




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](http://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 <a href="#">deductible</a> ?	For <a href="#">Tier 1 network providers</a> : \$5,500 individual / \$11,000 family; for <a href="#">Tier 2 network providers</a> : \$7,200 individual / \$14,400 family; for <a href="#">out-of-network providers</a> : \$37,500 individual / \$75,000 family	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and primary care services are covered before you meet your <a href="#">deductible</a>	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet deductibles for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For <a href="#">Tier 1 and Tier 2 network providers</a> : \$7,350 individual / \$14,700 family; for <a href="#">out-of-network providers</a> : \$75,000 individual / \$150,000 family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Copayments</a> on certain services, <a href="#">premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.mhc.coop">www.mhc.coop</a> or call (855) 447-2900 for information regarding <a href="#">network providers</a>	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay the least if you use a <a href="#">provider</a> in Tier 1. You pay more if you use a <a href="#">provider</a> in Tier 2. You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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
		Tier 1 Network Provider (You will pay the least)	Tier 2 Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visits to treat an injury or illness	\$40 <a href="#">copay</a> /office visit and 40% <a href="#">coinsurance</a> after <a href="#">deductible</a> for other outpatient services	\$40 <a href="#">copay</a> after <a href="#">deductible</a> /office visit and 40% <a href="#">coinsurance</a> after <a href="#">deductible</a> for other outpatient services	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
	<a href="#">Specialist</a> visit	\$55 <a href="#">copay</a>	\$55 <a href="#">copay</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
	<a href="#">Preventive care/screening/immunization</a>	No charge	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your provider if the services needed are preventive. Then check what your <a href="#">plan</a> pays for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	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% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Network Provider (You will pay the least)	Tier 2 Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.mhc.coop/Idaho/explore-plans/drug-list/">www.mhc.coop/Idaho/explore-plans/drug-list/</a>	Tier 1-Generic drugs	\$10 <a href="#">copay</a> per drug /script for 31-day retail order \$20 <a href="#">copay</a> per drug /script 90-day mail order		60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
	Tier 2-Preferred brand drugs	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> per drug /script for 31-day retail order or 90-day mail order		60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
	Tier 3-Non-preferred brand and Generic drugs	50% <a href="#">coinsurance</a> after <a href="#">deductible</a> per drug /script for 31-day retail order or 90-day mail order		60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	
	<a href="#">Specialty drugs</a> Tier 4-Preferred <a href="#">Specialty drugs</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a> per drug /script for 31-day retail order 90-day mail order not available		60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
	Physician/surgeon fees	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
	<a href="#">Emergency medical transportation</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
	<a href="#">Urgent care</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
	Physician/surgeon fees	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Network Provider (You will pay the least)	Tier 2 Network Provider (You will pay more)	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	\$55 <a href="#">copay</a>	\$55 <a href="#">copay</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
	Inpatient services Mental/Behavioral health Substance use disorder	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
If you are pregnant	Office visits - Prenatal and postnatal care	\$40 <a href="#">copay</a> /office visit and 40% <a href="#">coinsurance</a> after <a href="#">deductible</a> for other outpatient services	\$40 <a href="#">copay</a> after <a href="#">deductible</a> /office visit and 40% <a href="#">coinsurance</a> after <a href="#">deductible</a> for other outpatient services	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
	Childbirth/delivery professional services	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
	Childbirth/delivery facility services	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	180 visit limit/year
	<a href="#">Rehabilitation services</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	20 visit limit/year for PT, OT, and ST combined
	<a href="#">Habilitation services</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	20 visit limit/year for PT, OT, and ST combined
	<a href="#">Skilled nursing care</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60 day limit/year
	<a href="#">Durable medical equipment</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Preauthorization is required for original purchase or replacement of Durable Medical Equipment over \$500

