This is an overview of the benefits program administered by the State of Idaho’s Office of Group Insurance (OGI). In the event of any conflict between the information in this flyer and the plan provisions, the plan documents and insurance contracts will govern.

State of Idaho Office of Group Insurance

**Medical Benefits**

Blue Cross of Idaho

1-866-804-2253 or 1-800-627-1188

To view providers by network, please visit members.bcidaho.com

For full details, visit [https://ogi.idaho.gov/medical/](https://ogi.idaho.gov/medical/)

<table>
<thead>
<tr>
<th>Benefit Provision For Active Employees</th>
<th>PPO</th>
<th>Traditional</th>
<th>High Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$350</td>
<td>$600</td>
<td>$450</td>
</tr>
<tr>
<td>Family</td>
<td>$950</td>
<td>$1,700</td>
<td>$1,250</td>
</tr>
<tr>
<td><strong>Co-insurance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>85% of allowable charges after deductible</td>
<td>70% of allowable charges after deductible</td>
<td>80% of allowable charges after deductible</td>
</tr>
<tr>
<td>Family</td>
<td>$6,750</td>
<td>$13,500</td>
<td>$8,600</td>
</tr>
<tr>
<td><strong>Out of Pocket Maximum</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$3,250</td>
<td>$6,500</td>
<td>$4,300</td>
</tr>
<tr>
<td>Family</td>
<td>$6,750</td>
<td>$13,500</td>
<td>$8,600</td>
</tr>
<tr>
<td><strong>Wellness/Preventive Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>No copay for listed services</td>
<td>70%</td>
<td>100%</td>
</tr>
</tbody>
</table>

*If you are on the PPO plan, look for a Choice Docs provider to lower your copay. You can use the provider search feature on the Blue Cross of Idaho member portal.*
Prescription Drug Benefits
For full details, please visit [https://ogi.idaho.gov/prescription-drug](https://ogi.idaho.gov/prescription-drug)

<table>
<thead>
<tr>
<th>Tier</th>
<th>PPO Copay</th>
<th>Traditional Copay</th>
<th>High-Deductible (Subject to deductible) Co-insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1: Generic</td>
<td>$10</td>
<td>$10</td>
<td>30%</td>
</tr>
<tr>
<td>Tier 2: Formulary Brand</td>
<td>$30</td>
<td>$30</td>
<td>30%</td>
</tr>
<tr>
<td>Tier 3: Non-Formulary Brand</td>
<td>$60</td>
<td>$60</td>
<td>30%</td>
</tr>
<tr>
<td>Tier 4: Specialty Drugs</td>
<td>$100</td>
<td>$100</td>
<td>30%</td>
</tr>
</tbody>
</table>

IngenioRx – Mail Order Pharmacy
Have your maintenance medications—medications you take regularly for a long-term or chronic condition—delivered directly to you, with no additional cost. Log in to your [Blue Cross of Idaho member portal](https://ogi.idaho.gov/prescription-drug) to set up your account with IngenioRx for this service.

Vision Service Plan (VSP)
1-800-877-7195
For a list of vision providers, visit [https://www.vsp.com/eye-doctor.html](https://www.vsp.com/eye-doctor.html)
For full details, visit [ogi.idaho.gov/vision-benefit/](https://ogi.idaho.gov/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. When you use a VSP provider, you pay a $20 copay for exams and receive a higher frame allowance. If you choose to use an out-of-network provider, you are still eligible for the service reimbursement.

<table>
<thead>
<tr>
<th>VSP Choice Plan (Adults)</th>
<th>Out of Network Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit</td>
<td>Description</td>
</tr>
<tr>
<td>WellVision Exam</td>
<td>Eyes &amp; overall wellness</td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td>$70-150 allowance</td>
</tr>
<tr>
<td></td>
<td>depending on brand</td>
</tr>
<tr>
<td></td>
<td>Every 24 months</td>
</tr>
<tr>
<td>Lenses</td>
<td>Every 12 months</td>
</tr>
<tr>
<td>Contacts</td>
<td>$130 allowance</td>
</tr>
<tr>
<td></td>
<td>Every 12 months</td>
</tr>
</tbody>
</table>

➢ View [Pediatric Benefits](https://ogi.idaho.gov/prescription-drug) for coverage information
### Dental Benefits

**Blue Cross of Idaho**

1-866-804-2253

For a list of dental providers, visit [https://members.bcidaho.com/](https://members.bcidaho.com/)

For full details, visit [ogi.idaho.gov/dental/](ogi.idaho.gov/dental/)

