Idaho Small Employer plans and benefits | 2027

Savings and Perks

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

Plan name ▶	Expanded Bronze 8700[1]	Silver 6500[1]	Silver 3750[1]	Expanded Bronze 12000	Silver 6000	Silver 5000	Silver 3500	Gold 3500	Gold 2800	Gold 1800	Gold 800	Gold Copay
	HDHP / HSA-qualified			Traditional								Copay plan
Participating networks	L B A M	L B A M	L B A M	L B A M	L B A M	L B A M	L B A M	L B A M	L B A M	L B A M	L B A M	L B A M
Deductible / Out-of-pocket maximum												
Deductible (single / family)	$8,700 / $18,000	$6,500 / $13,000	$3,750 / $7,500	$12,000 / $24,000	$6,000 / $12,000	$5,000 / $10,000	$3,500 / $7,000	$3,500 / $7,000	$2,800 / $5,600	$1,800 / $3,600	$800 / $1,600	$0
Maximum out-of-pocket (single / family)	$9,000 / $17,400	$6,500 / $13,000	$8,000 / $16,000	$12,000 / $24,000	$9,500 / $19,000	$9,500 / $19,000	$9,500 / $9,000	$7,900 / $15,800	$7,900 / $15,800	$7,900 / $15,800	$7,900 / $15,800	$7,500 / $15,800
General benefits												
Medical virtual visits[2]	$0 before deductible	$0 before deductible	$0 before deductible	$0	$0	$0	$0	$0	$0	$0	$0	$0
Preventive care and immunizations	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Primary care provider (PCP) / Behavioral health	$0 after deductible	$0 after deductible	$30 after deductible	$45	$40	$40	$40	$25	$25	$25	$30	$30
Specialty care provider (SCP)	$0 after deductible	$0 after deductible	$50 after deductible	$75	$50	$60	$70	$50	$50	$60	$60	$50
Urgent care services	$0 after deductible	$0 after deductible	$50 after deductible	$75	$50	$60	$70	$50	$50	$60	$60	$50
Inpatient hospital services (facility)	$0 after deductible	$0 after deductible	30% after deductible	$0 after deductible	30% after deductible	30% after deductible	30% after deductible	20% after deductible	20% after deductible	20% after deductible	30% after deductible	$1,500 per day (3-day max)
Outpatient hospital services (facility)	$0 after deductible	$0 after deductible	30% after deductible	$0 after deductible	30% after deductible	30% after deductible	30% after deductible	20% after deductible	20% after deductible	20% after deductible	30% after deductible	$1,500
Minor diagnostic (lab and x-ray)	$0 after deductible	$0 after deductible	$50 after deductible	$0 after deductible	$50 after deductible	$50 after deductible	$50 after deductible	$0	$0	$0	$0	$0
Emergency room	$0 after deductible	$0 after deductible	$400 after deductible	$0 after deductible	$400 after deductible	$400 after deductible	$400 after deductible	$400 after deductible	$400 after deductible	$400 after deductible	$400 after deductible	$750
Pharmacy benefits												
Rx deductible (single / family)	Combined with medical	Combined with medical	Combined with medical	Combined with medical	$300 / $600	$300 / $600	$300 / $600	$100 / $300	$100 / $300	$100 / $300	$100 / $300	$0
Tier 1 drugs[3]	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Tier 2 drugs	$0 after deductible	$0 after deductible	$5 after deductible	$0 after deductible	$5	$5	$5	$5	$5	$5	$5	$5
Tier 3 drugs	$0 after deductible	$0 after dDeductible	$30 after deductible	$0 after deductible	$30	$30	$30	$30	$30	$30	$30	$30
Tier 4 drugs	$0 after deductible	$0 after deductible	25% after deductible	$0 after deductible	30% after Rx deductible	30% after Rx deductible	30% after Rx deductible	25% after Rx deductible	25% after Rx deductible	25% after Rx deductible	25% after Rx deductible	25%
Tier 5 drugs	$0 after deductible	$0 after deductible	50% after deductible	$0 after deductible	50% after Rx deductible	50% after Rx deductible	50% after Rx deductible	50% after Rx deductible	50% after Rx deductible	50% after Rx deductible	50% after Rx deductible	$50
Tier 6 drugs	$0 after deductible	$0 after deductible	40% after deductible	$0 after deductible	35% after Rx deductible	50% after Rx deductible	50% after Rx deductible	30% after Rx deductible	30% after Rx deductible	30% after Rx deductible	40% after Rx deductible	30%

- L Select Health SLHN — Select Health St. Luke's Health Network
- B Select Health BrightPath
- A Select Health SAHA — Saint Alphonsus Health Alliance
- M Select Health Med

[1] When two or more are enrolled, no single person in a family will pay more than the single deductible or single out-of-pocket maximum.

[2] Medical virtual visits with an in-network primary care provider and Intermountain Health virtual care providers are covered at no additional cost. Mental health virtual visits will follow the mental health office visit copay.

[3] Drugs on this tier may be covered at no cost or before you meet your deductible, depending on your plan.

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

Idaho Medical plan requirements and exclusions | 2027

Employer monthly contribution
Small employers must contribute an amount equivalent to at least 50% of the lowest-cost plan offered by the employer. This contribution must be consistent for all employees in a given class.

Required minimum employee enrollment
Employees waiving coverage will not be counted toward participation if they have other comprehensive medical coverage. For employers with up to 4 eligible employees after valid waivers, 100% must participate. For employers with 5 or more eligible employees after valid waivers, 75% must participate. Valid waivers include having coverage through another carrier, valid individual medical coverage, coverage through Medicare or another government program, or coverage through a spouse or parent.

New groups enrolling for a January 1 effective date that submit their enrollment no later than December 15 are not subject to participation or contribution requirements.

Select Health does not allow another health plan to be offered in addition to a Small Employer plan. If a group is insured under the Select Health Small Employer 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.

Excluded services
All plans are subject to exclusions and limitations. A complete list of exclusions will be included in your employees' member materials. A list of common exclusions can be found at **selecthealth.org/employers/plan-documents**.

What is a small group?
The group must have at least 2 full-time eligible employees. Idaho employers can set 20 or 30 hours a week as the minimum for employees to get coverage.

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.

Eastern Idaho: Select Health Med Network, BrightPath Network
Northern Idaho: BrightPath Network
Southwest Idaho: St. Luke's Health Network (SLHN) or Saint Alphonsus Health Alliance (SAHA) Network
Note: Small Employer plans are not currently available for purchase in the following counties: Benewah, Bonner, Boundary, Butte, Clark, Clearwater, Idaho, Latah, Lewis, Nez Perce, and Shoshone.

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 on Select Health Idaho plans 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** or visit **selecthealth.org/find-care#uhc**.

2027 SELECT HEALTH IDAHO NETWORKS

BrightPath counties	Bear Lake, Bingham, Bonneville, Franklin, Fremont, Jefferson, Kootenai, Madison, Oneida, Teton
Saint Alphonsus Health Alliance (SAHA) counties	Ada, Boise, Canyon, Gem, Payette, Owyhee, Washington
Select Health Med counties	Bannock, Bingham, Bonneville, Caribou, Cassia, Fremont, Jefferson, Madison, Minidoka, Power, Teton
St. Luke's Health Network (SLHN) counties	Ada, Adams, Blaine, Boise, Camas, Canyon, Cassia, Custer, Elmore, Gem, Gooding, Jerome, Lemhi, Lincoln, Minidoka, Owyhee, Payette, Twin Falls, Valley, Washington

Select Health