

Benefits 101: State of Idaho Employee Benefits Overview - SCRIPT

Welcome to your new position! We are excited to share the healthcare benefits available to you. These benefits are administered by the State of Idaho's Office of Group Insurance.

As a benefit eligible employee, your healthcare benefits include:

- Medical, vision, prescription drug and dental Coverage
- Basic Life Insurance
- Voluntary Term Life Insurance
- Flexible Spending Accounts, and
- The Employee Assistance Program

Benefit eligible employees have several medical plans to choose from to find the coverage level and cost-sharing that best meets their needs.

- All medical plans include Prescription Drug Coverage and Vision Benefits.
- As a new hire you have 30 days to enroll for medical and dental benefits to begin the first of the month after your date of hire. If you miss this timeframe, you can enroll for benefits at any time and your benefits will begin the following month.

Other Benefits with medical enrollment include:

- Mail-Order Pharmacy
- Disease Management for diseases such as diabetes, asthma, and COPD
- Bright Beginning Prenatal Program
- Nicotine/Tobacco Cessation
- Special programs for those with High Blood Pressure or Diabetes with No-Copay required
- Identity Theft Protection, and more.

Employees who enroll in medical coverage must also enroll for at least self-only dental coverage. You may also elect to add family dental coverage. Please keep in mind that if you decline family dental coverage you will have to wait until Open Enrollment to add it unless you have a qualifying life event such as marriage or having a child.

All benefit eligible employees receive Basic Life Insurance paid for by the state. This policy includes: 1x your annual salary; Accidental Death & Dismemberment coverage, and; Short and Long Term Disability coverage, regardless of enrollment in other benefits.

- Be sure to fill out the form to designate your beneficiaries. Your HR office will keep the form on file until it is needed. You are welcome to make changes to your beneficiary designations as often as necessary, but we do recommend that you review your beneficiaries once each year.

You also have the ability to elect additional voluntary term life coverage or VTL for yourself, your spouse and your dependents.

- Benefit-eligible employees must enroll to receive benefits of 1x, 2x, or 3x your annual salary. Spouse and child coverage also available.
- After your initial hire period, you may apply for this coverage at any time, but you will be required to provide evidence of insurability directly to the carrier. New hires do not have to complete the evidence of insurability.

Flexible Spending Accounts or FSA's allow you to set aside pre-tax dollars to pay for eligible medical and childcare expenses regardless of your enrollment in any of the other coverages.

- You can choose to participate in either the medical or daycare FSA or both. Elections are deducted from each paycheck and may not be increased or decreased without an IRS qualifying event.

All benefits eligible employees and their dependents have access to the Employee Assistance Program, or EAP, which provides confidential, short-term counseling services.

- This benefit also includes conflict Resolution and Critical Incident Stress Debriefing services.

Ask your agency's HR for specific enrollment instructions. We encourage you to get your application in as soon as possible to avoid missing premium payments that will have to be made up at a later date.

- Your agency HR can also help when you need to update your personal information and general benefit and retirement questions.
- When you are completing your enrollment forms, be sure List an email address you check frequently - this is for official communication only, and you may be required to respond to instructions sent to the email listed.
- It is also recommended to keep personal copies of all enrollment forms for life insurance, medical/dental, and FSA.

Group healthcare benefits are administered by the Office of Group Insurance or OGI.

All plan contracts, summaries of benefits and coverage, premiums, and benefit highlights are posted on the OGI website at ogi.idaho.gov. Feel free to contact OGI for information related to your healthcare benefits.

We encourage you to explore and understand your benefits to make the best enrollment choices for you and your family. The healthcare benefits available to you are designed to support your physical, mental, and financial well-being so you can enjoy an overall higher quality of life.