

Summary of Benefits Group Name and Effective Date Here		HMOBlue® North Idaho	
Benefit Period* Deductible (Member)		You pay no Deductible	You pay [Variable - \$500, \$750, \$1,000] Deductible per member
Coinsurance		You pay no Coinsurance	You pay [Variable - 20%, 50%] of the allowed amount
Out-of-Pocket Limit (Does not include: chiropractic care, outpatient occupational therapy, outpatient physical therapy, outpatient speech therapy, prescription drugs, inpatient physical rehabilitation care, non-covered services or supplies and amounts that exceed the maximum allowance.)		[Variable - \$1,000, \$1,500, \$2,000, \$2,500]	[Variable - \$1,500, No Out-of-Pocket limit for Out-of-Network]
Comprehensive Lifetime Benefit Limit (Per member)		\$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>		In-Network	Out-of-Network
		The amount you pay	
Ambulance Transportation Services	Ground	You pay \$50 copayment	You pay [Variable - 20%, 50%] of the allowed amount after deductible
	Air	You pay \$100 copayment	
Chiropractic Care (Limited to \$800 combined per member, per benefit period.)		You pay [Variable - \$20, \$40, \$50, \$60] copayment	
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.)		You pay nothing, BCI pays 100% of the maximum allowance	
Diabetes Self-Management Education Services (From approved providers only. Limited to \$500 per member, per benefit period.)		You pay [Variable - \$20, \$40, \$50, \$60] copayment per visit	Not covered, you pay 100% of the billed charges
Diagnostic Services (Except for Mammograms.)		You pay nothing, BCI pays 100% of the maximum allowance	You pay [Variable - 20%, 50%] of the allowed amount after deductible
Durable Medical Equipment, Prosthetic Appliances, and Orthotic Devices		You pay 20% copayment	
Emergency Services (If admitted the outpatient emergency services copayment is waived.)		You pay [Variable - \$50, \$75, \$100] copayment	
Home Health Skilled Nursing (Limited to \$5,000 combined per member, per benefit period.)		You pay nothing, BCI pays 100% of the maximum allowance	
Home Intravenous Therapy			
Hospice Services (\$10,000 combined lifetime benefit limit per member.)			
Hospital Services (No copayment required for properly enrolled newborn Member.)((\$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 Center for Transplants (BDCT) network)	Inpatient	You pay [Variable - \$200, \$500, \$1,200] copayment per admission	
	Outpatient	You pay \$100 copayment	
Injections		You pay [Variable - \$10, \$20, \$25, \$30] PCP/ [Variable - \$20, \$40, \$50, \$60] non-PCP copayment	
Inpatient Physical Rehabilitation (\$150,000 combined lifetime benefit limit per member.)		You pay [Variable - \$200, \$500, \$1,200] copayment per admission	

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		The amount you pay	
Mammogram Services (Preventative screening, routine and diagnostic.)		You pay nothing, BCI pays 100% of the maximum allowance	
Maternity Services (Physician services including prenatal, delivery, and postnatal care.)		You pay \$200 copayment	You pay [Variable - 20%, 50%] of the allowed amount after deductible
Mental Health— Inpatient (Facility and Professional Services)		You pay [Variable - \$200, \$500, \$1,200] copayment per admission	
Mental Health— Outpatient	Psychotherapy Services	You pay [Variable - \$10, \$20, \$25, \$30] copayment per visit	
	Facility and other Professional Services	You pay \$100 copayment	
Outpatient Rehabilitation Therapy Services (Includes physical, speech and occupational therapies. Limited to \$2,000 combined per member, per benefit period.)		You pay [Variable - \$20, \$40, \$50, \$60] copayment	
Physician Office Visit		You pay [Variable - \$10, \$20, \$25, \$30] PCP/ [Variable - \$20, \$40, \$50, \$60] non-PCP copayment	
Skilled Nursing Facility (Limited to 30 combined days per member, per benefit period.)		You pay \$500 copayment per admission	
Preventive Care Benefits		You pay [Variable - \$10, \$20, \$25, \$30] PCP/ [Variable - \$20, \$40, \$50, \$60] non-PCP copayment	Not covered, you pay 100% of the billed charges
Immunizations (See contract for specifically listed immunizations.)		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 Master Group Contract 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 member. However, the member 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 member has a non-dental, life-endangering condition which makes hospitalization necessary to safeguard the member'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 member 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 member 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 contract 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 contract
- 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 member by blood or marriage and who ordinarily dwells in the member'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 a member who is a dependent child.
 - Benefits for reconstructive surgery to correct an accidental injury are available even though the accident occurred while the member was covered under prior member coverage, if there is no lapse of more than sixty-three (63) days between the prior coverage and coverage under the contract.
- Rendered prior to the member's effective date, or during an inpatient admission commencing prior to the member's effective date, except as specified in the general provisions section of the contract.
- 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 member 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 contract.
- 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 contract.
- 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 member'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, diagnostic testing, except as specified as a Covered Service in this Contract; 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 contract.
- 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 Contract; 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 evaluations related to the misalignment or discomfort of the temporomandibular joint (jaw hinge), including splinting services and supplies; For alveolectomy or alveoloplasty 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 contract.
- 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 a member'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 contract.
- 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 contract, 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 contract.
- 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 member in connection with an illness, disease, accidental injury or other condition which would otherwise entitle the member to covered services under the contract, if and to the extent those benefits are payable to or due the member 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 contract 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 member, and the member's heirs and personal representative against all members, underwriters, self-insurers, or other such obligors contractually liable or obliged to the member, 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 a member would have no legal obligation to pay in the absence of coverage under the contract 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; a screening examination including routine hearing examinations, except as specified as a covered service in the contract.
- For immunizations except as provided as a covered service in the contract.
- 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 absorptions of an oral diet and is the sole source of caloric need or nutrition in a Member.
- 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 contract.
- 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 contract.
- 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 contract.
- For arch supports, orthopedic shoes, and other foot devices.
- Benefits for contraceptives, unless specified as a covered service in the contract.
- For Out-of-Network Services for well-baby and well-child care or routine or periodic physical examination.
- 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.