



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to www.mhc.coop or call 1-844-262-1560. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	For network providers : \$6,000 individual / \$12,000 family; for out-of-network providers : \$18,000 individual / \$36,000 family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive care services are covered before you meet your deductible	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	For network providers : \$7,900 individual / \$15,800 family; for out-of-network providers : \$23,700 individual / \$47,400 family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Copayments on certain services, premiums , balance-billing charges, and health care this plan doesn't cover	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.mhc.coop or call (855) 447-2900 for information regarding network providers	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No	You can see the specialist you choose without a referral .

 Most [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visits to treat an injury or illness	\$65 copay /office visit and 40% coinsurance after deductible for other outpatient services	50% coinsurance after deductible	None
	Specialist visit	\$80 copay per office visit	50% coinsurance after deductible	None
	Preventive care/screening/immunization	No charge	50% coinsurance after deductible	You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive. Then check what your plan pays for.
If you have a test	Diagnostic test (x-ray, blood work)	40% coinsurance after deductible	50% coinsurance after deductible	This benefit does not include diagnostic services, such as biopsies, which are services that are routinely covered under the Surgical Services Benefit.
	Imaging (CT/PET scans, MRIs)	40% coinsurance after deductible	50% coinsurance after deductible	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.mhc.coop/Idaho/explore-plans/drug-list/	Tier 1-Preferred Generic drugs	\$20 copay per drug /script for 31-day retail order \$40 copay per drug /script for 90-day mail order	50% coinsurance after deductible	None
	Tier 2-Preferred brand and non-preferred Generic drugs	35% coinsurance after deductible per drug /script for 31-day retail order or 90-day mail order	50% coinsurance after deductible	None
	Tier 3-Non-preferred brand drugs	50% coinsurance after deductible per drug /script for 31-day retail order or 90-day mail order	50% coinsurance after deductible	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Specialty drugs Tier 4-Preferred Specialty drugs	50% coinsurance after deductible per drug/script for 31-day retail order 90-day mail order not available	50% coinsurance after deductible	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance after deductible	50% coinsurance after deductible	None
	Physician/surgeon fees	40% coinsurance after deductible	50% coinsurance after deductible	None
If you need immediate medical attention	Emergency room care	40% coinsurance after deductible	40% coinsurance after deductible	None
	Emergency medical transportation	40% coinsurance after deductible	50% coinsurance after deductible	None
	Urgent care	\$80 copay per office visit	50% coinsurance after deductible	None
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance after deductible	50% coinsurance after deductible	None
	Physician/surgeon fees	40% coinsurance after deductible	50% coinsurance after deductible	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient Services Mental/Behavioral health Substance use disorder	\$80 copay per office visit	50% coinsurance after deductible	None
	Inpatient services Mental/Behavioral health Substance use disorder	40% coinsurance after deductible	50% coinsurance after deductible	None
If you are pregnant	Office visits - Prenatal and postnatal care	40% coinsurance after deductible for other outpatient services	50% coinsurance after deductible	None
	Childbirth/delivery professional services	40% coinsurance after deductible	50% coinsurance after deductible	None
	Childbirth/delivery facility services	40% coinsurance after deductible	50% coinsurance after deductible	None
If you need help recovering or have other special health needs	Home health care	40% coinsurance after deductible	50% coinsurance after deductible	30 visit limit/year
	Rehabilitation services	40% coinsurance after deductible	50% coinsurance after deductible	20 visit limit/year for PT, OT, and ST combined
	Habilitation services	40% coinsurance after deductible	50% coinsurance after deductible	20 visit limit/year for PT, OT, and ST combined
	Skilled nursing care	40% coinsurance after deductible	50% coinsurance after deductible	30 day limit/year
	Durable medical equipment	40% coinsurance after deductible	50% coinsurance after deductible	Preauthorization is required for original purchase or replacement of Durable Medical Equipment over \$500
	Hospice services	40% coinsurance after deductible	50% coinsurance after deductible	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	No charge	25% coinsurance	Coverage is limited to one Vision Examination per Insured Dependent Child per Calendar Year.
	Children's glasses	No charge	25% coinsurance	Coverage is limited to one frame per Insured Dependent Child per Calendar Year.
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)			
• Abortion (except in the case of rape, incest, or when the life of the mother is endangered) • Acupuncture • Bariatric surgery • Dental care and treatment • Infertility treatment	• Long-term care • Marriage counseling • Private-duty nursing • Religious counseling • Reversal of an elective sterilization • Rolfing therapy • Routine eye care (Adult)	• Routine foot care • Self-help programs • Stress management • Temporomandibular joint dysfunction • Transplants of non-human/artificial organs • Weight loss programs	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			
• Chiropractic care (Up to 20 visits/year) • Hearing Aids (Child Only)	• Cosmetic surgery (Only if medically necessary or for certain reconstructive surgeries)	• Non-emergency care when traveling outside the United States. See www.mhc.coop	

