



2024

# INDIVIDUAL DENTAL PLANS

Helping you with a healthy smile

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MORE**

Simplified  
healthcare  
coverage for  
peace of mind

Policy Form Numbers:  
18-1019P (01/24)  
3-073P (01/24)  
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18-1071 (01/24)  
18-1070 (01/24)



Find the  
right plan

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## Quality Dental Plans

At Blue Cross of Idaho, it's our mission to provide quality dental plans, so you can get the healthy smile you deserve. We offer a broad range of dental choices to meet your unique needs.

- » Preventive care services such as cleanings and exams
- » Plans offering orthodontic treatment
- » Pediatric plans for those under age 19 with no waiting periods
- » Copay plans with clear costs, with copays for each service
- » Over 1,700 in-network dental providers in Idaho
- » Access to over 131,000 dentists nationally
- » Local, live customer service

## Get Some Help

### FROM AN AGENT

Get advice at no additional cost from a local, certified, and independent insurance agent near you at [bcidaho.com/findabroker](https://www.bcidaho.com/findabroker). They work for you to find the best dental coverage option to meet your needs and budget.

### WITH A LOCAL DIRECT SALES REPRESENTATIVE

Call us at 888-GO-CROSS (888-462-7677) to get personalized help from one of our friendly professionals.

### IN PERSON

Visit our district offices in Coeur d'Alene, Meridian, Twin Falls, Pocatello or Idaho Falls and ask a sales representative to walk you through the process. District office information is located on the back of this guide.





# The Value of Blue Cross of Idaho Dental Plans

## Health and Wellness

Good oral health improves overall health and reduces the risk of chronic conditions. Our dental plans are structured to optimize healthy outcomes by increasing access to care, reducing cost for services that treat disease, and aligning covered services to support overall health.

## Preventive Care

Receiving preventive care is important to maintaining good oral health. Dental cleanings and exams help reduce the risk of developing gum disease, cavities, and bad breath. Preventive services include services such as oral exams, cleanings, and X-rays.

## Access to Dental Care

Our robust network increases access to dental care. Members have access to more than 1,700 in-network Idaho providers. We're part of the Dental GRID provider network, providing access to more than 131,000 dentists nationwide. If you're traveling outside Idaho, you still have access to an in-network dentist.

## Flexibility with Options from a Wide Range of Plans

Get a plan that works best for you and your family. Blue Cross of Idaho offers a number of plans that can fit your lifestyle and oral health needs.

Those plans include:

- Healthy Smiles—4 affordable dental plans giving you flexibility designed to increase your access to care and reduce your cost for dental services.
- Qualified dental plans that meet ACA requirements for dental benefits and include in-network no-cost preventive services.
- Dental Blue Connect Individual provides a clearer view of what your dental costs are ahead of time, with copays for each service. Orthodontia services are available for the whole family, after a 12-month waiting period.

## Healthy Smiles

Choose from a wide range of flexible and affordable choices with Healthy Smiles — dental plans designed to increase your access to care and reduce your cost for these services. We do that by aligning covered services to support your optimal overall health.

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### HealthySmiles<sup>sm</sup> preventive

Healthy Smiles Preventive covers preventive dental services with no benefit period maximum, no in-network deductibles and no waiting periods. Because Blue Cross of Idaho covers 100% of in-network preventive services after a \$20 copayment, this is the best option if you're looking for a low-premium dental plan.

### HealthySmiles<sup>sm</sup> plus

Healthy Smiles Plus is an affordable option and provides the same coverage as Healthy Smiles Preventive, plus basic dental services such as scaling and root planing, fillings, and four periodontal maintenance visits per benefit period.

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### HealthySmiles<sup>sm</sup> preferred

Healthy Smiles Preferred is a great comprehensive plan for you and your family. This plan provides coverage for preventive, basic and major dental services, including the opportunity to carry over up to \$250 of unused dental benefit dollars from one year to the next (dental maximum carryover).

### HealthySmiles<sup>sm</sup> elite

Healthy Smiles Elite is a plan that offers a high benefit maximum. This plan also rewards you for your loyalty by lowering your coinsurance for major services, as long as you see your dentist at least once during the year for a preventive service.



