

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 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