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: www.YourHealthIdaho.org or call 1-855-944-3246. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.YourHealthIdaho.org or call 1-855-944-3246.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also

provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Idaho Department of Insurance 1-800-721-3272.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

- SPANISH: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-447-2900.
- CHINESE: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-447-2900.
- SERBO-CROATION: U ovom obavještenju su sadržane važne informacije. U ovom obavještenju su sadržane važne informacije o Vašoj prijavi ili osiguranju preko MHC. Pogledajte nalaze li se u ovom obavještenju nekiključni datumi. Možda ćete morati poduzeti određene radnje u datom roku kako biste i dalje zadržali svoje osiguranje ili pomoć pri plaćanju. Imate pravo da ove informacije, kao i pomoć, dobijete besplatno na svom jeziku. Nazovite 1-855-447-2900.
- KOREAN: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-xxx-xxx-xxxx (TTY: 1-xxx-xxx-xxxx) 번으로 전화해 주십시오. 1-855-447-2900
- VIETNAMESE: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-447-2900.
- ARABIC: ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1- يحوي هذا شعار معلومات هامة. يحوي هذا شعار معلومات مهمة بخصوص طلبك للحصول على التغطية من خ ل ا بحث عن التواريخ: 855-447-2900-1 (رقم هاتف الصم والبكم: 855-447-2900).
- GERMAN: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-447-2900.
- TAGALOG: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-447-2900.
- RUSSIAN: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-447-2900.
- FRENCH: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-447-2900.
- ITALIAN: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-447-2900.
- JAPANESE: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-855-447-2900（TTY:1-855-447-2900）まで、お電話にてご連絡ください。
- THAI: เรียน: หากคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-855-447-2900 (TTY: 1-855-447-2900).
- ROMANIAN: ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-855-447-2900.

- SUDANIC-FULFULDE: Anndinoore nde'e e woodi habaru kimminiidum. TAnndinoore nde'e e woodi habaru kimminiidum dow dereewol tefal maadamaada malla ko yaali dow laawol MHC. Maanda nyalaade lewru nder anndinoorende'e. Teema a gideteeedo ngada goddum bako godde nyalaade ngam ko yaali njamu maada malla walla dow njobdi. Hakke maada annda habaru ngu'u ewalliinde nder wolde maada naa maa a yobii. Noddu 1-855-447-2900.
- UKRAINIAN: УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-855-447-2900 (телетайп: 1-855-447-2900).
- NEPALI: ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-855-447-2900 (टिडिवाइ: 1-855-447-2900)
- SERBO-CROATIAN: OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-855-447-2900 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 1-855-447-2900).
- BANTU: ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-855-447-2900 (TTY: 1-855-447-2900).
- FARSI: تماس بگیرید. 1-855-447-2900 (TTY: 1-855-447-2900) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد.
- NORWEGIAN: MERK: Hvis du snakker norsk, er gratis språkassistansetjenester tilgjengelige for deg. Ring 1-855-447-2900.
- PENNSYLVANIA DUTCH: Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-855-447-2900.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$6,000
■ Specialist [cost sharing]	\$80
■ Hospital (facility) [cost sharing]	40% AD
■ Other [cost sharing]	40% AD

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,731
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$2940
Copayments	\$0
Coinsurance	\$4960
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$7,960

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$6,000
■ Specialist [cost sharing]	\$80
■ Hospital (facility) [cost sharing]	40% AD
■ Other [cost sharing]	40% AD

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,389
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$3445
Copayments	\$1145
Coinsurance	\$1998
What isn't covered	
Limits or exclusions	\$55
The total Joe would pay is	\$6,644

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$6,000
■ Specialist [cost sharing]	\$80
■ Hospital (facility) [cost sharing]	40% AD
■ Other [cost sharing]	40% AD

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,925
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$979
Copayments	\$240
Coinsurance	\$653
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,872

These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.