



Regence BlueShield of Idaho is an Independent Licensee of the Blue Cross and Blue Shield Association

**Idaho Activate(SM)-Innova(SM)/Engage Consolidated Dual Option Matrix For Groups of 25-50 Employees**

Product	Product			Activate	Activate	Activate	Activate	Activate	Activate	Activate	Activate	
	Copay	Deductible	Copay	NA	NA	NA	NA	NA	NA	NA	NA	
			Deductible	\$3,000	\$3,000	\$3,000	\$2,000	\$2,000	\$2,000	\$1,500	\$1,500	\$1,500
			Coinsurance %	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60	80/60/60
Max Coins.	\$6,000	\$4,000	\$3,000	\$6,000	\$4,000	\$3,000	\$6,000	\$3,000	\$6,000	\$4,000	\$3,000	
Engage	NA	\$0	80/80/80									
Innova	\$20/\$35	\$250	90/70/70									
Innova	\$20/\$35	\$500	90/70/70							Y	Y	Y
Innova	\$20/\$35	\$250	80/60/60							Y	Y	Y
Innova	\$30/\$45	\$500	90/70/70							Y	Y	Y
Innova	\$30/\$45	\$250	80/60/60							Y	Y	Y
Innova	\$20/\$35	\$750	90/70/70						Y	Y	Y	Y
Innova	\$20/\$35	\$500	80/60/60				Y	Y	Y	Y	Y	Y
Innova	\$30/\$45	\$500	80/60/60				Y	Y	Y	Y	Y	Y
Engage	NA	\$500	80/80/80				Y	Y	Y	Y	Y	Y
Innova	\$20/\$35	\$500	70/50/50				Y	Y	Y	Y	Y	
Innova	\$30/\$45	\$1,000	80/60/60		Y	Y	Y	Y	Y			
Engage	NA	\$0	50/50/50				Y	Y	Y	Y	Y	Y
Engage	NA	\$500	70/70/70				Y	Y	Y	Y	Y	Y
Innova	\$30/\$45	\$750	70/50/50	Y	Y	Y	Y	Y	Y			
Engage	NA	\$1,000	80/80/80	Y	Y	Y	Y	Y	Y			
Innova	\$30/\$45	\$1,000	70/50/50	Y	Y	Y	Y					
Innova	\$30/\$45	\$1,500	70/50/50	Y	Y	Y						
Innova	\$30/\$45	\$2,000	80/60/60	Y	Y	Y						
Engage	NA	\$500	50/50/50	Y	Y	Y	Y					
Innova	\$30/\$45	\$2,000	70/50/50									
Engage	NA	\$2,000	80/80/80									
Engage	NA	\$1,000	50/50/50	Y								
Engage	NA	\$2,000	70/70/70									Y

**Benefit selection rules:**

Activate to Activate dual option not allowed.

Riders (EAP, vision, etc) must be the same for both plans.

Pharmacy benefits required but will be different on each plan.

Coinsurance maximum limits do not have to be the same.

Activate dual option pairings are not allowed with Legacy products (including HSA). If you would like a HSA or Legacy dual option plan, please refer to Legacy dual option rules.

**Eligibility:**

Limited to a minimum of 25 enrolled employees, with at least 5 per plan.