



2024 Plan Options

# IDAHO HOME BUILDERS ASSOCIATION





Blue Cross of Idaho is proud to be the exclusive health plan partner of the Idaho Home Builders Association. We have many years of experience delivering a variety of high-value health plan options that allow trade association employers to offer quality healthcare benefits to employees and their families.

By joining a trade association, business owners can elevate their status as an employer by offering rich benefits at cost-effective rates, helping them attract and retain top talent in a competitive labor market.

Our health plan options allow Idaho Home Builders Association members to offer whole-health coverage to their employees. These plans are available at competitive rates thanks to the packaging of medical, dental, vision and COBRA benefits which help lower premiums for both employers and health plan members. Association members can trust that their employees and families can get and stay healthy through no-cost clinical solutions.

Our health plan offerings can help business owners who join the Idaho Home Builders Association recruit top-tier employees and stay competitive while investing in the health of their workforce.

## Idaho Home Builders Association members get more with a Blue Cross of Idaho plan

- Broad network of 100% of hospitals and 95% of physicians in Idaho
- Value-based care from 99% of in-network providers in Idaho
- Multiple high-value plan options available to meet the needs of each employer's workforce
- Competitive pricing for employer groups of all sizes
- Consolidated billing for all medical, dental, vision and COBRA coverage
- Dedicated account support from local Blue Cross of Idaho district offices in communities throughout the state



Blue Cross of Idaho district office locations

## Blue Cross of Idaho member benefits

- **Preventive care:** Annual wellness visits, screenings and immunizations – with no out-of-pocket costs for members
- **\$0 copay for children's office visits:** Covers visits with primary care providers, specialists and mental health providers (\$0 copay available after deductible on HSA plans)
- **Pharmacy benefits:** Prescription drug coverage plus access to solutions like Cost Relief that help members save more out of pocket
- **Care Management:** Clinical support to members in need
- **Condition Support:** Helps members manage chronic health conditions
- **Member savings:** Discounts on health, wellbeing and fitness products and services
- **Sharecare:** Our Core digital wellbeing platform helps members get the most out of their benefits while helping them get and stay healthy.
- **Diabetes Prevention Program:** Gives members tools to prevent Type 2 diabetes
- **Behavioral Health Management:** Supports members in need of in- and outpatient behavioral healthcare
- **SmartShopper:** Digital shopping tool directs members to – and rewards them for selecting – low-cost sites of care
- **ChoiceDocs:** Incentivizes visits with quality doctors
- Several clinical solutions to support members with cancer, joint and back pain, rare and genetic conditions, and more

## MEDICAL PLANS: In-network rates

	Preferred Blue PPO			
Options	Plan 1: PPO \$1,000	Plan 2: PPO \$1,500	Plan 3: PPO \$3,000	Plan 4: PPO \$5,000
<b>Network</b>	PPO	PPO	PPO	PPO
<b>Deductible (individual/family)</b>	\$1,000 / \$2,000	\$1,500 / \$3,000	\$3,000 / \$6,000	\$5,000 / \$10,000
<b>Out-of-pocket maximum (individual/family)</b>	\$2,500 / \$5,000	\$3,000 / \$6,000	\$4,500 / \$9,000	\$7,000 / \$14,000
<b>Coinsurance</b>	20%			30%
<b>Prescription copays/coinsurance</b>	\$10 / \$20 / \$30 / \$50 / 20% / 30%			
<b>Prescription out-of-pocket maximum options</b>	\$3,000 / \$6,000		\$2,000/ \$4,000	Subject to medical
<b>Preventive care/screening</b>	No charge			
<b>Pediatric office visits (includes outpatient behavioral health)</b>	\$0 copay			
<b>Primary care office visit ChoiceDocs/ Non ChoiceDocs</b>	\$20 / \$40			
<b>Specialist office visit ChoiceDocs/ Non ChoiceDocs</b>	\$40 / \$60			
<b>Telehealth</b>	Office visit copay			
<b>Outpatient rehabilitation services</b>	\$60 copay 30 visits combined			
<b>Diagnostic lab and X-ray services</b>	Deductible and coinsurance			
<b>Advanced imaging</b>				
<b>Inpatient hospital facility and services</b>				
<b>Outpatient surgery and professional facilities</b>				
<b>Emergency room services</b>	\$100 copay and deductible and coinsurance			