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Network Provider (You will pay the least)	Tier 2 Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Hospice services</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	60% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
If your child needs dental or eye care	Children's eye exam	No charge	25% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	Coverage is limited to one Vision Examination per Insured Dependent Child per Calendar Year.
	Children's glasses	No charge	25% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	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 <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Abortion (except in the case of rape, incest, or when the life of the mother is endangered)</li> <li>• Acupuncture</li> <li>• Bariatric surgery</li> <li>• Dental care and treatment</li> <li>• Hearing Aids</li> <li>• Infertility treatment</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Marriage counseling</li> <li>• Private-duty nursing</li> <li>• Religious counseling</li> <li>• Reversal of an elective sterilization</li> <li>• Rolfing therapy</li> <li>• Routine eye care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Routine foot care</li> <li>• Self-help programs</li> <li>• Stress management</li> <li>• Temporomandibular joint dysfunction</li> <li>• Transplants of non-human/artificial organs</li> <li>• Weight loss programs</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>• Chiropractic care (Up to 20 visits/year)</li> </ul>	<ul style="list-style-type: none"> <li>• Cosmetic surgery (Only if medically necessary or for certain reconstructive surgeries)</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the United States. See <a href="http://www.mhc.coop">www.mhc.coop</a></li> </ul>

**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](http://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](http://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:**

- Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Mountain Health CO-OP, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-447-2900.
- 如果您，或是您正在協助的對象，有關於[插入項目的名稱 Mountain Health CO-OP, 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 855-447-2900.
- Ukoliko Vi ili neko kome Vi pomažete ima pitanje o Mountain Health CO-OP, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, nazovite 855-447-2900.
- 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Mountain Health CO-OP, 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 855-447-2900로 전화하십시오.
- Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Mountain Health CO-OP, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 855-447-2900.
- لديك الحق في الحصول على المساعدة والمعلومات في لغتك دون أي تكلفة. للتحدث مع مترجم، والدعوة Mountain Health CO-OP، إذا كنت أنت أو شخص ما تحاول مساعدة، لديه تساؤلات حول 855-447-2900.
- Falls Sie oder jemand, dem Sie helfen, Fragen zum Mountain Health CO-OP, haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-447-2900 an.
- Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Mountain Health CO-OP, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 855-447-2900.

- Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Mountain Health CO-OP, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 855-447-2900.
- Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Mountain Health CO-OP, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-447-2900.
- ご本人様、またはお客様の身の回りの方でも、Mountain Health CO-OP, についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、855-447-2900までお電話ください。
- Dacă dumneavoastră sau persoana pe care o asistați aveți întrebări privind Mountain Health CO-OP, aveți dreptul de a obține gratuit ajutor și informații în limba dumneavoastră. Pentru a vorbi cu un interpret, sunați la 855-447-2990.
- To aan, malla goddo mo mballata, e yama dow Mountain Health CO-OP, a woodi baawde hebuki habaru malla wallireeki wolde maada naa maa a yobii. Mbolda e pirtoowo, nodda 855-447-2900.
- شما حق دریافت کمک و اطلاعات به زبان خود را بدون هیچ هزینه داشته باشد. برای صحبت با Mountain Health CO-OP، اگر شما یا کسی که شما در حال تلاش برای کمک به، سوالات در مورد یک مترجم، 2900-447-855 پاسخ
- Якщо у Вас чи у когось, хто отримує Вашу допомогу, виникають питання про Mountain Health CO-OP, у Вас є право отримати безкоштовну допомогу та інформацію на Вашій рідній мові. Щоб зв'язатись з перекладачем, задзвоніть на 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](#) \$5,500
- [Specialist](#) [*cost sharing*] \$55
- 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*)

<b>Total Example Cost</b>	<b>\$12,731</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2390
Copayments	\$0
Coinsurance	\$4960
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$7,410</b>

### Managing Joe's type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$5,500
- [Specialist](#) [*cost sharing*] \$55
- 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*)

<b>Total Example Cost</b>	<b>\$7,389</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$3266
Copayments	\$740
Coinsurance	\$2177
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$6,239</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$5,500
- [Specialist](#) [*cost sharing*] \$55
- 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*)

<b>Total Example Cost</b>	<b>\$1,925</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$979
Copayments	\$165
Coinsurance	\$653
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,797</b>