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**Idaho Consolidated Dual Option Matrix for Regence HSA Healthplan 2.0<sup>SM</sup>, Innova<sup>SM</sup>, and Engage<sup>SM</sup>  
For Groups of 10-50 Employees**

Product	Product				HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0
	Copay	Deductible	Coinsurance Level	Copay	\$0	\$0	\$0	\$0	\$0	\$0
				Deductible	1500/3000	3000/5000	2500/5000	3000/7000	5000/10000	3500/7000
				Coinsurance Level	80/60/60%	80/60/60%	80/60/60%	80/60/60%	100%	80/60/60%
Coinsurance Maximum	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000				
Engage	\$0	\$0	80/80/80	various						
Innova	\$20/\$35	\$250	90/70/70	various						
Innova	\$20/\$35	\$500	90/70/70	various						
Innova	\$20/\$35	\$250	80/60/60	various	Y					
Innova	\$30/\$45	\$500	90/70/70	various	Y					
Innova	\$30/\$45	\$250	80/60/60	various	Y					
Innova	\$20/\$35	\$750	90/70/70	various	Y					
Innova	\$20/\$35	\$500	80/60/60	various	Y					
Engage	\$0	\$0	50/50/50	various	Y					
Engage	\$0	\$500	80/80/80	various	Y					
Innova	\$30/\$45	\$500	80/60/60	various	Y					
Innova	\$20/\$35	\$500	70/50/50	various	Y	Y				
Engage	\$0	\$500	70/70/70	various	Y	Y				
Innova	\$30/\$45	\$1,000	80/60/60	various	Y	Y				
Innova	\$30/\$45	\$750	70/50/50	various	Y	Y	Y			
Engage	\$0	\$1,000	80/80/80	various	Y	Y	Y			
Innova	\$30/\$45	\$1,000	70/50/50	various	Y	Y	Y			
Engage	\$0	\$500	50/50/50	various	Y	Y	Y			
Innova	\$30/\$45	\$1,500	70/50/50	various	Y	Y	Y	Y		
Innova	\$30/\$45	\$2,000	80/60/60	various	Y	Y	Y	Y		
Engage	\$40	\$1,000	50/50/50	various	Y	Y	Y	Y	Y	
Innova	\$30/\$45	\$2,000	70/50/50	various	Y	Y	Y	Y	Y	Y
Engage	\$0	\$2,000	80/80/80	various	Y	Y	Y	Y	Y	Y
Engage	\$0	\$2,000	70/70/70	various	Y	Y	Y	Y	Y	Y
Innova	\$30/\$45	\$3,000	80/60/60	various		Y	Y	Y	Y	Y
Innova	\$30/\$45	\$3,000	70/50/50	various		Y	Y	Y	Y	Y

**Benefit Selection Rules:**

HSA Healthplan 2.0/Innova Engage Dual Option pairings are not allowed with Existing products. If you would like an Existing Dual Option plan, please refer to the applicable Dual Option Matrix for Existing products.

HSA Healthplan 2.0 to Activate Dual Option is not allowed.

Pharmacy benefits are required and will be different on each plan as they are embedded in the HSA Healthplan 2.0.

The Coinsurance Maximum of \$2,000, \$3,000, \$4,000, or \$6,000 can be used on the paired Innova or Engage plan however, it is predetermined for the HSA Healthplan 2.0 plan.

Riders must match, where available

**Eligibility:**

Limited to a minimum of 10 enrolled employees, with at least 2 employees per plan.