

Individual and Family ACA plans.
Idaho 2025



Select
Health



Insurance is complicated. We make it simple.

At Select Health, we're all about simple. With easy-to-understand plan designs and benefits tailored to meet your unique needs, we do health insurance differently. For you.

Network coverage.

We offer four high-quality, comprehensive provider networks with the care options you need where you need them.

Best-in-class service.

Our local team of insurance experts is available to help you with everything from understanding your benefits to finding the right doctor.

Virtual visits.

Virtual visits with an in-network primary care provider, mental health provider, and Intermountain Connect Care (urgent care only) providers are covered at no additional cost to you. Urgent care must be with Connect Care to be covered at \$0 (certain restrictions apply).

New network option.

The Select Health Med network extends to Southeast Idaho in 2025, with access to high-quality facilities and providers. The Med Network extends access to providers across Eastern Idaho and adds Portneuf Hospital in Pocatello.

Health insurance definitions.

Before shopping for a plan, get familiar with these terms.

DEDUCTIBLE—Amount you must pay to doctors and facilities before your plan pays for certain covered services.

OUT-OF-POCKET MAXIMUM (OOP)—The total amount you may pay for services covered by your plan each year. Deductibles, coinsurance, and copays may apply to your out-of-pocket maximum.

COINSURANCE—A percentage of the cost of a covered service that you pay after you've met your deductible. For example, you pay 20%, the plan pays 80%.

COPAY—A fixed amount you pay the doctor, pharmacy, or facility for covered services. For example, you might pay \$20 for an office visit with your primary care doctor.

VIRTUAL VISITS—For primary care, mental health, or urgent medical issues, talk to a provider online using your smart phone, tablet, or computer.

PRIMARY CARE PROVIDER (PCP)—A PCP is the provider you see most regularly for general medical and preventive care. We consider a PCP to be any of the following: family and general practitioners, internal medicine doctors, Obstetricians and Gynecologists (OB/GYNs), pediatricians, Certified Nurse Midwives (CNMs), and geriatricians.

SECONDARY CARE PROVIDER (SCP)—These doctors are typically specialists such as cardiologists, neurologists, dermatologists, ophthalmologists, and more.

MEMBER PAYMENT SUMMARY (MPS)—This is a list of services covered by your plan. It shows how much you are responsible for paying for each type of service.

ADVANCE PREMIUM TAX CREDIT (APTC)— Depending on your income and other criteria, you may qualify for an Advance Premium Tax Credit or Cost-Share Reduction. To verify your eligibility, visit yourhealthidaho.org, contact your agent, or call us at 855-442-0220.





Plans and benefits built for you.

Types of plans.

HEALTH SAVINGS ACCOUNT QUALIFIED (HSA-QUALIFIED)—These plans are designed to be used with a Health Savings Account (HSA). Using an HSA means you have more control over your healthcare dollars, with tax advantages.



OFF-EXCHANGE—These plans are only available for purchase directly from Select Health by visiting selecthealth.org/shop.

TRADITIONAL—Traditional health insurance plans may require you to meet your deductible. Then cost sharing with copays or coinsurance may be applicable.

COPAY PLAN—This is a plan option with predictable costs and easy-to-understand benefit designs. If you like simple, this is the plan for you.

\$0 PCP PLAN—This plan offers unlimited PCP and mental health visits, both virtual and in-person, as well as preventive services with no copay. A great, lower-cost alternative that protects you after your deductible for major events, but still offers care options.

SILVER PLANS—These may be good options if you're eligible for a Cost-Share Reduction (CSR) through yourhealthidaho.org. These offer all the benefits of a CSR (based on eligibility) at the lowest possible cost.

Member benefits and resources.

All Select Health Individual & Family plans include the following at no additional cost.



TELEHEALTH AND VIRTUAL VISITS—

Expert care when and where you need it. Choose the option that is best for you and get the benefits of care from an Intermountain Health provider without leaving your home. Visit intermountainhealth.org/services/virtual-care. See page 13 for more information.

INTERMOUNTAIN HEALTH PATIENT PORTAL

APP—The Intermountain Health Patient Portal is a convenient way to book an appointment or pay a bill. Visit selecthealth.org/resources/digital-tools.