	Healthy Smiles Preventive		Healthy Smiles Plus	
BENEFIT DETAILS	In-network	Out-of-network	In-network	Out-of-network
<b>Deductible</b>	None	\$50 per person per benefit period; family deductible is a three-person family maximum.	\$50 per person per benefit period, three-person family maximum	
<b>Benefit Period Maximum</b>	None		\$1,000 per person, per benefit period	
<b>Preventive Dental Services</b> Oral exams, cleanings, X-rays, fluoride for eligible dependent children	Member pays nothing after \$20 copayment per visit.	Member pays 50% of maximum allowance after deductible.	Member pays nothing after \$20 copayment per visit.	Member pays 50% of maximum allowance after deductible.
<b>Basic Dental Services</b> (fillings, extractions); six-month waiting period applies	None		Member pays 20% of maximum allowance after deductible.	Member pays 50% of maximum allowance after deductible.
<b>Major Dental Services</b>	None		None	

	Healthy Smiles Preferred		Healthy Smiles Elite	
BENEFIT DETAILS	In-network	Out-of-network	In-network	Out-of-network
<b>Deductible</b>	\$50 per person per benefit period, three-person family maximum		\$45 per person per benefit period, three-person family maximum	
<b>Benefit Period Maximum</b>	\$1,000 per person, per benefit period		\$2,500 per person, per benefit period	
<b>Preventive Dental Services</b> Oral exams, cleanings, X-rays, fluoride for eligible dependent children	Member pays nothing after \$20 copayment per visit.	Member pays 50% of maximum allowance after deductible.	Member pays nothing after \$25 copayment per visit.	Member pays 20% of maximum allowance after deductible.
<b>Basic Dental Services</b> (fillings, extractions); six-month waiting period applies	Member pays 20% of maximum allowance after deductible.	Member pays 50% of maximum allowance after deductible.	Member pays 20% of maximum allowance after deductible.	Member pays 50% of maximum allowance after deductible.
<b>Major Dental Services</b> (crowns, bridges, dentures, implants) 12-month waiting period applies	Member pays 50% of maximum allowance after deductible.	Member pays 50% of maximum allowance after deductible.	Year 1: Member pays 80%* of maximum allowance after deductible.	Year 1: Member pays 90%* of maximum allowance after deductible.
			Year 2: Member pays 40% of maximum allowance after deductible.	Year 2: Member pays 60% of maximum allowance after deductible.
			Year 3: Member pays 30% of maximum allowance after deductible.	
<b>Dental Maximum Carry</b>	\$250 per person, per benefit period (up to a maximum of \$1,000, per insured)		None	

\* Please contact Customer Service at 208-363-8755 or 800-289-7929 for an Insured's specific level of coverage.

## Qualified Dental Plans

ACA Qualified Dental plans that meet ACA requirements for dental benefits and include in-network no-cost preventive services. You'll also get coverage for additional services such as fillings, extractions, crowns and root canals. Qualified dental plans are available to purchase at [yourhealthidaho.com](http://yourhealthidaho.com).

Under Age 19	Dental Choice (Under the Age of 19)		Dental Choice Plus (Under the Age of 19)	
	In-network	Out-of-network	In-network	Out-of-network
<b>BENEFIT DETAILS</b>				
<b>Deductible</b>	\$25 per person	\$100 per person	\$25 per person	\$100 per person
<b>Annual Out-of-Pocket Maximum</b>	\$375 per person \$750 two or more	\$10,000 per person	\$375 per person \$750 two or more	\$10,000 per person
<b>Benefit Period Maximum</b>	None		None	
<b>Preventive Dental Services</b> (No waiting period; includes exams, cleanings, X-rays and fluoride)	No charge	You pay 50% coinsurance after deductible	No charge	You pay 50% coinsurance after deductible
<b>Basic Dental Services</b> (No waiting period; includes fillings, extractions, periodontal maintenance)	You pay 50% coinsurance after deductible		You pay 20% coinsurance after deductible	
<b>Major Dental Services</b> (No waiting period; root canals, periodontics, crowns, bridges, dentures and dental implants)			You pay 50% coinsurance after deductible	
<b>Orthodontia</b> (For medically necessary, non-cosmetic treatment in accordance with Blue Cross of Idaho medical policies; prior authorization required)	You pay 50% coinsurance after deductible	You pay 80% coinsurance after deductible	You pay 50% coinsurance after deductible	You pay 80% coinsurance after deductible

