

## an emphasis on your wellness ... health care plans

### HIPAA

Coldwater Creek has established guidelines in compliance with HIPAA to safeguard employees' protected health information. Any employee wishing to disclose information about a health condition may do so according to the guidelines listed in the "Summary of Notice of Privacy Practices". The "Summary of Notice of Privacy Practices" is distributed to all full-time eligible and salaried employees in their New Hire Benefit Packet and Annual Enrollment Guide.

### Medical

Coldwater Creek offers a comprehensive Preferred Provider Organization (PPO) plan through Blue Cross of Idaho.

Visit [www.bcidaho.com](http://www.bcidaho.com) to find providers.

Coverage is effective the first of the month following date of full-time employment. Enrollment is not automatic. Employees must submit the appropriate enrollment form to be enrolled.

### Plan highlights include:

Wellness Benefit for employees and dependents – BCI pays up to \$500 per calendar year, with no co-pays and prior to a deductible being applied.

### Benefits include:

- \$25 Physician Office Co-Pay (Not applicable to deductible)
- Salaried Employee – \$500 Individual Calendar Year Deductible; \$1000 Family Calendar Year Deductible
- Full-Time Hourly Employee – \$250 Individual Calendar Year Deductible; \$500 Family Calendar Year Deductible
- Blue Cross pays 80% for Covered Services after Deductible for In-Network Services
- Blue Cross pays 70% for Covered Services after Deductible for Out-of-Network Services
- Maximum Calendar Year Out-of-Pocket Expenses is \$2000 Per Person or \$4000 Per Family
- Well Baby and Well Child Care
- Adult Examinations – Annual Physical, Blood Tests, Cholesterol Screening (see Blue Cross Certificate for approved list)
- Immunizations (see Blue Cross Certificate for approved list)

### Retail Prescription Drugs – (30 day supply, 1 co-payment)

- \$0 Co-Pay for Generics
- \$30 Co-Pay for Brand Name
- \$50 Co-Pay for Non-Formulary Brand Name

### Mail Order Program – (90 day supply, 1 co-payment)

- \$8 Co-Pay for Generics
- \$30 Co-Pay for Brand Name
- \$50 Co-Pay for Non-Formulary Brand Name

Please complete Blue Cross form color coded "Blue" in this packet for enrollment in the medical/prescription drug benefit.