## MEDICAL PLANS: In-network rates

	HSA Blue PPO		Preferred Blue PPO		HSA Blue PPO
Options	Plan 5: HSA \$3,200	Plan 6: HSA \$5,000	Plan 7: PPO \$2,000	Plan 8: PPO \$4,000	Plan 9: HSA \$8,050
Network	PPO	PPO	PPO	PPO	PPO
Deductible (individual/family)	\$3,200 / \$6,400	\$5,000 / \$10,000	\$2,000 / \$4,000	\$4,000 / \$8,000	\$8,050 / \$16,100
Out-of-pocket maximum (individual/family)	\$5,000 / \$10,000	\$6,550 / \$13,100	\$9,450 / \$18,900	\$8,800 / \$17,600	\$8,050 / \$16,100
Coinsurance	20%		40%	35%	0%
Prescription copays/coinsurance	Deductible and coinsurance		\$35 / 30% / 50%		Deductible and coinsurance
Prescription out-of-pocket maximum options	Subject to medical				
Preventive care/screening	No charge				
Pediatric office visits (includes outpatient behavioral health)	\$0 copay after deductible		\$0 copay		\$0 copay after deductible
Primary care office visit ChoiceDocs/ Non ChoiceDocs	Deductible and coinsurance		\$50		Deductible and coinsurance
Specialist office visit ChoiceDocs/ Non ChoiceDocs			\$80		
Telehealth			Office visit copay		
Outpatient rehabilitation services			Deductible and coinsurance 20 visits combined		
Diagnostic lab and X-ray services			\$100 copay		Deductible and coinsurance
Advanced imaging	\$500 copay				
Inpatient hospital facility and services	Deductible and coinsurance				
Outpatient surgery and professional facilities	Deductible and coinsurance		Deductible and coinsurance		
Emergency room services					\$100 copay and deductible and coinsurance

## DENTAL PLANS: In-network rates

Name	Optimal Dental	Dental Blue Connect: Pathfinder Plan
<b>Network</b>	PPO	Willamette Dental Group
<b>Deductible</b>	\$50	N/A
<b>Office visit copay</b>	N/A	\$20
<b>Preventive</b>	100% after \$20 copay	100% after office visit copay
<b>Basic care</b>	20% after deductible	Ex: \$15 fillings
<b>Major care</b>	50% after deductible	Ex: \$350 crowns
<b>Annual maximum</b>	\$2,000	N/A
<b>Orthodontia</b>	Lifetime max: \$1,500 50% of allowed amount 12-month waiting period (Coverage for eligible dependent children)	\$2,800 copay (Coverage available for entire family)
<b>Waiting period</b>	Yes: 6 months basic 12 months major Waive if prior coverage	N/A



## VISION PLAN: In-network rates

<b>Name</b>	Preferred 150
<b>Network</b>	VSP
<b>Frequency</b>	12/12/12
<b>Exam</b>	\$10 copay
<b>Materials copay</b>	\$25
<b>Frames/Contacts</b>	\$150 allowance





## Plans and options

**Preferred Provider Organization (PPO) plans:** These plans use Blue Cross of Idaho's statewide network, which includes 100% of hospitals and 95% of physicians.

**Health Savings Account (HSA) plans:** These plans give members access to the PPO network and let them make pre-tax payroll contributions into their own HSA to use toward qualified medical expenses.

**Dental:** Our dental plans have been structured to optimize healthy outcomes by increasing access to care, reducing cost for services that treat disease and aligning covered services to support overall health.

**Vision:** Members can get low-cost WellVision Exams® with Vision Service Plan (VSP) network providers. Members get the most out of their vision benefit when they see a VSP provider for corrective services, eyewear and contact lenses.



## Important information

- Employers must be members of the Idaho Home Builders Association and in good standing to offer an Association health plan through Blue Cross of Idaho.
- Employers can offer up to three medical plans to employees.
- All employers, regardless of the number of employees, must offer COBRA coverage to their eligible former employees and dependents.
- Dental and vision coverage is also required with a medical health plan. Employers cannot offer a standalone dental and/or vision without offering a medical plan.
- If the employer leaves the Idaho Home Builders Association health plan at any time, they have to wait two years to rejoin the association health plan. Employers who leave the Idaho Home Builders Association can still offer Blue Cross of Idaho health plans to their employees. Employers who leave the health plan can still maintain their membership in the Idaho Home Builders Association.
- Employers can join the Idaho Home Builders Association and begin to offer health plan benefits at any point in the calendar year.
- The benefit plan year is January 1-December 31.
- If an employer joins the Idaho Home Builders Association partway through the calendar year, they will have a shortened plan year until January 1 of the next plan year.





# BREATHE MORE

Simplified  
healthcare  
coverage for  
peace of mind



3000 East Pine Avenue | Meridian, Idaho | 83642-5995  
P.O. Box 8406 | Boise, Idaho | 83707-2406