<table>
<thead>
<tr>
<th>Type</th>
<th>Covered Service (visit OGI's website for full list)</th>
<th>In-Network Contracting Providers - PPO</th>
<th>In-Network Contracting Providers - Traditional</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative &amp; Diagnostic</td>
<td>Oral exams &amp; cleanings</td>
<td>80%, no deductible</td>
<td>70% after deductible</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Basic</td>
<td>Fillings, root canals, extractions, etc.</td>
<td>80% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Major: 1 year waiting period</td>
<td>Crowns, dentures, bridges</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Orthodontic: 1 year waiting period</td>
<td>Pediatric benefit only (limited to dependents 17 &amp; under)</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td>80% after deductible</td>
<td>70% after deductible</td>
<td>70% after deductible</td>
</tr>
</tbody>
</table>

- Plan Year Benefit: $1,500 per member
- Deductible: $25/member (except PPO preventative & diagnostic)
- Pediatric Orthodontia Benefit: $1,000 (lifetime)
- **When an employee enrolls in a medical plan, they are required to enroll for at least self-only dental coverage.** If you would like any of your dependents covered, you must enroll in self and dependents coverage.
**FY2021 BIMONTHLY MEDICAL AND DENTAL PREMIUM RATES**
For full details, visit [https://ogi.idaho.gov/premium-rates/](https://ogi.idaho.gov/premium-rates/)

**Full-Time Tier (30 to 40 hours per week)**
Employer Medical Contribution $477.70 – Dental Contribution $7.72

<table>
<thead>
<tr>
<th></th>
<th>Employee Only</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Child</th>
<th>Employee &amp; Children</th>
<th>Employee, Spouse &amp; Child</th>
<th>Employee, Spouse &amp; Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO Plan</td>
<td>$29.50</td>
<td>$73.50</td>
<td>$50.50</td>
<td>$71.50</td>
<td>$94.50</td>
<td>$115.50</td>
</tr>
<tr>
<td>Traditional Plan</td>
<td>$36.50</td>
<td>$89.50</td>
<td>$63.00</td>
<td>$89.50</td>
<td>$116.00</td>
<td>$135.50</td>
</tr>
<tr>
<td>High Deductible Plan</td>
<td>$11.50</td>
<td>$31.00</td>
<td>$20.50</td>
<td>$29.50</td>
<td>$40.00</td>
<td>$49.00</td>
</tr>
<tr>
<td>Dental</td>
<td>$4.82</td>
<td>$22.08</td>
<td>$18.60</td>
<td>$28.50</td>
<td>$31.60</td>
<td>$36.54</td>
</tr>
</tbody>
</table>

**Part-Time Tier (20 to 29.9 hours per week)**
Employer Medical Contribution $382.16 – Dental Contribution $5.69

<table>
<thead>
<tr>
<th></th>
<th>Employee Only</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Child</th>
<th>Employee &amp; Children</th>
<th>Employee, Spouse &amp; Child</th>
<th>Employee, Spouse &amp; Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO Plan</td>
<td>$125.04</td>
<td>$169.04</td>
<td>$146.04</td>
<td>$167.04</td>
<td>$190.04</td>
<td>$211.04</td>
</tr>
<tr>
<td>Traditional Plan</td>
<td>$132.04</td>
<td>$185.04</td>
<td>$158.54</td>
<td>$185.04</td>
<td>$211.54</td>
<td>$231.04</td>
</tr>
<tr>
<td>High Deductible Plan</td>
<td>$107.04</td>
<td>$126.54</td>
<td>$116.04</td>
<td>$125.04</td>
<td>$135.54</td>
<td>$144.54</td>
</tr>
<tr>
<td>Dental</td>
<td>$6.85</td>
<td>$24.11</td>
<td>$20.63</td>
<td>$30.53</td>
<td>$33.63</td>
<td>$38.57</td>
</tr>
</tbody>
</table>

- Premiums withheld on the first and second pay dates of each month.
- Premiums withheld in advance of coverage.
- Medical and vision premiums are combined.
- Dependent children may be eligible up to their 26th birthday.
- Employees are eligible for coverage the first day of the month following start date.
Flexible Spending Accounts  
Navia Benefit Solutions  
1-800-669-3539  
For full details, visit ogi.idaho.gov/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.

➢ Unused Health Care Flexible Spending Account (HCFSA) balances up to $550 will be rolled over to the subsequent plan year. Any Health Care FSA funds in excess to $550 will be forfeited.

◼ Four month run-out period to submit expenses after plan year ends.

➢ You may submit Day Care Expenses against the prior plan year through September 15th after the plan year ends. Day Care (DCFSA) expenses incurred after the end of the Grace Period are not eligible for reimbursement.

Employee Assistance Program  
ComPsych ID: SOIEAP (877) 427-2327  
For full details, visit ogi.idaho.gov/counseling/  

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 5 visits per person per plan year with no copayment required.

