

Regence



IDAHO



# State of Idaho

## Open Enrollment: FY2027 Health Plan Overview

April 2026

# Agenda

- New Member IDs
- FY2027 Benefits & Program Overview
- Network & Providers
- Navigating Your Benefits
- Q&A



# New Member ID Cards for FY2027

Regence member ID numbers will be updated as of July 1, 2026.

**All State of Idaho members will receive a new member ID card for the FY2027 plan year.**

**Here's what you need to know:**

- Continue to use your current card(s) through June 30, 2026.
- Beginning July 1, 2026, use the new card(s) and be sure to update your doctor's office and pharmacy with the new member ID.
- Remember, this is also your member ID for vision coverage through VSP.



# New Member ID Cards for FY2027 – Cont.

New regence.com accounts must be created using new member ID

## Creating a new regence.com account

- You can use the same email address for the new account; however, you may receive a warning message.
- Your existing regence.com account will automatically move to historical status. You will still be able to review past claims by logging in with your previous username and password.
- Any claims for dates of service before July 1, 2026, will be processed under your previous member ID number. You'll be able to see them in your old regence.com account.

### Let's get started

To be sure we're connecting you with the correct account, please enter your information as it's shown on your member ID card.

Already have an account? [Sign in](#)


Last name




Date of birth

Last 4 digits of the ID number on the front of your insurance card

Last 4 digits of the group number on the front of your insurance card

[Continue](#)



-  View your benefits and plan coverage.
-  Keep your digital member ID card on you at all times
-  Get access to in-network providers, urgent care, virtual care and more



# FY2027 Benefits & Program Overview





# Updates for Fiscal Year 2027

(July 1 – June 30)

## Benefits & Covered Services

- There are no changes to benefits for the FY2027 plan year.
- Deductibles, copays, coinsurance and out-of-pocket maximums will also stay the same.

## Program Changes

- Teladoc Health, self-guided mental health support, will no longer be available as of July 1, 2026.
- Similar alternatives are available through the EAP and other behavioral health programs.



# Medical Plans Quick Glance

Plan year is July 1 – June 30

Visit [ogi.idaho.gov](https://ogi.idaho.gov) for full plan documents

## FY2027 Medical Benefits | State of Idaho Health Plan Comparison

Benefit Category	PPO PLAN (Preferred Network)		TRAD PLAN (Participating Network)		HDHP PLAN (Preferred Network)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible - Individual / Family*	\$350 / \$950	\$600 / \$1,700	\$500 / \$1,400		\$2,000 / \$ 4,000	
Coinsurance	20%	40%	30%		20%	40%
Out of Pocket Maximum (Individual / Family)	\$3,250 / \$6,750	\$6,500 / \$13,500	\$4,350 / \$8,700		\$5,000 / \$10,000	\$6,500 / \$13,000
Office Visits - Primary Care Provider, including urgent care	\$20 copay, deductible waived	40%	30%		20%	40%
Office Visits - Specialist provider, including urgent care	\$40 copay, deductible waived	40%	30%		20%	40%
Outpatient Mental & Behavioral Health services (no visit limit)	No charge, deductible waived	40%	30%		20%	40%
Preventive Care	No charge, deductible waived	40%	No charge, deductible waived		No charge, deductible waived	40%
Acupuncture / Spinal Manipulation (combined 18 visit limit)	20%	40%	30%		20%	40%
Vendor Telehealth	No charge, deductible waived (Doctor on Demand)	N/A	No charge, deductible waived (Doctor on Demand)		No charge after deductible (Doctor on Demand)	N/A
Ambulatory Surgical Center & Professional Services	10%	40%	20%	30%	10%	40%

*Unless otherwise noted, the deductible applies to covered services*

# Pharmacy Benefits Comparison

Plan year is July 1 – June 30

Visit [ogi.idaho.gov](http://ogi.idaho.gov) for full plan documents

FY2027 Pharmacy Benefits   State of Idaho Health Plan Comparison		
6-Tier Formulary Drug List	PPO & Trad Plans	HDHP Plan*
	Separate prescription medication out-of-pocket max <b>\$2,000 individual / \$4,000 family</b>	Deductible and out-of-pocket max shared with medical
	Copay	Coinsurance
<b>Tier 1</b> – Preferred Generics (typically the least costly at the pharmacy)	\$10	20%
<b>Tier 2</b> – Generics and some lower-cost brand products		
<b>Tier 3</b> – Preferred brand-name drugs that are typically less costly	\$30	
<b>Tier 4</b> – Typically, high-cost brand-name drugs	\$60	
<b>Tier 5</b> – Preferred specialty medications; may include lower-cost brand or generic specialty medication		
<b>Tier 6</b> – Higher-cost specialty medications; may include higher-cost brand or generic specialty medications	\$100	

Specialty medications can be filled through either Accredo or Walgreen’s specialty pharmacies.  
Home delivery for maintenance medications can be filled through Amazon MedsYourWay or Walgreen’s.

