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**Idaho Consolidated Dual Option Matrix for HSA Healthplan 2.0SM and InnovaSM
For Groups of 10-50 employees**

Product	Copay	Deductible	Coinsurance Level	Coinsurance Maximum	Product	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0	HSA 2.0
					Copay	N/A	N/A	N/A	N/A	N/A	N/A
					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
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	Y
Innova	\$30/\$45	\$3,000	80/60/60	various		Y	Y	Y	Y	Y	Y
Innova	\$30/\$45	\$3,000	70/50/50	various		Y	Y	Y	Y	Y	Y
Innova	\$30/\$45	\$5,000	80/60/60	various		Y	Y	Y	Y	Y	Y
Innova	\$30/\$45	\$7,500	80/60/60	various			Y	Y	Y	Y	Y
HSA 2.0	N/A	\$1500/\$3000	80/60/60	\$5,000		Y	Y	Y	Y	Y	Y
HSA 2.0	N/A	\$3000/\$5000	80/60/60	\$5,000	Y		Y	Y	Y	Y	Y
HSA 2.0	N/A	\$2500/\$5000	80/60/60	\$5,000	Y	Y		Y	Y	Y	Y
HSA 2.0	N/A	\$3000/\$7000	80/60/60	\$5,000	Y	Y	Y		Y	Y	Y
HSA 2.0	N/A	\$5000/\$10000	100	\$5,000	Y	Y	Y	Y			Y
HSA 2.0	N/A	\$3500/\$7000	80/60/60	\$5,000	Y	Y	Y	Y	Y		

Benefit selection rules:

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 Innova 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.