19 years of age and older	Dental Choice (19 years of age and older)		Dental Choice Plus (19 years of age and older)	
	In-network	Out-of-network	In-network	Out-of-network
<b>BENEFIT DETAILS</b>				
<b>Deductible</b>	\$75 per person	\$100 per person	\$60 per person	\$100 per person
<b>Annual Out-of-Pocket Maximum</b>	None		None	
<b>Benefit Period Maximum</b>	\$1,000		\$1,250	
<b>Preventive Dental Services</b> (Includes exams, cleanings, X-rays and fluoride)	No charge	You pay 50% coinsurance after deductible	No charge	You pay 50% coinsurance after deductible
<b>Basic Dental Services</b> (Includes fillings, extractions, periodontal maintenance)	You pay 50% coinsurance after deductible		You pay 20% coinsurance after deductible	
<b>Major Dental Services</b> (Includes root canals, periodontics, crowns, bridges, dentures and dental implants)			You pay 50% coinsurance after deductible	
<b>Orthodontia</b> (For medically necessary, non-cosmetic treatment in accordance with Blue Cross of Idaho medical policies; prior authorization required)	Not covered		Not covered	

## Dental Blue Connect Individual

Blue Cross of Idaho is pleased to offer you Dental Blue Connect Individual. This is an individual dental insurance plan that will provide coverage for your dental care needs. There is no maximum to the amount of dental services that this plan will cover and there are no deductibles that need to be met. Your coverage gives you simple access to dental care.

To receive benefits, schedule your care at a Willamette Dental Group, P.C., dental office. An advance appointment is required to receive care. To schedule dental appointments, you will need to call Willamette Dental Group at 855-433-6825. When visiting the dental office or calling in for an appointment, identify yourself as a Dental Blue Connect Individual member. To find Willamette Dental Group dental offices visit [bcidaho.com/wdgdentist](http://bcidaho.com/wdgdentist).



## Benefit Summary for Services by a Participating Dentist

COVERED SERVICES	MEMBER BENEFITS
Annual Maximum	No Annual Maximum
Deductible	No Deductible
General Office Visit	\$25 copay
Specialist Office Visit	\$35 copay
Dental Exams and X-rays	\$0 copay
Teeth Cleaning	\$0 copay
Fluoride Treatment	\$15 copay
Sealants per Tooth	\$15 copay
Filling - Amalgam	\$45 copay
Filling - Resin (Anterior)	\$70 copay
Filling - Resin (Posterior)	\$80 copay
Stainless Steel Crown	\$90 copay
Porcelain/Metal Crown	\$500 copay <sup>1</sup>
Complete Upper or Lower Denture	\$600 copay <sup>1</sup>
Bridge (per Tooth)	\$500 copay <sup>1</sup>
Root Canal Therapy - Anterior Tooth / Bicuspid Tooth / Molar	\$225 / \$325 / \$425 copays
Osseous Surgery (per Quadrant)	\$325 copay
Root Planing (per Quadrant)	\$100 copay
Routine Extraction (per Tooth)	\$50 copay
Surgical Extraction (per Tooth)	\$190 copay
Pre-Orthodontic Services	\$150 copay <sup>1,2</sup>
Comprehensive Orthodontia	\$2,800 copay <sup>1</sup>
Nitrous Oxide per Visit	\$50 copay

Out-of-area emergency treatment by an out-of-network provider is reimbursed at \$100 per visit. This plan covers the first \$10 per visit for non-emergency treatment by out-of-network providers without a referral, subject to the exclusions.

<sup>1</sup> Benefit available after a 12-month waiting period.

<sup>2</sup> Applies towards comprehensive orthodontia copayment if patient accepts treatment plan.

This is a summary of common procedures covered in the Dental Blue Connect Individual plan. The contract will control. Please refer to the contract for a complete description of benefits, limitations, and exclusions.



# Orthodontic Treatment for the Entire Family

## Getting Started

As part of your Dental Blue Connect Individual plan, your family also has access to affordable orthodontic care<sup>1</sup>, after a 12-month waiting period.