SELECT HEALTH APP—The Select Health Mobile App is a great resource for on-demand information about your health plan. Available in the App Store or Google Play, the app includes ID cards, health plan usage, medical cost estimator, claims, premium payments, and plan details. Visit selecthealth.org/resources/digital-tools.

MEDICAL COST ESTIMATOR—Our most-requested member tool, the medical cost estimator provides personalized estimates based on your benefits for a doctor, hospital, or service. Log in to your online Select Health account to begin.

WELLNESS RESOURCES—Learn about nutrition, attend a class, or see what wellness benefits we offer—all to live your healthiest life possible. Visit selecthealth.org/wellness/wellness-resources.



HEALTH AND WELLNESS DISCOUNTS—

Staying healthy is more than a good health insurance plan. Our member discounts can help you save money. Visit discounts.selecthealth.org.



WELLNESS REWARDS PROGRAM—

Plans include wellness rewards gym membership and physical activity rewards options. You can get up to \$240 a year for going to the gym or participating in activities like walking, acupuncture, tai chi, and yoga. Rewards received may be considered income and subject to tax. Visit selecthealth.org/wellness/wellness-rewards.

MEMBER ADVOCATES—Our Member Advocates can help you find the right doctor, make an appointment, or learn more about a provider such as training and languages spoken. Call us **800-515-2220** from 7:00 a.m. to 8:00 p.m. on weekdays, 9:00 a.m. to 2:00 p.m. on Saturdays.

CARE MANAGEMENT—Care managers are specially trained registered nurses who can help members manage long-term chronic diseases and provide support for recovery from surgeries and short-term illnesses. Visit selecthealth.org/wellness/care-management/support-and-services.



PREVENTIVE CARE—

Preventive care is covered 100% on most Select Health plans, meaning you'll pay \$0 out of pocket. See our lists of covered preventive care services at selecthealth.org/wellness/preventive-care.

PHARMACY RESOURCES—Pharmacy resources include drug lookup, Home Delivery and Specialty Pharmacy, Mark Cuban Cost Plus Drug Company, Amazon Pharmacy, and Rx Savings Solutions®. Visit selecthealth.org/pharmacy or log in to your online Select Health account to begin. See page 15 for more information.

Individual plans and benefits | 2025 Idaho plans.

Plan Name ▶	Traditional Bronze 8000	Traditional Expanded Bronze 9200	Expanded Bronze 7900 HSA-Qualified ¹	Traditional Expanded Bronze 6000	Traditional Expanded Bronze 4500
Participating Networks	S	S	M, S, B	M, S, B, A	M, S, B
Deductible					
Single/Family	\$8,000 / \$16,000	\$9,200 / \$18,400	\$7,900 / \$15,800	\$6,000 / \$12,000	\$4,500 / \$9,000
Out-of-Pocket Max					
Single/Family	\$9,100 / \$18,200	\$9,200 / \$18,400	\$7,900 / \$15,800	\$9,100 / \$18,200	\$9,200 / \$18,400
Primary Care Provider (PCP)	\$30 after Deductible	\$45	Covered 100% after Deductible	\$40	\$45
Secondary Care Provider (SCP)	\$70 after Deductible	\$100	Covered 100% after Deductible	\$90 after Deductible	\$70 after Deductible
Urgent Care Services	\$70 after Deductible	\$90	Covered 100% after Deductible	\$70	\$60 after Deductible
Virtual Visits²	Covered 100%	Covered 100%	Covered 100% after Deductible	Covered 100%	Covered 100%
Preventive Care and Immunizations	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Minor Diagnostic Tests³	\$75 after Deductible	\$75	Covered 100% after Deductible	\$75	Covered 100% after Deductible
Inpatient Hospital Services	50% after Deductible	Covered 100% after Deductible	Covered 100% after Deductible	50% after Deductible	50% after Deductible
Outpatient Services	50% after Deductible	Covered 100% after Deductible	Covered 100% after Deductible	50% after Deductible	50% after Deductible
Emergency Room	\$600 after Deductible	Covered 100% after Deductible	Covered 100% after Deductible	\$600 after Deductible	\$600 after Deductible
Rx Deductible					
Single	\$1,700	Medical and Rx Combined	Medical and Rx Combined	\$2,000	\$1,700
Tier 1 Drugs	\$15	\$15	Covered 100% after Deductible	\$15	\$15
Tier 2 Drugs	\$35	\$35	Covered 100% after Deductible	\$35	\$35
Tier 3 Drugs	30% after Rx Deductible	Covered 100% after Deductible	Covered 100% after Deductible	25% after Rx Deductible	25% after Rx Deductible
Tier 4 Drugs	50% after Rx Deductible	Covered 100% after Deductible	Covered 100% after Deductible	50% after Rx Deductible	50% after Rx Deductible
Tier 5 Drugs	50% after Rx Deductible	Covered 100% after Deductible	Covered 100% after Deductible	50% after Rx Deductible	50% after Rx Deductible

