Idaho Association plans and benefits | 2026 - 2027

Savings and Perks

Ready to shop?
Contact your agent or call
Select Health Sales at **844-442-6294.**

Plan name ▶	$0	$500	$1,000	$2,000	$3,000	$4,500
Participating networks	Select Health / Med / SHLP / Standard	Select Health / Med / SHLP / Standard	Select Health / Med / SHLP / Standard	Select Health / Med / SHLP / Standard	Select Health / Med / SHLP / Standard	Select Health / Med / SHLP / Standard
Deductible						
Single / family	$0 / $0	$500 / $1,000	$1,000/ $2,000	$2,000 / $4,000	$3,000 / $6,000	$4,500 / $9,000
Out-of-pocket maximum						
Single / family	$6,000 / $12,000	$5,000 / $10,000	$5,500 / $11,000	$6,000 / $12,000	$7,500 / $15,000	$7,000 / $14,000
Inpatient / outpatient services						
Primary care provider (PCP)	$25	$25	$30	$30	$30	$25
Specialty care provider (SCP)	$45	$45	$50	$50	$50	$75
Urgent care services	$45	$45	$55	$55	$55	$75
Medical virtual visits	$0	$0	$0	$0	$0	$0
Preventive care	$0	$0	$0	$0	$0	$0
Minor diagnostic tests	$0	$0	$0	$0	$0	$0
Major diagnostic tests	$100	20% after deductible	20% after deductible	20% after deductible	30% after deductible	30% after deductible
Inpatient hospital services	$2,000 per day	20% after deductible	20% after deductible	20% after deductible	30% after deductible	30% after deductible
Outpatient services	$500	20% after deductible	20% after deductible	20% after deductible	30% after deductible	30% after deductible
Emergency room	$300	$300 after deductible	$300 after deductible	$300 after deductible	$300 after deductible	$300 after deductible
PT / ST / OT	$45	$45 after deductible	$50 after deductible	$50 after deductible	$50 after deductible	$50 after deductible
Chiropractic	$25	$25	$30	$30	$30	$25
Pharmacy benefits						
Rx deductible per person	No Rx deductible	No Rx deductible	No Rx deductible	$50	$200	$200
Tier 1 drugs	$15	$15	$15	$15	$15	$15
Tier 2 drugs	$30	$30	$30	$30 after Rx deductible	$30 after Rx deductible	$30 after Rx deductible
Tier 3 drugs	$50	$50	$50	$50 after Rx deductible	$50 after Rx deductible	$50 after Rx deductible
Tier 4 drugs	$100	$100	$100	$100 after Rx deductible	$100 after Rx deductible	$100 after Rx deductible

Plan name ▶	$5,500	$7,000	$3500 HDHP / HSA-Qualified EMB	$4,000 HDHP / HSA-Qualified EMB	$5,500 HDHP / HSA-Qualified EMB	$8,500 HDHP / HSA-Qualified EMB
Participating networks	Select Health / Med / SHLP / Standard	Select Health / Med / SHLP / Standard	Select Health / Med / SHLP / Standard	Select Health / Med / SHLP / Standard	Select Health / Med / SHLP / Standard	Select Health / Med / SHLP / Standard
Deductible						
Single / family	$5,500 / $11,000	$7,000 / $14,000	$3,500 / $7,000[1]	$4000 / $8,000[1]	$5,000 / $11,000[1]	$8,500 / $17,000[1]
Out-of-pocket maximum						
Single / family	$8,000 / $16,000	$9,000 / $18,000	$5,000 / $10,000[1]	$6,500 / $13,000[1]	$8,000 / $16,000[1]	$8,500 / $17,000 [1]
Inpatient / outpatient services						
Primary care provider (PCP)	$25	$25	$20 after deductible	$20 after deductible	$20 after deductible	$0 after deductible
Specialty care provider (SCP)	$75	$75	$30 after deductible	$30 after deductible	$30 afterdeductible	$0 after deductible
Urgent care services	$75	$75	$40 after deductible	$40 after deductible	$40 after deductible	$0 after deductible
Medical virtual visits	$0	$0	$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible
Preventive care	$0	$0	$0	$0	$0	$0
Minor diagnostic tests	$0	$0	$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible
Major diagnostic tests	30% after deductible	30% after deductible	20% after deductible	20% after deductible	30% after deductible	$0 after deductible
Inpatient hospital services	30% after deductible	30% after deductible	20% after deductible	20% after deductible	30% after deductible	$0 after deductible
Outpatient services	30% after deductible	30% after deductible	20% after deductible	20% after deductible	30% after deductible	$0 after deductible
Emergency room	$300 after deductible	$300 after deductible	$150 after deductible	$150 after deductible	$150 after deductible	$0 after deductible
PT / ST / OT	$50 after deductible	$50 after deductible	$40 after deductible	$40 after deductible	$40 after deductible	$0 after deductible
Chiropractic	$25	$25	$20 after deductible	$20 after deductible	$20 after deductible	$0 after deductible
Pharmacy benefits						
Rx deductible per person	$500	$500	Medical and Rx combined	Medical and Rx combined	Medical and Rx combined	Medical and Rx combined
Tier 1 drugs	$15	$15	20% after in-network deductible	20% after in-network deductible	30% after in-network deductible	$0 after deductible
Tier 2 drugs	$30 after Rx deductible	$30 after Rx deductible	20% after in-network deductible	20% after in-network deductible	30% after in-network deductible	$0 after deductible
Tier 3 drugs	$50 after Rx deductible	$50 after Rx deductible	20% after in-network deductible	20% after in-network deductible	30% after in-network deductible	$0 after deductible
Tier 4 drugs	$100 after Rx deductible	$100 after Rx deductible	20% after in-network deductible	20% after in-network deductible	30% after in-network deductible	$0 after deductible

