



Idaho State
University

BENEFITS SUMMARY

Plan Year: July 01, 2023 - June 30, 2024

WHAT TO EXPECT

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 packet 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: 866-804-2253 or 800-627-1188

To view providers by network, please visit

<https://members.bcidaho.com/>

For full medical plan details, visit <https://ogi.idaho.gov/medical/>

Benefit Provision for Active Employees		PPO		Traditional	High Deductible	
Annual Deductible		In-Network	Out-of-Network		In-Network	Out-of-Network
	Individual	\$350	\$600	\$500	\$2,000	\$2,000
	Family	\$950	\$1,700	\$1,400	\$4,000	\$4,000
Co-Insurance		80% of allowable charges after deductible	60% of allowable charges after deductible	70% of allowable charges after Deductible	70% of allowable charges after deductible	50% of allowable charges after deductible
Out of Pocket Maximum	Individual	\$3,250	\$6,500	\$4,350	\$5,000	\$6,500
	Family	\$6,750	\$13,500	\$8,700	\$10,000	\$13,500
Wellness/ Preventive Care		No copay for listed services	60%	100%	100%	100%

PHARMACEUTICAL BENEFITS

For full details, visit <https://ogi.idaho.gov/prescription-drug/>

Tier	PPO Copay	Traditional Copay	High-Deductible (Subject to deductible) Co-insurance
Tier 1: Generic	\$10	\$10	30%
Tier 2: Formulary Brand	\$30	\$30	30%
Tier 3: Non-Formulary Brand	\$60	\$60	30%
Tier 4: Specialty Drug	\$100	\$100	30%

IngenioRx –Mail Order Pharmacy

Have your maintenance medications—medications you take regularly for a long-term or chronic condition—delivered directly to you, at no additional cost. Log in to your Blue Cross of Idaho member portal to set up your account with IngenioRx for this service. All specialty prescriptions will be filled with IngenioRx's exclusive specialty pharmacy via mail order.

VISION BENEFITS

Vision Service Plan (VSP): 800-877-7195

For a list of vision providers, visit <https://www.vsp.com/eye-doctor> For full details, visit 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.

VSP Choice Plan (Adults)			Out of Network Benefits	
Benefit	Description	Copay	FY23	Limitations
WellVision Exam	Eyes & overall Wellness	\$20	Up to \$50	1 every 12 mos.
Presptn. Glasses		\$20		
Frames	\$70-150 allowance depending on brand Every 24 months	Included in Prescription Glasses	Up to \$50	1 every 24 mos.
Lenses	Every 12 Months	Included in Prescription Glasses	\$50-\$125	1 every 12 mos.
Contacts	\$130 allowance Every 12 months	Up to \$60	\$70-\$125	1 every 12 mos.

DENTAL BENEFITS

Blue Cross of Idaho: 866-804-2253

For full details, visit ogi.idaho.gov/dental/

Type	Covered Service (visit OGI's website for full list)	In-Network Contracting Providers-PPO	Out-of-Network Providers
Prevent & Diag	Oral exams & cleanings	100% no deductible	70% after deductible
Basic	Fillings, root canals, extractions etc.	80% after deductible	50% after deductible
Major	Crowns, dentures, bridges, implants	50% after deductible	50% after deductible
Orthodontic 1 year waiting period	Pediatric benefit only (limited to dependents 17 & under)	50% after deductible	50% after deductible

- Plan Year Benefit: \$1,500 per member.
- Deductible: \$50/member (except PPO preventative & diagnostic).
- Pediatric Orthodontia Benefit: \$1,000 (lifetime).



FY2024 BIMONTHLY MEDICAL AND DENTAL PREMIUM RATES

For full details, visit <https://ogi.idaho.gov/premium-rates/>

Full-Time Tier (30 to 40 hours per week)

Employer Medical (NO HSA) Contribution \$557.20 – Dental Contribution \$15.71

Employer Medical (HSA Single) \$536.37 and \$20.83 HSA Contribution

Employer Medical (HSA Family) \$515.54 and \$41.66 HSA Contribution

	Employee Only	Employee & Spouse	Employee & Child	Employee & Children	Employee Spouse & Child	Employee Spouse & Children
PPO Plan	\$32.50	\$98.80	\$56.00	\$88.51	\$121.09	\$162.24
Traditional Plan	\$42.50	\$131.75	\$72.78	\$117.90	\$161.76	\$217.15
High Deductible Plan	\$0.00	\$23.97	\$8.27	\$20.25	\$32.03	\$46.91
Dental	\$5.90	\$18.90	\$18.34	\$36.51	\$31.34	\$53.41

Part-Time Tier (20 to 29.9 hours per week)

Employer Medical (NO HSA) Contribution \$443.23 – Dental Contribution \$12.57

Employer Medical (HSA Single) \$422.40 and \$20.83 HSA Contribution

Employer Medical (HSA Family) \$401.57 and \$41.66 HSA Contribution

	Employee Only	Employee & Spouse	Employee & Child	Employee & Children	Employee Spouse & Child	Employee Spouse & Children
PPO Plan	\$75.13	\$228.40	\$129.45	\$204.61	\$279.92	\$375.05
Traditional Plan	\$98.25	\$304.57	\$169.40	\$272.55	\$373.94	\$501.98
High Deductible Plan	\$16.77	\$72.18	\$35.89	\$63.58	\$90.81	\$125.21
Dental	\$6.73	\$21.56	\$20.92	\$41.65	\$35.75	\$60.92

- Premiums withheld on the first and second pay dates of each month.
- Premiums withheld in advance of coverage.
- Medical, pharmaceutical, and vision premiums are combined.
- Dependent children are eligible up to their 26th birthday.
- Employees are eligible for coverage the first day of the month following hire date or qualifying life event. See section "Life Events and/or Changing Current Benefit Elections" for more details.