1. When two or more are enrolled on a HSA-Qualified plan, the family deductible applies and no single person in the family will pay more than the single embedded out-of-pocket maximum.
2. Virtual visits with an in-network primary care provider, mental health provider, and Intermountain Connect Care providers are covered at no additional cost to you (except HSA-Qualified plans).
3. Some minor diagnostic services may be covered as part of the office visit cost share. Please note: the coverage and benefit details presented here do not include out-of-network cost-share details.



Ready to Shop?

Contact your agent, visit selecthealth.org/shop, or call 855-442-0220.

Value Added Benefits



Traditional Silver 4500	Traditional Silver 4000	Traditional Silver 3000	Silver 0 Copay Plan	Traditional Gold 1500	Traditional Gold 1000
M, S, B, A	M, S, B, A	M, S, B, A	M, S, B, A	S	M, B, A
\$4,500 / \$9,000	\$4,000 / \$8,000	\$3,000 / \$6,000	\$0 / \$0	\$1,500 / \$3,000	\$1,000 / \$2,000
\$9,000 / \$18,000	\$8,900 / \$17,800	\$8,700 / \$17,400	\$9,000 / \$18,000	\$8,000 / \$16,000	\$9,000 / \$18,000
\$30	\$0	\$20	\$20	\$10	\$15
\$50	\$50	\$60	\$60	\$40	\$40
\$50	\$50	\$60	\$30	\$40	\$40
Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
\$0	\$60	\$30	\$15	Covered 100%	Covered 100%
\$650 per day after Deductible (up to 5-day copay max)	40% after Deductible	50% after Deductible	\$1,500 per day (up to 3-day copay max)	20% after Deductible	20% after Deductible
30% after Deductible	40% after Deductible	50% after Deductible	\$1,000	20% after Deductible	20% after Deductible
\$600 after Deductible	\$400 after Deductible	\$500 after Deductible	\$1,200	\$400 after Deductible	\$400 after Deductible
\$2,500	\$1,500	\$1,500	\$3,500	\$400	\$500
\$5	\$5	\$5	\$5	\$5	\$5
\$25	\$25	\$25	\$25	\$25	\$25
\$45 after Rx Deductible	25% after Rx Deductible	25% after Rx Deductible	\$100 after Rx Deductible	25% after Rx Deductible	25% after Rx Deductible
\$55 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% after Rx Deductible	50% after Rx Deductible	50% after Rx Deductible	50% after Rx Deductible	50% after Rx Deductible

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

S Select Health SLHP—Select Health St. Luke's Health Partner Network
 B BrightPath Network
 A Select Health SAHA—Saint Alphonsus Health Alliance Network
 M Select Health Med Network



Tips for choosing a plan.

Think through your potential usage and ask yourself a few questions:

- How often do you usually visit a provider?
- Do you have any existing prescription drugs?
- Do you anticipate any healthcare needs in the near future?



Verify your estimated tax credit eligibility.

To verify your Advance Premium Tax Credit (APTC) eligibility, visit yourhealthidaho.org, contact your agent, or call us at **855-442-0220**.



Check if your current providers are in-network.

Visit selecthealth.org/find-care-ID to browse in-network providers.

Consider your prescription needs.

Not all plans offer the same prescription benefit coverage. Review plans on page 6 and learn more about prescription benefits on page 14.

How to enroll.

Now that you've decided to enroll in a Select Health plan, here's how:

YOUR AGENT

For questions or help enrolling on a Select Health plan, contact your Select Health-appointed agent.