[1] When two or more family members are enrolled on an HSA-qualified plan, no single person in the family will pay more than the single deductible or single out-of-pocket maximum.

Preauthorization is required for certain services, and visit limits may apply. This chart is not a complete list of benefits. If you have questions, visit **selecthealth.org** or call Member Services at **800-538-5038**.

Find a doctor

Rx search

Select Health

Association plan participation requirements | 2027

Required minimum employee enrollment

Employees waiving coverage will not be counted toward participation if they have other comprehensive medical coverage. For employers with 5 or more enrolled employees, 75% enrollment participation after valid waivers is preferred. Valid waivers include having minimum essential coverage (MEC) through another carrier, valid individual medical coverage, coverage through Medicare or another government program, or coverage through a spouse or parent.

Select Health does not allow another health plan to be offered in addition to an Association plan. If a group is insured under the Select Health Association line of business, they are only allowed to offer the Select Health plan and no other carrier. This includes participating in healthcare sharing ministries (HCSMs), a self or level funded plan, etc. Select Health does not allow additional carrier coverage even if another carrier does.

Q: What is an association health plan (AHP)?

A: A health plan offered to member-employers of a bona fide association.

Q: How are they beneficial?

A: They allow small businesses to group together to purchase and access benefits that are typically only available to large employers.

Q: Are they well known and established?

A: Yes. AHPs have been available for many years and are a common offering in most states. Select Health insures many AHP groups.

Benefits of choosing Select Health

- Wellness tools and rewards
- Expanded virtual care options
- Mitratech's Mineral HR and Compliance Platform
- Rx savings resources
- Member discounts
- Cost transparency with cost estimator
- Digital and plan management resources
- UnitedHealthcare Options PPO National network

Network options

A network is a combination of contracted doctors and facilities where you and your employees can receive care. It is important to seek care from in-network providers.

No matter where you are in Idaho, Select Health has you covered with a large network of providers and facilities.

Select Health Idaho Network

St. Luke's Health Network (SLHN) and BrightPath

Select Health Med Network

Saint Alphonsus Health System (SAHS)

Visit **selecthealth.org/find-care** or use our mobile app to search for in-network providers and facilities. Remember to choose the right network from the drop-down list.

UnitedHealthcare® Options PPO Network

Select Health utilizes the UnitedHealthcare Options PPO network to ensure you and your employees have access to the same great customer service and benefits when accessing care outside the states of Colorado, Idaho, Nevada, and Utah.

Note: Select Health cannot enroll subscribers with a primary residence in Hawaii and US territories such as American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and the Virgin Islands due to specific state and local laws.

To find a UnitedHealthcare Options PPO network provider or facility, call Member Services at **800-538-5038**, visit **selecthealth.org/find-care#uhc**, or scan the QR code.