Blue Cross of Idaho WellConnected Program  
For full details, visit ogi.idaho.gov/get-healthy  

Using the Blue Cross of Idaho portal, members will be able to take advantage of the Well Connected program to stay well and improve one’s health. Well Connected gives members access to online workshops, health trackers, and personal health assessment.

IDeal Idaho College Saving Program  
1-866-IDEALED | 1-866-433-2533  
For full details, visit https://www.idsaves.org/  

The Idaho College Savings Program (IDeal) is a state sponsored 529 Plan to help families set aside funds for education. The money saved can be used at any accredited school nationwide for higher education, K-12 tuition, apprenticeship programs, and student loan repayments.

➢ Earnings are tax-deferred and withdrawals are tax-free for qualified expenses.

➢ Idaho taxpayers can see a state income tax deduction of up to $6,000 per year from adjusted gross income and $12,000 if married, filing jointly.

➢ When enrolling, ISU employees will work with ISU's HR and Payroll Offices to set up an automatic pay deduction to contribute to the plan.
Life Events and/or Changing Current Benefit Elections
For full details, visit
https://ogi.idaho.gov/life-events/isu.edu/hr/benefits/health-benefits/

Eligible employees can elect or decline coverage for themselves or dependents throughout the year for a variety of reasons. To do so, an employee must complete and submit a revised Blue Cross Active Employees Group Enrollment Form. Please remember to list all dependents that will be remaining on the insurance, as well as the dependent that will be added on the bottom of the application in order to avoid accidentally disenrolling a dependent. Upon completion, please forward the completed application to the ISU Office of Human Resources located in the Admin. Bldg. #10 or mail to HR-Stop 8107. The rules and effective dates for making those changes depend on the situation or life event.

➢ For new hires, coverage begins the first of the month following date of hire as long as an enrollment form is submitted within 30-days from the individual’s date of hire.
➢ For existing employees electing/declining coverage for themselves or dependents throughout the year, coverage begins the first of the month following date of application.
➢ To add a newborn dependent to coverage, enrollment forms must be submitted within 60-days of the date of birth for coverage effective as of the date of birth.
➢ To add a spouse due to marriage to coverage, enrollment forms must be submitted within 60-days of the date of marriage for coverage effective the first of the month following the marriage date.

Dependent Eligibility Verification (DEV)
HMS Employer Solutions
For full details, visit https://ogi.idaho.gov/eligibility-enrollment/

Employees who enroll dependents in any of the State’s medical plans are required to provide appropriate documentation to meet the eligibility criteria for coverage. HMS Employer Solutions conducts the verification process.

➢ Following submission of the enrollment form, HMS will contact the employee by email AND mail using the information listed on the enrollment form.
➢ The communication from HMS will include step-by-step instructions to submit the appropriate documentation to verify a dependent’s eligibility, as well as a toll-free customer service number.
➢ Failure to complete the verification process could result in an interruption in your dependent’s coverage.
**Life Insurance**

For full details, visit [ogi.idaho.gov/life-disability/](https://ogi.idaho.gov/life-disability/)

**Basic Life Insurance:**
Life insurance is provided by ISU at no cost to the employee. Coverage is in the amount of one-times the employee’s annual salary rounded up to the nearest thousand. Basic life insurance is also provided for the employee’s spouse in the amount of $10,000 and for the employee’s dependent children up to age 26 in the amount of $5,000 at no cost to the employee. ISU’s Human Resources office will provide the Principle Life Insurance Enrollment/Beneficiary Designation form.

**Voluntary Term Life Insurance:**
Employee Coverage: Additional term life insurance may be purchased in 1-3 times the employee’s annual salary in coverage rounded up to the next $1,000. Minimum is $20,000; Maximum is $500,000. Below is the rate schedule:

<table>
<thead>
<tr>
<th>Age</th>
<th>Monthly Premium Per $1,000 Coverage</th>
<th>Age</th>
<th>Monthly Premium Per $1,000 Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>35 &amp; Under</td>
<td>$0.07</td>
<td>56-60</td>
<td>$0.75</td>
</tr>
<tr>
<td>36-40</td>
<td>$0.11</td>
<td>61-65</td>
<td>$1.01</td>
</tr>
<tr>
<td>41-45</td>
<td>$0.16</td>
<td>66-70</td>
<td>$1.55</td>
</tr>
<tr>
<td>46-50</td>
<td>$0.26</td>
<td>71-75</td>
<td>$2.23</td>
</tr>
<tr>
<td>51-55</td>
<td>$0.41</td>
<td>76-80</td>
<td>$3.35</td>
</tr>
<tr>
<td>81-85</td>
<td>$5.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Spouse Coverage: Is available in $10,000 increments up to $50,000.
Child Coverage: For eligible children 0 days (live birth) of age to age 26 in the amount of $10,000.