ONLINE

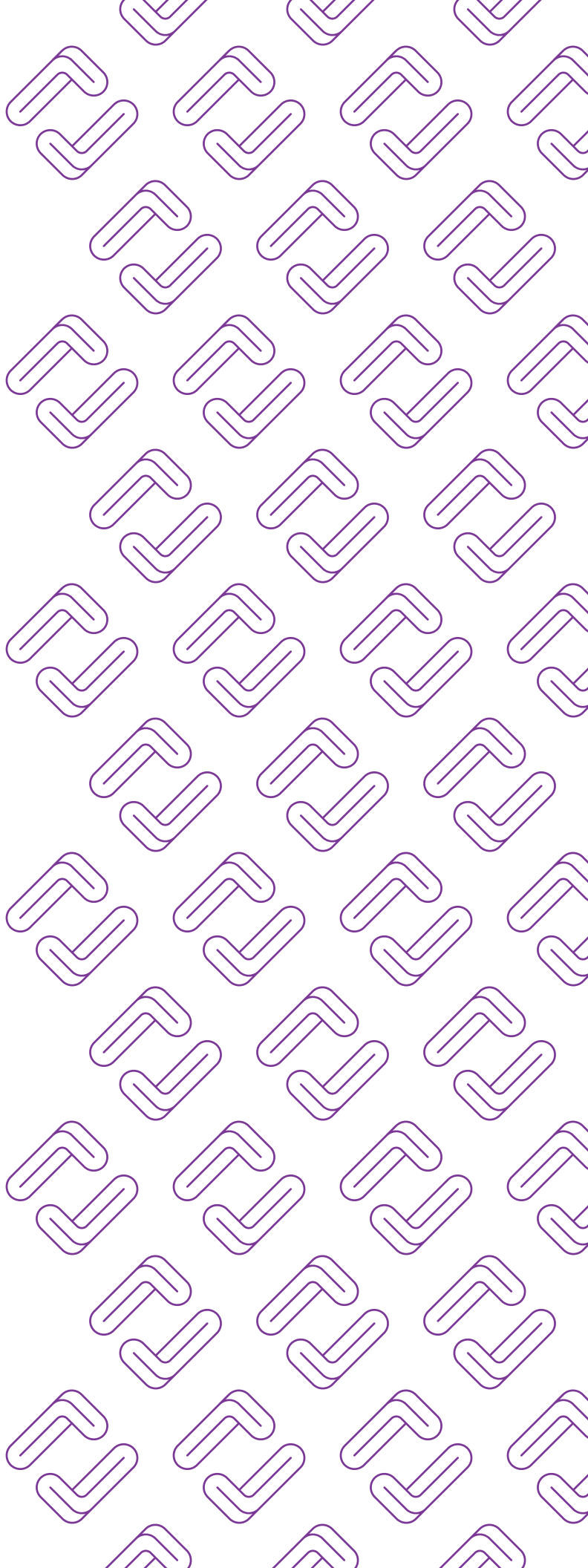
Shop with us at selecthealth.org/shop.

CALL US

Individual Sales **855-442-0220**

Your shopping checklist.

- ✓ Review to ensure your providers are participating in network before you enroll.
- ✓ Review your total out-of-pocket costs, including premium and your anticipated portion of the cost.
- ✓ Consider your prescription needs.
- ✓ Verify your APTC eligibility.





Our networks and facilities.

Choosing in-network providers and facilities is the best way to maximize your benefits and save money. Review our network options to determine which plan is right for you.

Select Health SLHP Network.

- Available to residents of Ada, Adams, Blaine, Boise, Camas, Canyon, Cassia, Custer, Elmore, Gem, Gooding, Jerome, Lemhi, Lincoln, Minidoka, Owyhee, Payette, Twin Falls, Valley, and Washington counties.
- Provides access to St. Luke's Health Partners (SLHP) providers and facilities.
- Provides access to more than 80 facilities and over 5,000 providers.

BEST FOR:

Those living in Southwest Idaho who would like access to St. Luke's providers and facilities.

BrightPath Network.

- Available to residents of Bear Lake, Bingham, Bonneville, Franklin, Fremont, Jefferson, Kootenai, Madison, Oneida, and Teton counties.
- Provides access to BrightPath providers and facilities.
- Provides access to more than 115 facilities and over 4,400 providers.

BEST FOR:

Those living in Eastern or Northern Idaho who would like access to BrightPath providers and facilities.



Let's get started! Scan here to find a doctor near you.
selecthealth.org/find-care-ID

Select Health SAHA Network.

