



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

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

### Regence Innova<sup>®</sup> - Regence Innova<sup>®</sup>

#### Groups of 51-99 Employees

Benefit Selection Rules:

- No Matrix - Underwriting will determine the appropriate rate load for each dual option offering.
- Pharmacy benefits must be the same for both plans.
- Riders must be the same for both plans.
- Coinsurance maximum limits do not have to be the same.
- Plan spread of 5-15% allowed (Medical and Rx combined). Please use the following formula to determine the plan spread:

$$1 - (\text{total } \textit{low} \text{ monthly Medical and Rx premium}) / (\text{total } \textit{high} \text{ monthly Medical and Rx premium})$$

Eligibility:

- Minimum of 2 employees enrolled on each plan.

#### Groups of 100+ Employees

Benefit Selection Rules:

- All pairing combinations are subject to Underwriting approval.
- Underwriting will determine appropriate rate load for dual option offerings.

### Regence Innova<sup>®</sup> - Regence HSA Healthplan 2.0<sup>SM</sup>

#### Groups of 51-99 Employees

Benefit Selection Rules:

- No Matrix - Underwriting will determine the appropriate rate load for each dual option offering.
- Pharmacy benefits required, but will be different for both plans.
- Riders must be the same for both plans where available.
- Plan spread of 10-35% allowed (Medical and Rx combined). Please use the following formula to determine the plan spread:

$$1 - (\text{total } \textit{low} \text{ monthly Medical and Rx premium}) / (\text{total } \textit{high} \text{ monthly Medical and Rx premium})$$

Eligibility:

- Minimum of 2 employees enrolled on each plan.

#### Groups of 100+ Employees

Benefit Selection Rules:

- All pairing combinations are subject to Underwriting approval.
- Underwriting will determine appropriate rate load for dual option offerings.

### Regence HSA Healthplan 2.0<sup>SM</sup> - Regence HSA Healthplan 2.0<sup>SM</sup>

#### Groups of 51-99 Employees

Benefit Selection Rules:

- No Matrix - Underwriting will determine the appropriate rate load for each dual option offering.
- Pharmacy benefit is included in major medical.
- Riders must be the same for both plans.
- Plan spread of 10-50% allowed (Medical and Rx combined). Please use the following formula to determine the plan spread:

$$1 - (\text{total } \textit{low} \text{ monthly Medical and Rx premium}) / (\text{total } \textit{high} \text{ monthly Medical and Rx premium})$$

Eligibility:

- Minimum of 2 employees enrolled on each plan.

#### Groups of 100+ Employees

Benefit Selection Rules:

- All pairing combinations are subject to Underwriting approval.
- Underwriting will determine appropriate rate load for dual option offerings.