\*No cost share when using the Optimum Value Medication List for preventive maintenance medications.

# Walk-in treatment from a local pharmacist

Skip the waiting room and go straight to an Albertsons or Safeway pharmacy

State of Idaho members can receive care for common health concerns at select Albertsons and Safeway pharmacies – no appointment needed.

- **PPO and traditional health plan members**  
\$0 copay
- **High-deductible health plan members**  
No cost after you've met your deductible
- **Prescription drugs**  
This service does not impact what you'll pay for prescription drugs.

[Albertsons Pharmacies](#)

[Safeway Pharmacies](#)

## Examples of available services

- Cold sore treatment
- Continuous glucose monitor prescribing & counseling
- EpiPen
- Migraine treatment
- Naloxone
- Rapid strep and flu tests
- UTI tests & treatment

# Vision Benefits

Regence partners with VSP to offer adult and pediatric vision coverage



## Accessing vision benefits

- To view your vision benefits, you must create an account at [vsp.com](http://vsp.com) using your new member ID.
  - If you have an existing VSP account, you will need to create a new one using your new member ID number.
  - To view dependent benefits, you must create a separate dependent account using the member ID and unique member suffix number.

## Find an eye doctor

- The VSP Choice network includes nearly 119,000 providers across the country.
  - You can select any provider, but your benefits are greater when you use the VSP Choice network.
  - If there are no local participating providers you can check with your local retail chain (Costco, Walmart, etc.) to see if they participate in the VSP network.

**Member ID number**      **Member suffix number**

**Regence**  **Preferred PPO** 

Subscriber Name: **SUBSCRIBER SAMPLE**      Member Name: **00 SUB SAMPLE**

ID NO: **IDC 123456789**

Group No.	<b>10060598</b>	Copay	\$20/\$40
		Med Ded	\$350/\$950
		Med Out-Net Ded	\$600/\$1700
		Med OOP Max	\$3250/\$6750
		Med Out-Net OOP Max	\$6500/\$13500

RxBIN 610648      RxPCN 01820000  
Rx OOP Max      \$2000/\$4000

**PPO**

# Vision Benefits Quick Glance - Adult

**Coverage is based on service date**

Visit [ogi.idaho.gov](http://ogi.idaho.gov) for full plan documents

State of Idaho FY2027   Adult Vision Benefits (VSP)		
Benefit Category – Adult Vision (age 19 or older)	VSP Doctor	Out-of-Network Provider
Routine Vision Exam	\$20 copay	\$20 copay; no charge up to the out-of-network provider limit
Vision Hardware	\$20 copay	\$20 copay; no charge up to the out-of-network provider limit
Contact lens evaluation and fitting exam	No charge	No charge up to the out-of-pocket provider limit
Low vision supplemental exam (testing)	No charge	No charge up to the out-of-pocket provider limit
Low vision supplemental care aids	25% coinsurance	25% coinsurance

**Exam and lens allowance:** once every 12 months; **Frame allowance:** one pair every 24 months.

# Vision Benefits Quick Glance - Pediatric

Coverage is based on service date

Visit [oqi.idaho.gov](http://oqi.idaho.gov) for full plan documents

State of Idaho FY2027   Pediatric Vision Benefits (VSP)		
Benefit Category – Pediatric Vision (under age 19)	VSP Doctor	Out-of-Network Provider
Routine Vision Exam	\$0 copay	\$0 copay; no charge up to the out-of-network provider limit
Vision Hardware	\$0 copay	\$0 copay; no charge up to the out-of-network provider limit
Contact lens evaluation and fitting exam	No charge	No charge up to the out-of-pocket provider limit
Low vision supplemental exam (testing)	No charge	No charge up to the out-of-pocket provider limit
Low vision supplemental care aids	25% coinsurance	25% coinsurance

**Exam and lens allowance:** once every 12 months; **Frame allowance:** one pair every 24 months.

# Additional Programs and Benefits

## Built-in Regence Support

<b>Care Management Plus</b>	Experienced registered nurses and social workers are available to help you manage chronic conditions and coordinate necessary care.
<b>Regence Advantages</b>	Save on a variety of health-related products and services (full list available in the Regence member portal).
<b>Regence Empower Incent</b>	Set goals and get the support you need to reach them like fitness tracking technology, nutritional coaching and financial advice.
<b>Regence Pregnancy Program</b>	Get access to education, resources and tools to help you have the healthiest pregnancy possible.
<b>Regence Rewards</b>	Receive gift card incentives for selecting low-cost, high-quality care options on more than 200 services and procedures.
<b>Enhanced Medication Support</b>	Compare medication costs, connect with a licensed pharmacist, transfer prescriptions, set up home delivery and more.

