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**Idaho Consolidated Dual Option Matrix for ActivateSM, InnovaSM, and EngageSM
For Groups of 25-50 Employees**

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

Benefit selection rules:

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. Activate to Activate Dual Option not allowed. Pharmacy benefits required and will be different on each plan. The Coinsurance Maximum (\$2,000, \$3,000, \$4,000, or \$6,000) can be different on the paired Innova or Engage plan however, it is predetermined for the Activate plan. Riders (EAP, vision, etc) must be the same for both plans.

Eligibility:

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