



# Department of Administration

## Office of Group Insurance

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Thank you for your interest in the State's group insurance program. This document and others are resources to help make informed decisions for your district. We encourage you to read all available information, as many of your questions may be answered, and explore all the available links and information on the Office of Group Insurance website, <https://ogi.idaho.gov>.

**Who is the Office of Group Insurance (OGI)?** Often called "OGI," this office administers every aspect of the group insurance program for all benefit-eligible employees of state agencies, universities, and political subdivisions. OGI is a program within the State's Department of Administration located in downtown Boise near the Capitol.

**What benefits are offered?** <https://ogi.idaho.gov/benefits-plans/>

OGI offers a robust program that includes medical, dental, life & disability and flexible spending accounts. The medical plan includes prescription drug coverage, vision benefits, an Employee Assistance Program (EAP), and numerous other programs to promote members' health. Employees have the option of a PPO, Traditional or High Deductible Health Plan. The State has limited eligibility for its retiree medical plan. <https://ogi.idaho.gov/retiree/>

**What does it cost to participate in medical and dental coverage?** <https://ogi.idaho.gov/premium-rates/>

Medical and Dental premium rates are collected by each agency the month in advance of coverage and remitted to OGI monthly.

**IMPORTANT NOTE** - All groups who participate in the State's health pay the employer share of premiums for ALL benefit-eligible employees whether they are enrolled or not. This process ensures that all dollars appropriated for benefits are used for benefits which ultimately benefits premiums in current and future years. Refer to the FAQs posted on the right-hand side of the OGI website, <https://ogi.idaho.gov>, for additional information on this process.

**Who is eligible to participate in the medical and dental benefits?** <https://ogi.idaho.gov/eligibility-enrollment/>

Full-time employees (30 – 40 hours per week) and part-time employees (20 – 29.9 hours per week).

**How do employees enroll for coverage?**

All employees will initially enroll by completing a paper application and submitting it to their HR office to establish payroll deductions. The HR office will forward completed forms to OGI. OGI will transmit all received forms to the carrier to establish coverage. Future enrollment may include an online platform to streamline the process.

**How do districts calculate and pay the one-time buy-in?**

Districts would work with OGI to calculate the needed buy-in amount and submit a request to transfer funds from the State Department of Education's State Health Plan Participation Fund to OGI as part of the initial enrollment process.

Ample training, forms, templates, communication materials, and benefit education will be provided by OGI to any incoming districts.

**Additional information, specific to school districts, is posted at <https://ogi.idaho.gov>.**