- Available for residents of Ada, Canyon, Boise, Gem, Payette, and Washington counties.
- Provides access to Saint Alphonsus Health Alliance (SAHA) providers and facilities.
- Provides access to more than 50 facilities and over 3,200 providers.

BEST FOR:

Those looking for a network of Select Health SAHA providers and facilities who live in select counties in Southwest Idaho.

Select Health Med.

- Available for residents of Bannock, Bingham, Bonneville, Caribou, Cassia, Fremont, Jefferson, Madison, Minidoka, Power, and Teton counties.
- Includes access to care in Southeast Idaho, Utah, and the Select Health Med Network in Nevada.
- Provides access to more than 150 facilities and over 3,500 providers.

BEST FOR:

Those looking for comprehensive coverage, as well as access to some providers and facilities in Utah and Nevada.

Your care options.

Not everyone wants to receive care the same way. You choose how to manage your care.

Scheduled care

Primary care provider



A primary care provider (PCP) sees patients for common medical problems, performs routine exams, and helps prevent or treat illness. You can trust a PCP to know your health history, be your partner in preventive care, and help you find specialists when you need them. To find an in-network doctor, visit selecthealth.org/find-care-ID.

Secondary care provider



We've partnered with specialty providers to ensure you have access to high-quality care when you need it. Visit selecthealth.org/find-care-ID to find an in-network specialist near you.

Immediate care

Urgent care



For urgent care within your service area, go to an in-network facility. For emergencies, call 911 or go to the nearest hospital.

Intermountain Connect Care



Use the Intermountain Connect Care app to schedule virtual visits for urgent care.

Hospitals



Our hospital network spans the state of Idaho, offering a variety of care and services. We've partnered with local facilities and providers. Go to selecthealth.org/find-care-ID to find in-network facilities near you.



Find a Provider
selecthealth.org/find-care-ID

Telehealth and virtual visits:

We offer convenient virtual care options for \$0 out of pocket when you see in-network primary care provider, mental health provider, and Intermountain Connect Care urgent care providers (certain exceptions apply).

The Intermountain Health Patient Portal

Use the Intermountain Health Patient Portal app to schedule visits for urgent care, primary care, mental health, and nutritional support. The app even has an e-visit option where you can get care via online chat. Services available through Intermountain Health Patient Portal may vary by state. Visit intermountain.com/myhealthplus for more information.



Virtual care services.

Choose the care option that is best for you and get the benefits of care from an Intermountain Health provider without coming to the clinic. Services include lactation, nutrition, behavioral health, primary care, urgent care, and high-risk cancer prevention. Visit intermountainhealthcare.org/services/virtual-care to learn more.

The nurse line.

Call the nurse line to speak to a registered nurse who will listen to your concerns, answer any medical questions you may have, and help you decide what course of action to take. Call **800-222-3344**.

Your provider.

You can also schedule a virtual visit directly with your in-network provider. Contact your provider to learn about virtual visit options and to schedule a visit using their preferred platform.

Urgent and emergency out-of-area care:

Outside Utah, Idaho, or Nevada.

Benefits apply when you receive services for urgent or emergency conditions, no matter where you are. If you need urgent or emergency care, visit the nearest doctor or hospital, or you can use the UnitedHealthcare Options PPO network.

To find UnitedHealthcare Options PPO network providers for facilities, call Member Services at **800-538-5038** or visit selecthealth.org/find-care-ID and select “UnitedHealthcare Options PPO” from the network drop-down.

Present your ID card when you visit a UnitedHealthcare Options PPO network provider or facility. The logos on the back of the card give you network access.

Outside of the country.

If you need urgent or emergency care, visit the nearest doctor or hospital. You may need to pay for the treatment at the time of service. If you do, keep your receipt and submit it with a Claim Reimbursement Form, which can be found on selecthealth.org/forms.

Select Health prescription benefits.

Prescription drugs.

RxCore® is a closed five-tier formulary that provides appropriate pharmacy coverage of generic drugs and brand name drugs only when a generic or over-the-counter option is not available. Preferred generic drugs and a limited number of preferred brand-name drugs are covered at the lowest copay/coinsurance available for generics and brands respectively. Some drugs will be covered at higher tiers based on their cost regardless of whether they are brand or generic. There are five copay/coinsurance levels as described in the table below.