## Telehealth and Virtual Care

<b>Doctor on Demand</b>	Speak with board-certified physicians and licensed counselors who can answer nonemergency medical questions, address mental health questions, prescribe medication or recommend in-person follow up.
<b>Advice24</b>	Registered nurses are available 24/7, 365 days a year, to assess symptoms and help you decide on the best level of care.

## Value-Added Programs

<b>Omada</b> (Diabetes, hypertension & weight management)	Eligible members receive personalized health coaching, smart devices and access to online support communities.
<b>2nd.MD</b>	Connect with board-certified experts for a second opinion on diagnoses, treatments, surgeries and more.
<b>Hinge Health</b>	Access tools to improve back, joint and muscle health from the comfort of home.

## Employee Assistance Program (EAP)

<b>ComPsych Guidance Resources</b>	Access a wide range of services to support mental health, emotional well-being and life-balance needs at no cost. Employees and dependents can receive up to six (6) counseling visits per year.
------------------------------------	--

## Identity Theft Protection

<b>TransUnion</b>	Set up identity theft protection, credit score monitoring, credit alerts and potential threat detection at no additional cost.
-------------------	--

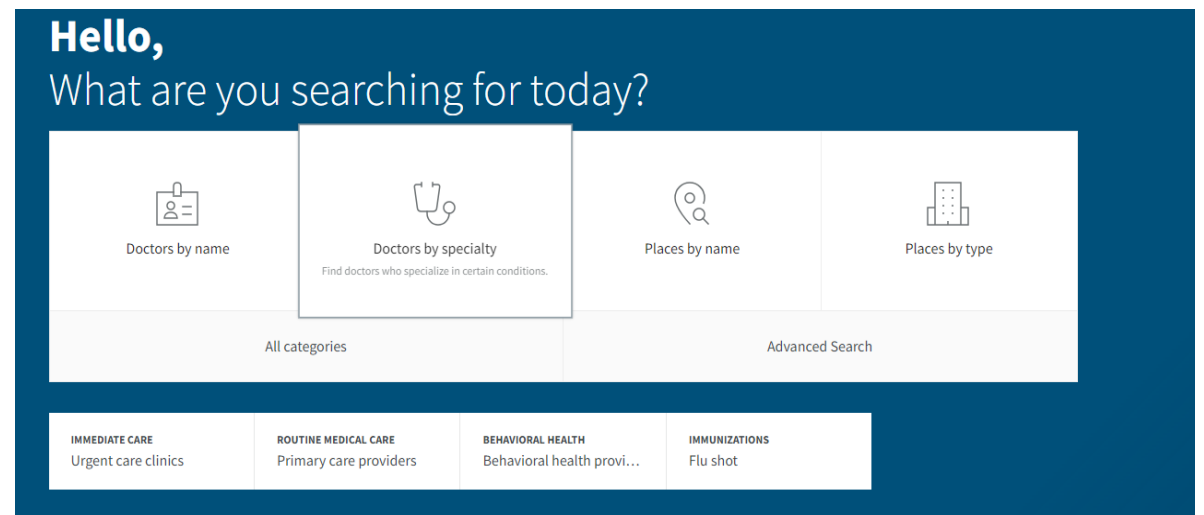
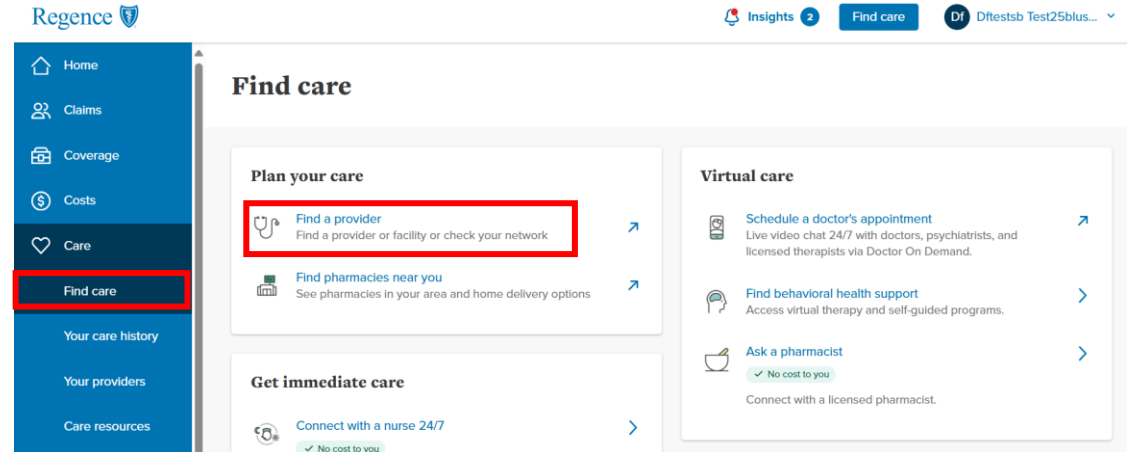
# Network & Providers



# Find a Provider at Regence.com

















Find a doctor using the Regence member portal for personalized results.

