



Idaho Dual Option Guidelines for Groups of 51 to 99 and 100+ Employees

<p style="text-align: center;">Innova®/Engage® - Innova®/Engage®</p> <p style="text-align: center;"><u>Groups of 51-99 Employees</u></p> <p>Benefit Selection Rules: No matrix. Riders must be the same for both plans. Pharmacy plan must be the same for both plans. Coinsurance maximum limits do not have to be the same. Rate spread of 5-15% allowed (medical and Rx rates combined).*</p> <p>Underwriting will determine appropriate rate load for dual option offerings. * Use the following formula to determine rate spread: $1 - (\text{low medical monthly premium}) / (\text{high medical monthly premium})$</p> <p>Eligibility: Minimum of 5 employees enrolled on each plan.</p> <p style="text-align: center;"><u>Groups of 100+ Employees</u></p> <p>Benefit Selection Rules: All pairing combinations subject to Underwriting approval. Underwriting will determine appropriate rate load for dual option offerings.</p>	<p style="text-align: center;">Innova®/Engage® - ActivateSM</p> <p style="text-align: center;"><u>Groups of 51-99 Employees</u></p> <p>Benefit Selection Rules: No matrix. Riders must be the same for both plans. Pharmacy benefits required but will be different for both plans. Coinsurance maximum limits do not have to be the same. Rate spread of 10-30% allowed (medical and Rx rates combined).* Activate to Activate option not allowed.</p> <p>Underwriting will determine appropriate rate load for dual option offerings. * Use the following formula to determine rate spread: $1 - (\text{low medical monthly premium}) / (\text{high medical monthly premium})$</p> <p>Eligibility: Minimum of 5 employees enrolled on each plan.</p> <p style="text-align: center;"><u>Groups of 100+ Employees</u></p> <p>Benefit Selection Rules: All pairing combinations subject to Underwriting approval. Underwriting will determine appropriate rate load for dual option offerings.</p>
<p style="text-align: center;">Innova®/Engage® - Regence HSA Healthplan 2.0SM</p> <p style="text-align: center;"><u>Groups of 51-99 Employees</u></p> <p>Benefit Selection Rules: No matrix. Riders must be the same for both plans where available. Pharmacy benefits required but will be different for both plans. Rate spread of 10-35% allowed (medical and RX rates combined), subject to Underwriting approval.* HSA 2.0 to Activate option not allowed.</p> <p>Underwriting will determine appropriate rate load for dual option offerings. * Use the following formula to determine rate spread: $1 - (\text{low medical monthly premium}) / (\text{high medical monthly premium})$</p> <p>Eligibility: Minimum of 5 employees enrolled on each plan.</p> <p style="text-align: center;"><u>Groups of 100+ Employees</u></p> <p>Benefit Selection Rules: All pairing combinations subject to Underwriting approval. Underwriting will determine appropriate rate load for dual option offerings.</p>	<p style="text-align: center;">Regence HSA Healthplan 2.0SM - Regence HSA Healthplan 2.0SM</p> <p style="text-align: center;"><u>Groups of 51-99 Employees</u></p> <p>Benefit Selection Rules: No matrix. Riders must be the same for both plans where available. Pharmacy benefit is included in major medical. Rate spread of 10-50% allowed with HSA 2.0 to HSA 2.0 , subject to Underwriting approval.* HSA 2.0 to Activate option not allowed.</p> <p>Underwriting will determine appropriate rate load for dual option offerings. * Use the following formula to determine rate spread: $1 - (\text{low medical monthly premium}) / (\text{high medical monthly premium})$</p> <p>Eligibility: Minimum of 5 employees enrolled on each plan.</p> <p style="text-align: center;"><u>Groups of 100+ Employees</u></p> <p>Benefit Selection Rules: All pairing combinations subject to Underwriting approval. Underwriting will determine appropriate rate load for dual option offerings.</p>