



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

Idaho Consolidated Dual Option Matrix for HSA Healthplan 2.0SM, InnovaSM and EngageSM
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	N/A	N/A	N/A	N/A	N/A	N/A
				Deductible	\$1,500/\$3,000	\$3,000/\$5,000	\$2,500/\$5,000	\$3,000/\$7,000	\$5,000/\$10,000	\$3,500/\$7,000
				Coinsurance Level %	80/60/60	80/60/60	80/60/60	80/60/60	100/100/100	80/60/60
				Coinsurance Maximum	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Engage	N/A	\$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	\$250	80/60/60	various	Y					
Innova	\$20/\$35	\$750	90/70/70	various	Y					
Engage	N/A	\$500	80/80/80	various	Y					
Innova	\$20/\$35	\$500	80/60/60	various	Y					
Innova	\$30/\$45	\$500	80/60/60	various	Y					
Innova	\$20/\$35	\$750	80/60/60	various	Y	Y				
Innova	\$20/\$35	\$500	70/50/50	various	Y	Y				
Innova	\$20/\$35	\$1,000	80/60/60	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			
Innova	\$20/\$35	\$1,500	80/60/60	various	Y	Y	Y			
Innova	\$30/\$45	\$1,000	70/50/50	various	Y	Y	Y			
Innova	\$30/\$45	\$1,500	80/60/60	various	Y	Y	Y	Y		
Innova	\$20/\$35	\$2,000	80/60/60	various	Y	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		
Innova	\$30/\$45	\$2,000	70/50/50	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
Innova	\$30/\$45	\$5,000	80/60/60	various		Y	Y	Y	Y	Y
Innova	\$30/\$45	\$7,500	80/60/60	various			Y	Y	Y	Y
HSA 2.0	N/A	\$1,500/\$3,000	80/60/60	\$5,000		Y	Y	Y	Y	Y
HSA 2.0	N/A	\$3,000/\$5,000	80/60/60	\$5,000	Y		Y	Y	Y	Y
HSA 2.0	N/A	\$2,500/\$5,000	80/60/60	\$5,000	Y	Y		Y	Y	Y
HSA 2.0	N/A	\$3000/\$7000	80/60/60	\$5,000	Y	Y	Y		Y	Y
HSA 2.0	N/A	\$5,000/\$10,000	100/100/100	\$5,000	Y	Y	Y	Y		Y
HSA 2.0	N/A	\$3,500/\$7,000	80/60/60	\$5,000	Y	Y	Y	Y	Y	

Benefit selection rules:

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 applicable.

Eligibility:

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