Tier 1	Lowest cost (preferred generic and some brand-name drugs)
Tier 2	Low cost (non-preferred generic and some brand-name drugs)
Tier 3	Medium cost (preferred brand and some generic drugs)
Tier 4	High cost (non-preferred brand and some generic drugs)
Tier 5	Highest cost (specialty brand-name and generic drugs)



Prescription drug list (PDL).

To find your medication, its tier, cost, and any special requirements, use the search function at selecthealth.org/pharmacy.

Special requirements.

Some drugs require step therapy or preauthorization before they will be covered by your plan.

STEP THERAPY—If a drug requires step therapy, your doctor must first prescribe an alternative drug. These are generally more cost-effective and do not compromise clinical quality. Step therapy may be waived for medical necessity.

PREAUTHORIZATION—This means that your doctor must contact us for approval before your drug will be covered.



Home delivery.

Getting your medications is easier than ever with free Intermountain Home Delivery (certain restrictions apply). Home delivery is also a great option for people with long-term Rx needs and those who order 90-day prescriptions. This program may also help you save on copays and other prescription fees. Call **855-779-3960** for assistance or visit selecthealth.org/pharmacy/home-delivery-and-specialty-pharmacy.



Intermountain Specialty Pharmacy.

If you take specialty medications, use the Intermountain Specialty Pharmacy for quality service at a lower cost. Learn more by calling **877-284-1114**.



Your neighborhood pharmacy.

Your plan includes a large network of local and national pharmacies. To see a full list,

visit selecthealth.org/pharmacy.

Rx Savings Solutions.

- Spend less money on your prescriptions,
- Receive alerts to notify you of lower-cost options
- Find less expensive alternatives for your prescriptions based on your health plan

Visit selecthealth.org/rxsavings to enroll.

Mark Cuban Cost Plus Drugs.

You have access to more than 1,000 prescription products at potentially lower prices than traditional pharmacy locations. Visit costplusdrugs.com to learn more.

Amazon Pharmacy.

You have in-network benefits for covered medications at the Amazon Pharmacy. They deliver your medication right to your door, with status updates along the way. Visit pharmacy.amazon.com to get started.

Pharmacy tools.

Log in to selecthealth.org to access pharmacy tools like:

- Drug coverage information
- Rx claims (online Select Health account)
- Comparable drug prices
- A list of in-network pharmacies
- Information on drug interactions





General information.

Our plans.

Our plans are designed to provide coverage for hospital, medical, preventive care, mental health care, and surgical expenses incurred as a result of a covered accident or illness. Coverage is provided through in-network providers for daily hospital room and board, miscellaneous hospital services, anesthesia services, in-hospital medical services, and outpatient care. Coverage is subject to any deductible, copay provisions, or other limitations that may be set forth in your contract.

Eligibility.

You and your dependents may apply for coverage if you are a resident of Idaho and not eligible for Medicare. Eligible dependents include the subscriber's

legal spouse, children younger than age 26, eligible disabled children older than age 26, and children who are under court-ordered legal guardianship until legal guardianship ends. See contract for more details.

Termination.

Based on your contract, health coverage may be terminated for the following reasons:

- Nonpayment of premiums
- Fraud or intentional misrepresentation of material fact
- Residing or working outside of our service area

Excluded services.

For a list of excluded services, see your member materials or visit selecthealth.org/resources/member-resources.



Excess charges.

There are charges from providers and facilities that exceed the Select Health allowed amount for covered services. Unless protections against balance billing apply under state or federal law, when you use an out-of-network provider or facility for urgent care, you may be responsible for any incurred excess charges. These charges do not apply to your out-of-pocket maximum.

Appeals/utilization management (UM).

For information about what requires preauthorization, our Care Management programs, or filing an appeal, see your member materials or visit our Member Resources page at selecthealth.org/resources.

Protecting your privacy.

To learn more about our privacy policies and security measures, or to view our complete Notice of Privacy Practices, visit selecthealth.org/policy.

Select Health obeys federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status.

This information is available for free in other languages and alternate formats by contacting Select Health Medicare: **855-442-9900** (TTY: **711**) / Select Health: **800-538-5038**.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電

Shop

selecthealth.org/shop

General questions

Member Services
800-538-5038

Help finding a doctor

Member Advocates
800-515-2220
selecthealth.org/find-care-ID

More plan information

Individual Sales
855-442-0220

selecthealth.org/individual

