

FY2024 MONTHLY MEDICAL AND DENTAL EMPLOYEE COSTS

Full-time Employee (30 - 40 hours per week)						
	Employee Only	Employee and Spouse	Employee and Child	Employee and Children	Employee, Spouse, and Child	Employee, Spouse, and Children
PPO	\$65.00	\$197.60	\$112.00	\$177.02	\$242.18	\$324.48
Traditional	\$85.00	\$263.50	\$145.56	\$235.80	\$323.52	\$434.30
High Deductible*	\$0.00	\$47.94	\$16.54	\$40.50	\$64.06	\$93.82
Dental	\$11.80	\$37.80	\$36.68	\$73.02	\$62.68	\$106.80
Part-time Employee (20 - 29.9 hours per week)						
PPO	\$150.26	\$456.80	\$258.90	\$409.22	\$559.84	\$750.10
Traditional	\$196.50	\$609.14	\$338.80	\$545.10	\$747.88	\$1003.96
High Deductible*	\$33.54	\$144.36	\$71.78	\$127.16	\$181.62	\$250.42
Dental	\$13.46	\$43.12	\$41.84	\$83.30	\$71.50	\$121.84
*Medical HSA Single: \$41.66 HSA Contribution by Employer Medical HSA Family: \$83.32 HSA Contribution by Employer						

[Idaho Office of Group Insurance Home Page](#)

[Benefits & Plans website](#) (FY24 benefits are the same as FY23)

[PPO Plan's Summary of Benefits and Coverage](#)

[Traditional Plan's Summary of Benefits and Coverage](#)

[High Deductible Single's Summary of Benefits and Coverage](#)

[High Deductible Family's Summary of Benefits and Coverage](#)

[Dental Benefits Summary](#)

WHAT IS THE BENEFIT PACKAGE?

❖ Active employee medical, pharmacy, and dental

- Vision benefit
- Prescription drug coverage
- Employee Assistance Program (EAP)
- Condition support programs
- Wondr Weight Management
- Livongo Diabetes Management
- Telemedicine (MDLive)
- Case Management & Care Management
- Cost Advisor/Transparency Tools
- Nurse Advice Line
- Identity Theft Protection

❖ Flexible Spending Accounts (FSA) *optional*

- Health Care Flexible Spending Accounts
- Daycare Flexible Spending Accounts
- Limited Purpose Health Care FSA
- All administrative fees are paid by the participants

❖ Retiree medical & pharmacy

- Limited eligibility

MEDICAL PLAN OPTIONS

- ❖ PPO Network
- ❖ Traditional Network
- ❖ High Deductible Health Plan (on PPO Network) with an employer-funded Health Savings Account (HSA)
 - Employer contributes \$500 Single Coverage / \$1,000 Family Coverage to the HSA
 - The employer contribution is already built into the employer share of medical premiums that each employer pays per benefit eligible employee, so there is no additional cost.
- ❖ High Deductible Health Plan (on a PPO network) with no HSA because the employee is not eligible to participate

WHAT ABOUT RETIREES?

- ❖ If the retiree was hired before June 30, 2009, and under age 65, they are eligible to join the State's group retiree plan.
- ❖ All other retirees may use their unused sick leave balances or retirement benefit to access established carrier relationships for medical, dental, long-term care and/or Medicare Advantage/Part D/Supplemental plans.

SICK LEAVE AND THE STATE'S HEALTH PLAN

- ❖ Joining the State's health plan will not cap the amount of sick leave that district employees can transfer to PERSI.
- ❖ The State and PERSI have relationships with a number of carriers for a variety of health coverages that are eligible for sick leave.

FY2024 Medical Plan Comparison

	PPO In-Network	PPO Out-of-Network	Traditional	HDHP Individual	HDHP Family
Deductible (Individual)	\$350	\$600	\$500	\$2,000	N/A
Deductible (Family)	\$950	\$1,700	\$1,400	N/A	\$4,000
Out-of-Pocket Limit (Individual)	\$3,250	\$6,500	\$4,350	In-network: \$5,000 Out-of-network: \$6,500	N/A
Out-of-Pocket Limit (Family)	\$6,750	\$13,500	\$8,700	N/A	In-network: \$5,000/person In-network: \$10,000 family Out-of-Network: \$6,500/person Out-of-network:\$13,000 family
Plan Pays (After deductible)	80%	60%	70%	In-network: 70% Out-of-network: 50%	In-Network: 70% Out-of-network: 50%
Preventive	No charge	60% after deductible	No charge	In-network: No charge Out-of-network: 50% after deductible	In-network: No charge Out-of-network: 50% after deductible
Telehealth (MDLive)	No charge	No charge	No charge	No charge	No charge

****Beginning in FY24 the HDHP will utilize the PPO network and will distinguish between In-Network providers and Out-of-Network providers***