You must receive an initial evaluation from a Willamette Dental Group general dentist to see if you are a candidate for orthodontic treatment. The Willamette Dental Group general dentist will provide a referral for a pre-orthodontic consultation with a Willamette Dental Group orthodontist if you are eligible. A consultation includes an initial exam, X-rays, study models and an oral evaluation for \$150. For more information or to schedule an appointment call 855-433-6825. Select 2 for member services.

### Pre-Orthodontia Consultation Fees

Initial Orthodontic Exam:	\$25
Study Models and X-rays:	\$125
Case Presentation:	\$0

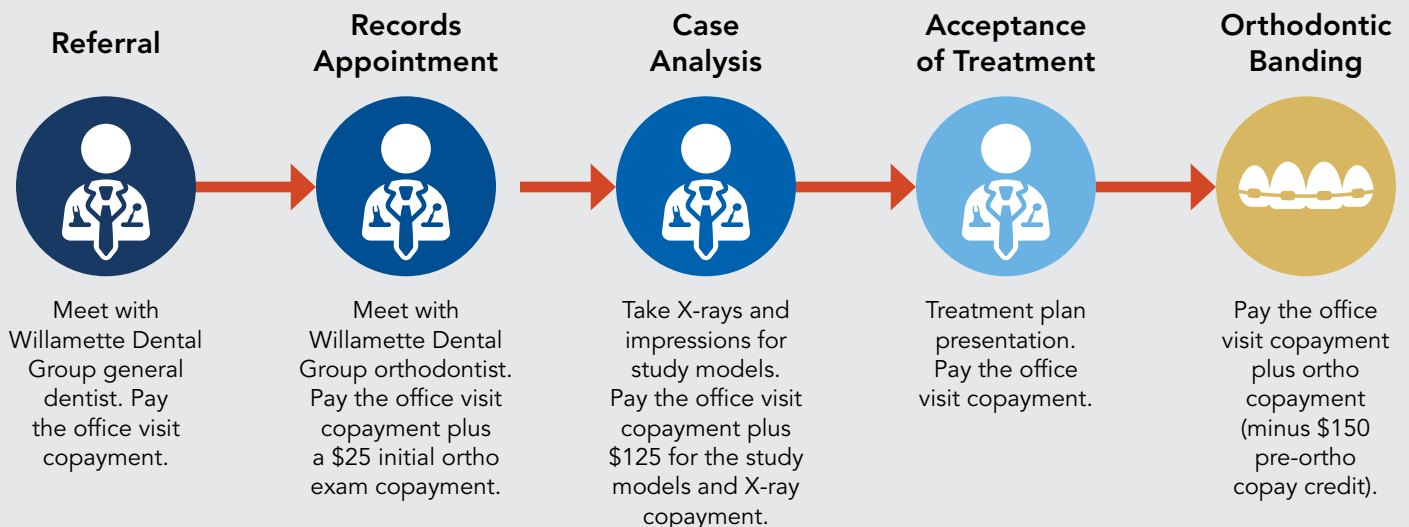
These non-refundable, pre-orthodontia consultation fees are credited toward the total cost of treatment if you proceed with treatment.

### Orthodontic Copayment

The copayment for orthodontia is \$2,800. At the time of banding, a \$1,500 payment is required. The remaining balance may be spread over payments during the next 12 months.

<sup>1</sup> Invisalign treatment has additional charges.

## PRE-ORTHODONTIA APPOINTMENT PROCESS



# Exclusions and Limitations

In addition to the exclusions and limitations listed elsewhere in the Plan Guide, the following exclusions and limitations apply to the entire Policy, unless otherwise specified.

## I. GENERAL EXCLUSIONS AND LIMITATIONS

There are no benefits for services, supplies, drugs or other charges that are:

- A. Procedures that are not included in the Closed List of Dental Covered Services; or that are not Medically Necessary for the care of an Insured's covered dental condition; or that do not have uniform professional endorsement.
- B. Charges for services that were started prior to the Insured's Effective Date. The following guidelines will be used to determine the date when a service is deemed to have been started:
  - 1. For full dentures or partial dentures: on the date the final impression is taken.
  - 2. For fixed bridges, crowns, inlays or onlays: on the date the teeth are first prepared and final impressions taken.
  - 3. For root canal therapy: on the date the pulp chamber is opened and the canals are explored to the apex.
  - 4. For periodontal Surgery: on the date the Surgery is actually performed.
  - 5. For all other services: on the date the service is performed.
  - 6. For orthodontic services, if benefits are available under this Policy: on the date any bands or other appliances are first inserted.
- C. Cast restorations (crowns, inlays or onlays) for teeth that are restorable by other means (i.e., by amalgam or composite fillings).
- D. Replacement of an existing crown, inlay or onlay that was installed within the preceding seven (7) years or replacement of an existing crown, inlay or onlay that can be repaired.
- E. Appliances, restorations or other services provided or performed solely to change, maintain or restore vertical dimension or occlusion.
- F. A service for cosmetic purposes.
- G. In excess of the Maximum Allowance.
- H. A partial or full removable denture for fixed bridgework, or the addition of teeth thereto, if involving a replacement or modification of a denture or bridgework that was installed during the preceding seven (7) years.
- I. Orthodontic services and supplies unless otherwise specifically listed in the Closed List of Dental Covered Services.
- J. Replacement of lost or stolen appliances.
- K. Any procedure, service or supply required directly or indirectly to treat or diagnose a muscular, neural, orthopedic or skeletal disorder, dysfunction or Disease of the temporomandibular joint (jaw hinge) and its associated structures including, but not limited to, myofascial pain dysfunction syndrome.
- L. Orthognathic Surgery, including, but not limited to, osteotomy, ostectomy and other services or supplies to augment or reduce the upper or lower jaw.
- M. Temporary dental services. Charges for temporary services are considered an integral part of the final dental services and are not separately payable; provisional services will be considered permanent and will have standard replacement frequencies applied.
- N. Any service, procedure or supply for which the prognosis for success is not reasonably favorable at least three (3) years.
- O. Myofunctional therapy and biofeedback procedures.
- P. For hospital Inpatient or Outpatient care for extraction of teeth or other dental procedures.
- Q. Occlusal adjustments, except as specifically listed as a Covered Service in this Policy.
- R. Not prescribed by or upon the direction of a Provider.
- S. Investigational in nature.
- T. 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.
- U. Provided or paid for by any federal governmental entity or unit except when payment under this Policy is expressly required by federal law, or provided or paid for by any state or local governmental entity or unit where its charges therefor would vary, or are or would be affected by the existence of coverage under this Policy; or  
For which payment has been made under Medicare Part A and/or Part B.
- V. Provided for any condition, Accidental Injury, Disease or Illness suffered as a result of any act of war or any war, declared or undeclared.
- W. Furnished by a Provider who is related to the Insured by blood or marriage and who ordinarily dwells in the Insured's household.
- X. 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.
- Y. For personal hygiene, comfort, beautification or convenience items even if prescribed by a Dentist, including but not limited to, air conditioners, air purifiers, humidifiers, physical fitness equipment or programs.
- Z. For telephone consultations; for failure to keep a scheduled visit or appointment; for completion of a claim form; for interpretation services; or for personal mileage, transportation, food or lodging expenses, or for mileage, transportation, food or lodging expenses billed by a Dentist or other Provider.
- AA. For Congenital Anomalies, or for developmental malformations, unless the patient is an Eligible Dependent child.
- AB. 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.
- AC. 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 this 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 for any reason makes payment for or otherwise provides benefits excluded by this provision, 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 their estate for such services, supplies, drugs or other charges so provided by Blue Cross of Idaho in connection with such Illness, Disease, Accidental Injury or other condition.
- AD. For which an Insured would have no legal obligation to pay in the absence of coverage under this Policy or any similar coverage; or for which no charge or a different charge is usually made in the absence of insurance coverage; or charges in connection with work for compensation or charges; or for which reimbursement or payment is contemplated under an agreement with a third party.
- AE. Provided to persons who were enrolled as Eligible Dependents after they cease to qualify as Eligible Dependents due to a change in eligibility status which occurs during the Policy term.
- AF. Provided outside the United States, which if had been provided in the United States, would not be Covered Services under this Policy.
- AG. Not directly related to the care and treatment of an actual condition, Illness, Disease or Accidental Injury.
- AH. For acupuncture or hypnosis.
- AI. Denture duplication.
- AJ. Oral hygiene instruction.
- AK. Treatment of jaw fractures.
- AL. Charges for acid etching.
- AM. Charges for oral cancer screening which are included in a regular oral examination.
- AN. No benefits are available for replacement and/or repair of orthodontic appliances. This includes removable and/or fixed retainers.
- AO. Support service(s) provided for a non-Covered Service.

