Benefits At A Glance

For the plan year that runs July 1, 2020 - June 30, 2021 (FY2021)

The State of Idaho is pleased to offer a comprehensive benefits package for employees of state agencies, political subdivisions, universities and colleges which includes medical and dental insurance; as well as life insurance, disability coverage and flexible spending accounts.

Benefits are an important component of Total Compensation along with salary and retirement. We encourage employees to explore and understand the benefits available to them in order to make the best decisions to meet their insurance needs.

This is only an overview of the benefits program administered by the State's Office of Group Insurance (OGI). For detailed benefits, plan coverage, eligibility, premiums and more, visit:

https://ogi.idaho.gov.

Consult your agency's human resource office or the Office of Group Insurance for enrollment periods applicable to benefits summarized below.

MEDICAL INSURANCE: Options include Blue Cross of Idaho Preferred Provider (PPO), Traditional or an HSA compatible High Deductible plans. Each medical plan provides comprehensive coverage with different levels of out-of-pocket expenses and premium contribution rates. The State partners with Blue Cross of Idaho to provide participants access and education in their healthcare decisions.

The Blue Cross of Idaho member portal, members.bcidaho.com includes a cost transparency tool (CostAdvisor), wellness resources (WellConnected), telehealth services (MDLive), identity theft protection (Experian), searchable prescription formulary (IngenioRx), 24/7/365 nurse advice line, disease management tools and programs, Diabetes No Copay program, and a searchable database of network providers.

There are no enrollment waiting periods for medical insurance for benefit eligible employees. The agency and the employee share the cost of premiums. The employee's share of medical premium is based on the plan type and number of people they enroll for coverage. A detailed Summary of Benefits & Coverage (SBC) for each plan type as well as full plan contracts and premium rates are available on the Office of Group Insurance website. Employees may also choose to decline benefits.

VISION BENEFIT: Each medical plan includes adult and pediatric Vision Benefits. Blue Cross of Idaho contracts with VSP (Vision Service Plan) to administer these benefits. New this year, participants 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 (with limited frame selection); 50% out-of -network. Review the plan contracts for adult reimbursements and pediatric covered services.

DENTAL INSURANCE: When an employee enrolls in a medical plan, they are required to enroll for at least self–only dental coverage. Employees can continue with self-only coverage, regardless of the number of dependents on their medical plan, or they can elect family dental coverage. Premiums are based on the number of people enrolled on the employee's plan. Premiums are posted on the Office of Group Insurance website.

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 (EAP): 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 five (5) visits per person per plan year 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 dependent 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 from date of hire to enroll, or you must wait until the next open enrollment period. Enrollment for flex accounts is done 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 human resource 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. Disability benefits 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 (VTL) INSURANCE: Employees may purchase additional term life insurance up to 3x their annual salary as well as additional spouse and dependent coverage. New employees who elect coverage will need to 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. The agency human resource office will then calculate the appropriate premium deduction. Employees can apply for VTL coverage at anytime; 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.

STATE POLICE OPTIONAL LIFE: Purchase of this additional coverage is available only to police office members of the Idaho State Police, as defined in I.C. 59-1303(3). The agency and employee share the cost of the premiums. The agency human resource office will provide the Principal Life Insurance Enrollment/Beneficiary Designation form.

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