1. Sign in to [regence.com](https://regence.com).
2. Click on **Find care**, then click on **Find a provider**.
3. Choose a search category (name, specialty, etc.) and enter your search term.
4. Select **More filters** to narrow the results by distance, gender, languages spoken and more.
5. Choose a provider to see more details including reviews from other patients.



# Network behavioral health solutions




Offering employees many support choices

 <p><b>Emotional well-being</b></p>	<ul style="list-style-type: none"> <li>• Resilience-building</li> <li>• Stress</li> <li>• Anxiety</li> <li>• Sleep habits</li> <li>• Mindfulness</li> </ul>		
 <p><b>Mental health support</b></p>	<ul style="list-style-type: none"> <li>• Virtual behavioral health</li> <li>• Digital coaching, psychotherapy and medication management</li> </ul>	  	  
 <p><b>Mental health specialty</b></p>	<ul style="list-style-type: none"> <li>• Virtual specialty access</li> <li>• Intensive outpatient therapy for teens and young adults</li> <li>• Specialized virtual care for OCD using exposure responsive prevention treatment</li> <li>• Virtual intensive outpatient eating disorder treatment</li> </ul>	 	
 <p><b>Substance use support</b></p>	<ul style="list-style-type: none"> <li>• Virtual treatment and/or in-person treatment for addiction and substance use disorder, including opioids</li> <li>• More support than once-per-week therapy</li> </ul>		

Eleanor Health, Charlie Health, Grow Therapy and Talkspace are separate companies that provide telehealth services. Equip is a separate company that provides virtual eating disorder services. NOCD is a separate company that provides OCD treatment services. Bend Health and Meru Health are separate companies that provide mental health services. Rula is a separate company that provides behavioral health telehealth services. Boulder Care is a separate company that provides substance use and addiction treatment services. Headway is a separate company that provides behavioral health services.


# Navigating Your Benefits



<b>Regence</b> 		<b>Preferred PPO</b>		
Subscriber Name <b>SUBSCRIBER SAMPLE</b>		Member Name 00 <b>SUB SAMPLE</b>		
ID NO <b>IDC 123456789</b>				
Group No. <b>10060598</b>	Copay <b>\$20/\$40</b>	Med Ded <b>\$350/\$950</b>	Med Out-Net Ded <b>\$600/\$1700</b>	Med OOP Max <b>\$3250/\$6750</b>
	Med Out-Net OOP Max <b>\$6500/\$13500</b>			
RxBIN <b>610648</b>	RxPCN <b>01820000</b>			
Rx OOP Max <b>\$2000/\$4000</b>				
				

# Navigating your benefits.

- **Open enrollment is April 27 – May 15, 2026.**
  - You must take action by May 15, to change plans or add/change dependents.
  - **If you take no action, you will be automatically renewed into the same plan for FY 2027.**
- All members will receive a new member ID card.
- Once you have your ID card, be sure to sign up at [Regence.com](https://www.regence.com).
- Your Regence ID card will be used for your VSP Vision plan.
- Please be sure to provide your Regence ID card to your providers and pharmacies.
- **Plan year begins July 1, 2026.** Accumulators will reset at the start of the new plan year.

<b>Regence</b> 		<b>www.regence.com</b>	
<b>Members:</b> See your benefit booklet for covered services. Possession of this card does not guarantee eligibility for benefits.		Members Call <b>1 (800) 854-5585</b>	Outside of Area <b>1 (800) 810 BLUE (2583)</b>
<b>Hospitals or Physicians:</b> File claims electronically with local Blue Cross and/or Blue Shield Plan.		<b>www.regence.com/provider/home</b>	
	Providers Call <b>1 (800) 475-1149</b>	Pharmacies Call <b>1 (844) 765-2897</b>	EAP <b>1 (800) 922-2687</b>
	VSP Vision Care <b>1 (844) 299-3041</b>	Doctor on Demand <b>1 (800) 997-6196</b>	
Regence BlueShield of Idaho is an Independent Licensee of the Blue Cross and Blue Shield Association.			



# We're here to help.

**Regence Customer Service is available  
Monday – Friday, 6 a.m. to 9 p.m. MT and  
Saturday 9 a.m. to 5:30 p.m. MT**

- Phone: 1-800-854-5585
- Live chat available through the Member Portal at [Regence.com](https://www.Regence.com).

