



# State of Idaho Insurance at a Glance

The state of Idaho is pleased to offer a comprehensive insurance package for eligible employees of state agencies, political subdivisions, school districts, universities and colleges which includes medical, vision and dental insurance, disability coverage and flexible spending accounts.

Benefits are an important component of Total Compensation along with salary and retirement. Employees are encouraged to explore and understand all available benefits to ensure they are making the best choice for their needs and budget. Employees can choose to decline benefits at any point during the year.

This is only an overview of the benefit program administered by the State's Office of Group Insurance. For detailed benefits, plan coverage, eligibility, premiums and more, visit [ogi.idaho.gov](http://ogi.idaho.gov).

## Medical Insurance Coverage

There is no enrollment waiting period for medical insurance for benefit-eligible employees. The agency and the employee share the cost of premiums, with the employee's portion of premium based on the plan type and number of enrolled dependents. A detailed Summary of Benefits & Coverage for each plan type as well as full plan contracts and premium rates are available online at [ogi.idaho.gov](http://ogi.idaho.gov).

The State Health Plan is serviced by Regence BlueShield of Idaho. Eligible plan participants have three options when it comes to selecting medical coverage including a Preferred Provider plan (PPO), a Traditional plan or an HSA-Qualified High-Deductible plan. All three options provide comprehensive coverage with varying levels of out-of-pocket expenses and premium contribution rates.

In addition to medical and pharmacy benefits, the State partners with Regence to offer a variety of programs designed to make your life and your health care experience easier—at no cost to you.

- Statewide provider network plus national and global care options
- Rewards program for choosing lower-cost, high-quality care
- Robust pharmacy services with home delivery and extended supply options
- Other benefits like Regence Pregnancy Program and Regence Empower for well-being
- Telehealth/Virtual Care (Doctor On Demand)
- Identity theft protection
- Employee Assistance Program (GuidanceResources)
- Musculoskeletal care (Hinge Health)
- Diabetes, Hypertension and Weight Management (Omada)
- Around-the-clock nurse line (Advice24)
- Kidney health management (Strive Health)

More information about these programs can be found online through the Regence member portal at [Regence.com](http://Regence.com), or on the Office of Group Insurance website at [ogi.idaho.gov](http://ogi.idaho.gov).

## Vision Benefits

Each medical plan includes adult and pediatric Vision Benefits. Regence contracts with VSP to administer these benefits. Members can choose a VSP network provider for a lower copay and higher frame allowance, or a non-network provider with a set reimbursement for services, frames and lenses. Pediatric vision is covered at 100% in-network; 50% out-of-network. Review the plan contracts for reimbursements and covered services.

## Dental Insurance Coverage

The State Dental Plan is serviced by Blue Cross of Idaho. If an employee enrolls in a medical plan they are required to also enroll in at least self-only dental coverage. Employees can then choose which dependents to include under their dental coverage, regardless of their enrollment in medical coverage. Premiums are based on the number of dependents enrolled on the employee's plan. All listed preventive dental services are covered at 100%. Premiums and plan contracts are available on the OGI website at [ogi.idaho.gov/dental](http://ogi.idaho.gov/dental).

## Other Benefits and Coverage

### Premium Only Plan

A tax-advantaged program where employees can elect to have medical and dental premiums deducted on a pre-tax basis, before federal or state income tax or FICA taxes are withheld.

### Employee Assistance Program

All benefit eligible employees and their dependents have access to confidential, short-term counseling to help them handle concerns constructively, before they become major issues. The EAP includes up to six (6) visits per person, per plan year (July 1 - June 30) with no copayment required.

### Flexible Spending Accounts

Health Care Flexible Spending Accounts (HCFSA) and/or Day Care Flexible Spending Accounts (DCFSA) allow employees to use pre-tax dollars to pay for expenses not covered by health insurance (i.e. copayments, deductibles, prescriptions) and/or child care expenses. Employees do not have to enroll in any other health benefit plan to participate in flexible spending.

New employees, or those with a qualified life event (specific to the Day Care FSA), have 30 days to enroll. Otherwise, they must wait until the next open enrollment period. Enrollment in an FSA takes place on an annual basis and does not carry over from year to year.

### Basic Life Insurance

Life insurance is provided by the agency at no cost to the employee. The agency's HR office will provide employees with the Principal Life Insurance Enrollment/Beneficiary Designation form.

### Accidental Death & Dismemberment

Included in the Basic Life Insurance policy, no special enrollment is required. AD&D provides a percentage of annual salary for certain serious physical losses, including loss of life, due to a covered accident.

### Short & Long-Term Disability

Disability coverage is included in the Basic Life policy, no special enrollment is required. When an employee is unable to work because of an illness including pregnancy or injury, the employee may be eligible for disability benefits which can provide a source of continuing income and/or continued access to group insurance coverages for a period of time. Disability benefit amounts may be directly reduced by other sources of income.

### Voluntary Term Life Insurance

Employees may purchase additional term life insurance up to three times their annual salary as well as additional spouse and dependent coverage. New employees who elect coverage must check the appropriate box on the Principal Life Insurance Enrollment/Beneficiary Designation form AND complete a Voluntary Term Life enrollment form within 30 days of hire; no proof of insurability is required. Employees can apply for VTL coverage at any time; those without a qualifying life event who apply after the 30-day initial enrollment period must provide proof of insurability before enrollment can be evaluated.