
DEPARTMENT OF ADMINISTRATION OFFICE OF GROUP INSURANCE

WELCOME TO YOUR BENEFITS!!!



Jennifer Pike



Sherry Anghel



Carrie Wright



ogi@adm.idaho.gov
(208) 332-1860

<https://ogi.idaho.gov>



Justin Seaman



Mary Tanner

BENEFITS PACKAGE

- Active employee medical, pharmacy & 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
- Retiree medical & pharmacy
 - Limited eligibility
- Basic life insurance
 - Short and long-term disability
 - Accidental death and dismemberment
 - Voluntary term life (VTL)
- Flexible spending accounts (FSA)
 - Health care flexible spending accounts
 - Daycare flexible spending accounts

https://ogi.idaho.gov

This website works best when using Chrome, Edge or Firefox browsers.




You cannot enroll for medical/dental benefits or Flexible Spending Accounts (FSA) on this website. Please contact your agency's human resource office for enrollment instructions that are specific to your agency.

Check out these programs!!

 Wondr
Weight
Management
Program

 Livongo
Diabetes
Management
Program

 Dental
Coverage
Highlights

 Pharmacist
Services

What is "Telehealth"?

Telehealth is defined as the delivery and facilitation of health and health-related services including medical care, provider and patient education, health information services, and self-care via telecommunications and digital communications technologies.

As an enrolled member in the State's health plan, you have two options for medical and behavioral health:

- MDLive, a stand alone program that allows you to engage with a provider via technology for non-emergent medical and behavioral health needs for a lower cost.
- AND**
- Seeing your own Primary Care Physician (PCP), Specialist or Counselor via telephone or video subject to copay and coinsurance of the plan in which you are enrolled.

Stay Informed

[It's not too late to get nicotine-free in 2022!](#)
November 29, 2022

[Protect Your Identity Now at No Cost](#)
November 8, 2022

[Lose Weight at No Cost to You](#)
October 17, 2022

[Need to stock up on at-home COVID tests kits?](#)
September 29, 2022

[Quick and convenient ways to locate a medical or dental provider](#)
September 1, 2022

Required Notices and Information

Medicare eligible persons enrolled in one of the group medical plans offered by the state of Idaho for its employees and

Medical & Dental Eligibility & Enrollment

- ❑ Tiered premium structure based on average hours worked per week:
 - Tier 1: 30 – 40 hours per week
 - Tier 2: 20 – 30 hours per week
- ❑ Very specific timeframes to enroll and make changes
 - Medical/Dental and/or FSA
 - VTL
- ❑ Pre-Tax and Post-Tax premiums
- ❑ Open Enrollment (every end of April/early May)

Active Employee Medical



- ✓ Traditional
- ✓ Preferred Provider- PPO
- ✓ High Deductible



Vision Benefit



EAP Benefit
















Medical Plan Snapshot

Traditional	Deductible	Out-of-Pocket Limit	Plan Payment	Wellness/Prev. Care Payment
Individual	\$350	\$4,300	80%	100%
Family	\$1,250	\$8,600		

PPO	Deductible		Out-of-Pocket Limit		Plan Payment		Wellness/Prev Care Payment	
	IN	OUT	IN	OUT	IN	OUT	IN	OUT
Individual	\$350	\$600	\$3,250	\$6,500	\$0 & \$20 Choice Docs; \$20 & \$40 all others copay /85% coinsurance	70%	No copay for listed services	70%
Family	\$950	\$1,700	\$6,750	\$13,500				

High Deductible	Deductible	Out-of-Pocket Limit	Plan Payment	Wellness/Prev. Care Payment
Individual	\$2,000	\$4,000	70%	100%
Family	\$4,000	\$8,000		

-  **Livongo diabetes management program** supplies and support services at no cost to participants.
-  **Wondr weight management program** at no cost to participants.
-  **Mail-Order Pharmacy** - get 3-months of your maintenance medications for 2 copays
-  **Condition Management** for: asthma, diabetes, COPD, coronary artery disease or congestive heart failure to work with a case manager to coordinate your care and provide resources
-  **Care Management** assists members navigating complex medical conditions and procedures to ensure they know who to contact about their care and understand the resources available to them.
-  **Diabetes No-Copay** program with telephonic coaching support and \$0 copay for diabetic supplies
-  **Nurse Advice Line 24/7/365** access to a nurse to assist with health concerns and questions.
-  **Bright Beginning Prenatal Program** (earn a gift card) with maternity and resources support
-  **Nicotine/tobacco cessation** quit-aids covered to help you stop smoking/chewing
-  **Employee Assistance Program** (EAP) 5-visits per person, per year at no cost to the member
-  Living Well with **High Blood Pressure Program** online, self-directed program and resources
-  **Cost Advisor** online cost transparency tool to estimate your portion of procedures and services
-  **Identity theft protection** from Blue Cross of Idaho with Experian at no additional cost to you



CLAIMS
& ELIGIBILITY

BENEFITS
& COVERAGE

MY
INBOX

PHARMACY

TOOLS
& RESOURCES

HEALTH
& WELLNESS

MEMBERS

Getting Through
This Together



COST ADVISOR
TOOL

Know what your medical



Find Care

FIND PROVIDERS IN YOUR NETWORK
AND IN YOUR NEIGHBORHOOD



800-627-1188

Blue Extras!

Search Tools >



Your Life. Your Work. Your Best.®

Learn More



LOGIN REGISTER

HELP

Username

Password

☐ Remember Me?

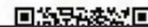
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To access, alter, or erase personal data, go to My Profile.

Download the ComPsych® GuidanceNow™ Mobile App



Flexible Spending Accounts



- Health Care FSA and/or Day Care FSA
- Savings for the State and participants
- MUST renew every Open Enrollment

Basic Life

AD & D

Short & Long-Term Disability

- Every benefits eligible employee
- Employer pays the premium
- Verify beneficiaries annually

Voluntary Term Life (VTL)

- Optional, premium rates based on age
- Employee pays the premium

LIFE HAPPENS

When life happens, it's time to review all your benefit elections and beneficiaries:

- Marriage
- Divorce
- Birth/Adoption
- Loss of Other Coverage
- Gain of Other Coverage (e.g., Medicare, Medicaid, spouse's plan, etc.)

WHO TO CALL AND WHEN

- Coverage and claims – call the carrier
- Network/provider questions – call the carrier
- Premium questions – call your HR office
- Enrollment forms – call your HR office
- Address and name change – call your HR office
- Retirement questions – call your HR office
- Disability claim form questions – call OGI
- Basic Life and VTL conversion/portability information – call OGI
- Enrollment into the retiree group medical plan – call OGI
- General benefit questions – call OGI

ENABLING STATUTES AND RULES

■ I.C. 67-5760 – 67-5772

- Powers and duties
- Objectives and considerations
- Retiree medical eligibility and subsidy
- Perpetual appropriation
- Group Insurance Advisory Committee (GIAC)
 - Website: <https://ogi.idaho.gov/group-insurance-advisory-committee/>