



# Department of Administration

## Office of Group Insurance

### FY2023 Plan Information Highlights

For plan year July 1, 2022 - June 30, 2023

For the coming plan year, the State's health plan will continue to offer employees choice in the plan design that best meets their needs while enhancing the covered services and plan structures. Summaries of Benefits and Coverage (SBCs) and medical and dental premium rates are posted on the OGI website, <https://ogi.idaho.gov>. Full plan contracts will be posted to the website as soon as possible.

#### FOR ALL ACTIVE MEDICAL PLANS:

- **Coverage for FDA Approved Weight Loss Medications**
- **Smart Shopper Incentive Program**  
*Promotes informed consumer decisions by financially incentivizing members to shop for and use lower cost providers and centers of care such as imaging, elective surgeries, etc.*
- **Pilot Project with Albertsons & Safeway Pharmacies for Office Visits at \$0 copay (PPO & Trad)**  
*See a participating pharmacy for diagnosis and treatment of certain conditions at no cost to participants.*
- **Air Ambulance Services**  
*Air Ambulance Services are covered at the In-Network benefit level and Air Ambulance Services accumulate toward the In-Network Out-of-Pocket Limit.*

#### DENTAL BENEFIT CHANGES

- **Removal of the Waiting Period for Major Dental Services.**  
*Deferring dental services can result in issues that can become more severe because they were not treated early on. One-year waiting period for orthodontia remains.*
- **PPO-Only Network for Dental Providers.** Traditional network providers will not be covered.  
*PPO networks have better provider rates and lower member copays which ultimately saves employees money and provides a more robust benefit.*

#### FLEXIBLE SPENDING ACCOUNTS (FSA)




- **Day Care FSA** limits have returned to a maximum contribution of \$5,000 per household.
- **Medical FSA** maximum contribution limit increased to \$2,850.
- **Medical FSA** carryover increased to \$570.
- Remember, if you leave employment, you can also COBRA your FSA; otherwise, your FSA dollars can only be used for expenses incurred prior to your final date of employment.

### Setting up your telehealth benefit is now as easy as sending a text message!



Meet Sophie, your MDLIVE personal assistant. Sophie makes creating an MDLIVE account quick and easy using your smartphone, anytime, anywhere. Text 'bcidaho' to MDLIVE (635483) to get started. Have your member ID number handy as well.














#### How it works

1.  Activate your account
2.  Choose a doctor
3.  Resolve your issue



Text 'bcidaho' to MDLIVE (635483)

As a plan participant, you can save time, save money, and improve your health with continued access to the following programs:

-  **Livongo diabetes management program** supplies and support services at no cost to participants.
-  **Wondr weight management program** at no cost to participants.
-  **Mail-Order Pharmacy** - get 3-months of your maintenance medications for 2 copays
-  **Condition Management** for: asthma, diabetes, COPD, coronary artery disease or congestive heart failure to work with a case manager to coordinate your care and provide resources
-  **Care Management** assists members navigating complex medical conditions and procedures to ensure they know who to contact about their care and understand the resources available to them.
-  **Diabetes No-Copay** program with telephonic coaching support and \$0 copay for diabetic supplies
-  **Nurse Advice Line 24/7/365** access to a nurse to assist with health concerns and questions.
-  **Bright Beginning Prenatal Program** (earn a gift card) with maternity and resources support
-  **Nicotine/tobacco cessation** quit-aids covered to help you stop smoking/chewing
-  **Employee Assistance Program (EAP)** 5-visits per person, per year at no cost to the member
-  Living Well with **High Blood Pressure Program** online, self-directed program and resources
-  **Cost Advisor** online cost transparency tool to estimate your portion of procedures and services
-  **Identity theft protection** from Blue Cross of Idaho with Experian at no additional cost to you

Haven't set up your Blue Cross of Idaho member portal account to find out more information about the programs listed above? Have your Enrollee ID number handy and visit:

<http://members.bcidaho.com>

The member portal allows you to view plan information, explanation of benefits (EOB) documents, search for network providers, sign up for text and email communications, and so much more.



Learn about your benefits all year long with the **Stay Informed** section on the [ogi.idaho.gov](http://ogi.idaho.gov) homepage. If you have any questions, visit our website or contact us at (208) 332-1860 or [ogi@adm.idaho.gov](mailto:ogi@adm.idaho.gov).

**Keith Reynolds**, Director

650 W State Street, Room 100  
P.O. Box 83720  
Boise, ID 83720-0035

**Jennifer Pike**, Administrator

Phone: (208) 332-1860 or (800) 531-0597  
Fax: (208) 332-1888 Email: [ogi@adm.idaho.gov](mailto:ogi@adm.idaho.gov)  
Web: [www.ogi.idaho.gov](http://www.ogi.idaho.gov)