## DISCRIMINATION IS AGAINST THE LAW

Blue Cross of Idaho and Blue Cross of Idaho Care Plus, Inc., (collectively referred to as Blue Cross of Idaho) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Blue Cross of Idaho does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Blue Cross of Idaho:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - o Qualified sign language interpreters
  - o Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - o Qualified interpreters
  - o Information written in other languages

If you need these services, contact Blue Cross of Idaho Customer Service Department. Call 1-800-627-1188 (TTY: 711), or call the customer service phone number on the back of your card. If you believe that Blue Cross of Idaho has failed to provide these services or

**ATTENTION:** If you speak Arabic, Bantu, Chinese, Farsi, French, German, Japanese, Korean, Nepali, Romanian, Russian, Serbo-Croatian, Spanish, Tagalog, or Vietnamese, language assistance services, free of charge, are available to you. Call 1-800-627-1188 (TTY: 711).

**Arabic:** انتبه: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك مجاناً اتصل على 1-800-627-1188 (للصم والبكم: 711).

**Bantu:** ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-800-627-1188 (TTY: 711).

**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 1-800-627-1188 (TTY: 711)。

**Farsi:** توجه: اگر به زبان فارسی صحبت می کنید، خدمات رایگان پشتیبانی زبان، در دسترس شما است. شماره تماس 1-800-627-1188 (TTY: 711).

**French:** ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-627-1188 (ATS : 711).

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-627-1188 (TTY: 711).

**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。1-800-627-1188 (TTY: 711) まで、お電話にてご連絡ください。

**Korean:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-627-1188 (TTY: 711)번으로 전화해 주십시오.

discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with Blue Cross of Idaho's Grievances and Appeals Department at:

Manager, Grievances and Appeals  
3000 E. Pine Ave., Meridian, ID 83642  
Telephone: 1-800-274-4018  
Fax: 208-331-7493  
Email: [grievances&appeals@bcidaho.com](mailto:grievances&appeals@bcidaho.com)  
TTY: 711

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Grievances and Appeals team is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TTY). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Nepali:** ध्यान दनुहोस्: तपाइंले नेपाली बोलनुहुन्छ भने तपाइंको नमिति भाषा सहायता सेवाहरू नि:शुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-800-627-1188 (टटिवाइ: 711) ।

**Romanian:** ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-627-1188 (TTY: 711).

**Russian:** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-627-1188 (телетайп: 711).

**Serbo-Croatian:** OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-627-1188 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711).

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-627-1188 (TTY: 711).

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-627-1188 (TTY: 711).

**Vietnamese:** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-627-1188 (TTY: 711).

# Ready to enroll?

When you've found your perfect plan,  
or want more information, go to  
[shoppers.bcidaho.com](https://shoppers.bcidaho.com) or call us at  
**888-GO-CROSS (888-462-7677, TTY: 711)**

## District offices

### Coeur d'Alene

1812 N. Lakewood Drive  
Suite #200  
Coeur d'Alene, ID 83814  
208-666-1495

### Meridian

2929 W. Navigator Drive  
Suite #140  
Meridian, ID 83642  
208-387-6683

### Pocatello

852 W. Quinn Road  
Chubbuck, ID 83202  
208-232-6206

### Idaho Falls

3630 S. 25th E.  
Suite #1  
Idaho Falls, ID 83404  
208-522-8813

### Twin Falls

428 Cheney Drive W  
Suite #101  
Twin Falls, ID 83301  
208-733-7258

All descriptions of coverage are subject to the provisions of the corresponding policy, which contains all the terms and conditions of coverage. Certain services not specifically noted may be excluded. Please refer to the policy issued for a complete description of benefits, exclusions limitations and conditions of coverage. If there is a difference between this comparison and its corresponding policy, the policy will control. This comparison is subject to annual update and may not reflect the information contained in the corresponding policy.

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3000 East Pine Avenue  
Meridian, Idaho 83642-5995

P.O. Box 7408  
Boise, Idaho 83707-1408

Customer Service: 800-627-1188

Visit [bcidaho.com](https://bcidaho.com)