an oral diet and is the sole source of caloric need or nutrition in an Insured.
- For vitamins and minerals, unless required through a written prescription and cannot be purchased over the counter.
- For an elective abortion, except to preserve the life of the female upon whom the abortion is performed, unless benefits for an elective abortion are specifically provided by a separate endorsement to the policy.
- For alterations or modifications to a home or vehicle.
- For special clothing, including shoes (unless permanently attached to a brace).
- Provided to a person enrolled as an eligible dependent, but who no longer qualifies as an eligible dependent due to a change in eligibility status that occurred after enrollment.
- Provided outside the United States, which if had been provided in the United States, would not be a covered service under the policy.
- Furnished by a provider or caregiver that is not listed as a covered provider, including but not limited to, naturopaths and homeopaths.
- For outpatient pulmonary and/or cardiac rehabilitation.
- For complications arising from the acceptance or utilization of noncovered services.
- For the use of hypnosis, as anesthesia or other treatment, except as specified as a covered service.
- For dental implants, appliances, and/or prosthetics, and/or treatment related to orthodontia, even when medically necessary, unless specified as a covered service in the policy.
- For arch supports, orthopedic shoes, and other foot devices.
- Benefits for contraceptives, unless specified as a covered service in the policy.
- For wigs and cranial molding helmets.
- For surgical removal of excess skin that is the result of weight loss or gain, including but not limited to association with prior weight reduction (obesity) surgery.
 - For the purchase of therapy or service dogs/animals and the cost of training/maintaining said animals.