

2026 Plan Options

IDAHO FARM BUREAU





Growing a stronger Idaho

Blue Cross of Idaho is proud to be the exclusive health plan partner of the Idaho Farm Bureau.

As the oldest Idaho-based health insurer and part of a mutual, not-for-profit organization, Blue Cross of Idaho is born of the people and places we know best. We're committed to helping make healthcare more affordable for our members and advocating for the health of all Idahoans.

Much like Idaho Farm Bureau, Blue Cross of Idaho has grown from humble beginnings to serving tens of thousands of Idahoans, expanding to meet the changing needs of our clients and communities. We're here for the long term, serving those who make Idaho what it is today.

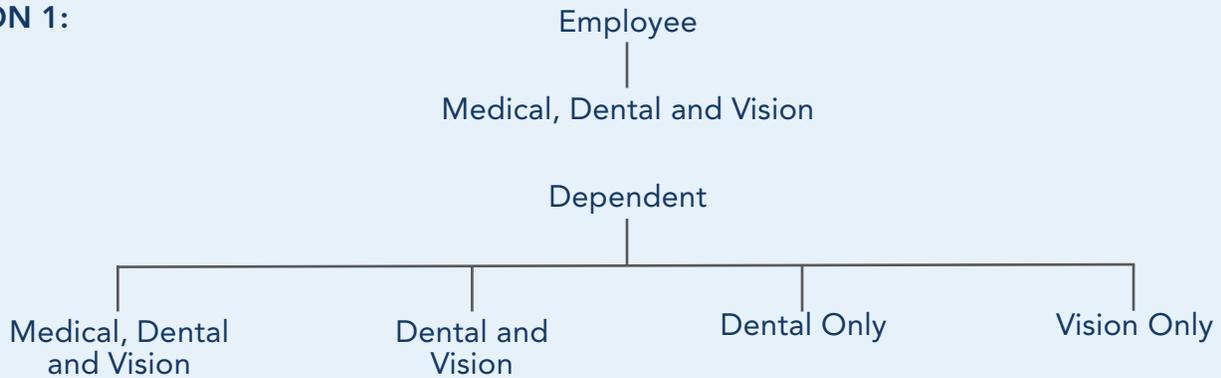
Our health plan offerings give hardworking Idaho Farm Bureau members financial peace of mind as they strengthen and grow their businesses. Included with all plans are no-cost preventive care, \$0 copay for children's doctors' office visits, prescription drug coverage, the largest network of providers, and services to help members get and stay healthy. Idaho Farm Bureau members looking to extend coverage to their employees and families will find the right plan option at the right price.

Idaho Farm Bureau members get more with a Blue Cross of Idaho plan

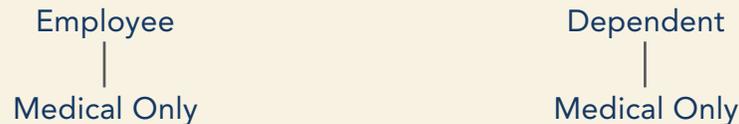
- Broad network of 100% of hospitals and 95% of physicians in Idaho
- Multiple high-value plan options available to meet the needs of each employer's workforce
- Competitive pricing for employer groups of all sizes
- Consolidated billing for all medical, dental, vision and COBRA coverage
- Dedicated, local account support from Blue Cross of Idaho employees located across the state

Employee and Dependent Enrollment Options

OPTION 1:



OPTION 2:



For enrollment option 1, dental and vision coverage cannot be purchased without a medical plan.

Blue Cross of Idaho member benefits

- **Preventive care:** Annual wellness visits, screenings and immunizations – with no out-of-pocket costs for members
- **\$0 copay for children's office visits:** Covers visits with primary care providers, specialists and mental health providers (\$0 copay available after deductible on HSA plans)
- **Pharmacy benefits:** Prescription drug coverage plus access to solutions like Cost Relief that help members save more out of pocket
- **Care Management:** Clinical support to members in need
- **Condition Support:** Helps members manage chronic health conditions
- **Member savings:** Discounts on health, wellbeing and fitness products and services
- **Diabetes Prevention Program:** Gives members tools to prevent Type 2 diabetes
- **Behavioral health support:** Telehealth therapy options and clinical support for members in need of inpatient and/or outpatient behavioral healthcare
- Several clinical solutions to support members with cancer, joint and back pain, and more

