



# Department of Administration

## Office of Group Insurance

### FY2020 Plan Information Highlights

For plan year July 1, 2019 - June 30, 2020

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. The state has made several notable enhancements to the PPO, Traditional and HDHP plans that you should know about. Summaries of Benefits and Coverage (SBCs) and premium rates are posted the OGI website, <https://ogi.idaho.gov>. Full plan contracts will be posted to the website as soon as possible.

#### PPO AND TRADITIONAL MEDICAL BENEFIT CHANGES - Apply to Active & Retiree plans

- All Affordable Care Act (ACA)-listed preventive services will be covered at 100% when in-network
- Increased Physical Therapy (PT) visit limit to 40 visits per plan year
- Reduced the MDLIVE telehealth copay to \$10 on the PPO plan
- Capped the prescription benefit out-of-pocket (OOPM) amount to \$2,000 per individual/\$4,000 per family
- Increased deductibles for individual (\$100) and family (\$200)
- Changed from a 3-tier pharmacy to a 4-tier pharmacy (\$10/\$30/\$60/\$100)

#### HIGH-DEDUCTIBLE HEALTH PLAN (HDHP) CHANGES - Apply to Active & Retiree plans

- Now compatible with an HSA
- All Affordable Care Act (ACA)-listed preventive services will be covered at 100% when in-network
- No cost for preventive drugs listed on the HDHP drug list
- Other than preventive, all pharmacy and medical services are subject to the deductible before any benefits are paid
- HDHP pharmacy benefit now has a 30% coinsurance after deductible
- Increased Physical Therapy (PT) visit limit to 40 visits per plan year
- Reduced monthly premiums

*\*The State does not currently have a group HSA and will not be providing any contributions to any individual HSA.*

#### DENTAL BENEFIT CHANGES

- Increased the annual dental maximum from \$1,000 to \$1,500 per plan year

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:

-  Mail-Order Pharmacy - get 3-months of your maintenance medications for 2 copays
-  Disease Management Programs for: asthma, diabetes, COPD, coronary artery disease or congestive heart failure to work with a case manager to coordinate your care and provide resources
-  Diabetes No-Copay program with telephonic coaching support and \$0 copayment for diabetic supplies
-  Bright Beginning Prenatal Program (earn a \$100 gift card) with maternity and resources support
-  Nicotine/tobacco cessation quit-aids covered to help you stop smoking/chewing
-  Employee Assistance Program (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
-  Identity theft protection from Blue Cross of Idaho with AllClearID at no additional cost to you
-  Dental cleanings and exam covered every 6 months



Blue Cross of Idaho offers tools and services to help you lead your healthiest life. You can learn how to navigate the WellConnected section of the Blue Cross member portal with the short video tutorial posted on the OGI website: <https://ogi.idaho.gov/get-healthy/>.

Haven't set up your Blue Cross of Idaho member portal account to find out more information about the program listed above? Have your Member ID 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, participate in WellConnected health challenges 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).

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