LIFE EVENTS AND/OR CHANGING CURRENT BENEFIT ELECTIONS

**For full details, visit
<https://ogi.idaho.gov/eligibility-enrollment/>**

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 or removed 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. 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.
- To add a newborn to coverage, enrollment forms must be submitted within 60-days of the date of birth. Coverage will be effective as of the date of birth.
- To add a spouse due to marriage, enrollment forms must be submitted within 60-days of the date of marriage. Coverage is effective the first of the month following the marriage date.

HEALTH SAVINGS & FLEXIBLE SPENDING ACCOUNTS

**Navia Benefit Solutions | 800-669-3539 | <https://idaho.naviabenefits.com/>
For full details, visit ogi.idaho.gov/flexible-spending-accounts/**

Health Saving Accounts (HSA), Health Care Flexible Spending Accounts (HCFSA), Limited Health Care Flexible Spending Account (LHCFSA), and 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 the HCFAS or DCFSA. However, they must be enrolled in the High Deductible Health plan to enroll in the HSA or LHCFSA.

- The Health Saving account is an employer funded HSA. ISU will contribute \$500 to individual plans and \$1000 to Family plans. HSAs are continuous from year to year and do not require renewal.
- HSA accounts can be used to pay for health related Medical, Dental and Vision expenses. The LHCFSA can be added to help cover Dental and Vision related expenses.
- Unused HSA funds are 100% carried over from year to year.
- FSA plans are front loaded
- Unused Health Care FSA balances up to \$610 will be rolled over to the subsequent plan year. Any Health Care FSA funds in excess to \$610 will be forfeited. FSAs are not continuous from one Fiscal year to the next and must be renewed yearly
- 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.

LIFE INSURANCE

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

Basic Life Insurance:

Life insurance is provided by ISU to all benefited employees, ISU covers the premium. 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:

Below is the rate schedule showing the monthly premium per \$1,000 in coverage based on an employee's age.

Age	Monthly Premium Per \$1,000 Coverage	Age	Monthly Premium per \$1,000 Coverage
35 & Under	\$0.05	56-60	\$0.60
36-40	\$0.09	61-65	\$0.81
41-45	\$0.13	66-70	\$1.24
46-50	\$0.21	71-75	\$1.78
51-55	\$0.33	76-80	\$2.68
		81-85	\$4.00

- Employee Coverage: Additional term life insurance may be purchased in 1-3 times the employee's annual salary in coverage rounded up to the nearest \$1,000.
- Minimum is \$20,000; Maximum is \$500,000.
- Spouse Coverage: 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 (EOI) is required when enrolling as a new hire.



DISABILITY INSURANCE

For full details, visit togi.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.

Type	Benefit	Waiting Period
Short Term Disability	Provides benefits up to 60% of monthly salary.	The longer of: <ul style="list-style-type: none">•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
Long-Term Disability	Provides benefits up to 60% of monthly salary. Maximum benefit is \$4,000 per month.	The longer of: <ul style="list-style-type: none">•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

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 6.71%
- Employer biweekly contribution to PERSI is 11.18%

Non-Classified Employees and Faculty not previously vested with PERSI are enrolled in the Optional Retirement Plan (ORP), choosing: **Corebridge** (AIG) 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.

EMPLOYEE ASSISTANCE PROGRAM

BPA Health: [BetterHelp.com](https://www.betterhelp.com)

For full details, visit [idaho.gov/counseling/](https://www.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 issue, per plan year with no copayment required.

WELLNESS PROGRAMS

Be Well Bengals | <https://www.isu.edu/hr/employee-tools/training/be-well-bengals/>

Be Well Bengals (BWB) provides benefit-eligible employees with the opportunity to participate in wellness activities during business hours. Employees are allotted up to 60 minutes of release time per week, during work hours, with supervisor approval. Wellness activities fall in one of eight categories: Physical, Intellectual, Emotional, Spiritual, Occupational, Social, Financial, and Environmental.

Wondr | <https://enroll.wondrhealth.com/start?s=StateofIdaho>

Rather than changing what you eat, Wondr Health is an online program that changes how you eat through a series of videos, counselors, and tracking tools.

Livongo | join.livongo.com/STATEOFIDAHO/register

Livongo Diabetes Management Program helps you manage your diabetes through a smart blood glucose meter, a connected app to track your numbers, and access to expert coaches.

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 print the automatic pay deduction form from Ideal and return it to HR/Payroll to begin contributions to the plan.

TUITION REDUCTION

For full details, visit [isu.edu/hr/benefits/other-benefits/](https://www.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 tuition reduction that semester/session. Dependents who are unmarried and under the age of 26 may be eligible for 50% Dependent Child Tuition Reduction.

VACATION LEAVE

- 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 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 Classified, Non-Exempt Staff start earning vacation at the rate of 3.7 hours (based on a 40hr work week) 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.

PAID PARENTAL LEAVE

Benefited Employees that have been employed by the State of Idaho for at least 12 months during the past 7 years and have worked with the State with no break in service for 1250 hours prior to the birth of a child are eligible for 8 weeks of paid leave.

For detailed eligibility criteria and information on other leave options please reference [ISUPP 3070 - Leave of Absence Policy for Faculty and Staff](#).

ISU BENGAL CARDS

For full details, visit www.isu.edu/campusconnection/

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 (Currently under maintenance) 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.