- The premium paid for a spouse is based on the employee’s age
- An employee cannot elect supplemental insurance for a spouse and/or child(ren) without electing supplemental coverage for self
- The supplemental amount elected for a spouse cannot be more than what an employee elects for his/herself
- No Evidence of Insurability is required when enrolling as a new hire
Disability Insurance

For full details, visit ogi.idaho.gov/life-disability/

**Short- & Long-Term Disability:** Disability coverage is included in the Basic Life 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.

<table>
<thead>
<tr>
<th>Type</th>
<th>Benefit</th>
<th>Waiting Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-Term Disability</td>
<td>Provides benefits up to 60% of monthly salary</td>
<td>The longer of: • 30 continuous days of total disability, or; • 30 continuous days of residual disability, or; • The expiration of all accrued sick leave earned at the date of disability</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>Provides benefits up to 60% of monthly salary. Maximum benefit is $4,000 per month</td>
<td>The longer of: • 26 continuous weeks of total disability or residual disability, or; • The exhaustion of all sick leave earned as of the date of total disability or residual disability</td>
</tr>
</tbody>
</table>

Retirement Plans

For full details, visit isu.edu/hr/benefits/retirement-planning/

Classified Employees are enrolled in the Public Employees Retirement System of Idaho, (PERSI). The PERSI Base Plan is a defined benefit plan.

- 5-year vesting period
- Employee biweekly pre-tax contribution to PERSI is 7.16%
- Employer biweekly contribution to PERSI is 11.94%

Non-Classified Employees and Faculty not previously vested with PERSI are enrolled in the Optional Retirement Plan (ORP), choosing: AIG (VALIC) or TIAA as their retirement vendor. The Idaho ORP is a defined contribution plan.

- Vesting is immediate.
- Employee biweekly pre-tax contribution to ORP is 6.97%
- Employer biweekly contribution to ORP is 9.255%

** Dental, Medical, and Pharmacy Residents do not receive retirement benefits. **

Supplemental Retirement Plans

For full details, visit isu.edu/hr/benefits/retirement-planning/

The University offers Supplemental Retirement options such as a 401(k) (PERSI members only), 403(b), and/or 457(b) to Faculty and Staff. Employees can enroll/stop/change contributions at any time. Supplemental retirement plans offer employees additional, voluntary retirement savings options and are comprised of solely the employee’s contributions—ISU does not contribute to any supplemental accounts.
Vacation Leave

➢ Full Time Faculty on 12-month contracts earn vacation at the rate of 7.4 hours each biweekly pay period with a 240-hour cap.
➢ Full Time Non-Classified, Exempt Staff on 9, 10, 11 or 12-month contracts earn vacation at the rate of 7.4 hours each biweekly pay period during the months worked with a 240-hour cap.
➢ Full Time Classified, Non-Exempt Staff start earning vacation at the rate of 3.7 hours each biweekly pay period with a 192-hour cap (rate and cap increase with longevity). Part Time Classified and Part Time Non-Exempt, Non-Classified earn at a prorated rate.
➢ The following categories do not earn vacation. Vacation is determined by department:
  ▪ Faculty on 9, 10, or 11-month contracts
  ▪ Athletic Coaches
  ▪ Dental, Medical, Pharmacy Residents

Sick Leave
Sick leave is accrued at the rate of 3.7 hours each biweekly pay period with no cap, based on 80 hours/pay period.

Tuition Reduction:
For full details, visit isu.edu/hr/benefits/other-benefits/
All benefited employees and spouses are eligible for tuition reduction for classes at the University: $5.00 per credit plus a $20.00 registration fee/semester. New employees/spouses with a start date on or before the first day of classes and who work at least half of the semester/session will be eligible for fee reduction that semester/session. Dependents who are unmarried and under the age of 26 may be eligible for 50% Dependent Child Tuition Reduction.

ISU Bengal Cards:
For full details, visit isu.edu/bengalcard/
All benefited employees and spouses/partners are eligible for a Bengal ID card, which can be used for the following benefits and services.
  ➢ Use of the University Library
  ➢ Check cashing privileges at the Cashier’s office or Bookstore on campus
  ➢ Reduced rates for season athletic passes and applicable theater productions
  ➢ Reduced admission at the Bengal Movie Theater
  ➢ Swimming Pool use at the Reed Gym (extra fees may apply for use of Campus Recreation facilities)
Bengal ID cards are available at the Campus Connection Information Desk located in the Pond Student Union after employees have completed paperwork in Human Resources.