MEDICAL PLANS: In-network benefits

	PPO \$2,000	Clearview \$6,000	PPO \$5,000
Network	PPO	PPO	PPO
Individual deductible	\$2,000	\$0	\$5,000
Family deductible	\$4,000	\$0	\$10,000
Coinsurance	20%	35%	30%
Individual out-of-pocket maximum	\$3,500	\$6,000	\$7,000
Family out-of-pocket maximum	\$7,000	\$12,000	\$14,000
Prescription copays/coinsurance	\$10/\$20/\$30/\$50/20%/30%	\$20/20%/30%	\$10/\$20/\$30/\$50/20%/30%
Prescription out-of-pocket maximum	Subject to medical		
Preventive care	\$0 copay for covered service		
Primary care office visit	\$20 copay	\$35 copay	\$20 copay
Specialist office visit	\$40 copay	\$75 copay	\$40 copay
Urgent care visit	\$60 copay	\$75 copay	\$60 copay
Pediatric office visits (includes outpatient behavioral health)	\$0 copay	\$0 copay	\$0 copay
Outpatient behavioral health services	\$20 copay	\$35 copay	\$20 copay
Diagnostic lab and X-ray services	Deductible and coinsurance	\$0 copay	Deductible and coinsurance
Telehealth	Same as office visit benefit		
Outpatient rehabilitation services	\$60 copay, 30 visits combined		
Advanced imaging	Deductible and coinsurance	\$1,000 copay	Deductible and coinsurance
Inpatient hospital facility and services	Deductible and coinsurance		
Outpatient surgery and professional services	Deductible and coinsurance	\$2,800 copay	Deductible and coinsurance
Emergency room services	\$100 copay, then deductible and coinsurance	\$750 Copay	\$100 copay, then deductible and coinsurance

MEDICAL PLANS: In-network benefits

	Gateway \$9,200	HSA \$6,800
Network	PPO	PPO
Individual deductible	\$9,200	\$6,800
Family deductible	\$18,400	\$13,600
Coinsurance	0%	0%
Individual out-of-pocket maximum	\$9,200	\$6,800
Family out-of-pocket maximum	\$18,400	\$13,600
Prescription copays/coinsurance	\$20/20%/30%	Deductible and coinsurance
Prescription out-of-pocket maximum	Subject to medical	
Preventive care	\$0 copay for covered service	
Primary care office visit	\$50 copay	Deductible and coinsurance
Specialist office visit	\$125 copay	Deductible and coinsurance
Urgent care visit	\$125 Copay	Deductible and coinsurance
Pediatric office visits (includes outpatient behavioral health)	\$0 copay	\$0 copay after deductible
Outpatient behavioral health services	\$50 copay	Deductible and coinsurance
Diagnostic lab and X-ray services	Deductible and coinsurance	
Telehealth	Same as office visit benefit	Deductible and coinsurance
Outpatient rehabilitation services	\$60 copay, 20 visits combined	Deductible and coinsurance, 30 visits combined
Advanced imaging	Deductible and coinsurance	
Inpatient hospital facility and services		
Outpatient surgery and professional services		
Emergency room services	\$100 copay, then deductible and coinsurance	

DENTAL PLAN	
Name	Preferred Dental
Network	PPO
Deductible	\$50
Preventive	In network: No charge to member Out of network: 20% of allowed amount, after deductible
Basic care	In network: 20% of allowed amount, after deductible Out of network: 30% of allowed amount, after deductible
Major care	In network: 50% of allowed amount, after deductible Out of network: 60% of allowed amount, after deductible
Annual maximum	\$1,250
Orthodontia	Lifetime max: \$1,500 50% of allowed amount 12-month waiting period Benefit for children only
Waiting period	Yes: 6-month for Basic care, 12-month Major care, Waive if prior coverage

VISION PLAN: In-network benefits	
Name	Vista Preferred
Network	VSP
Frequency	12/ 12/ 12
Exam	\$15 copay
Materials copay	\$25
Frames/Contacts	\$200 / \$150 allowance



Important information

- Employer must have a Regular Membership with Idaho Farm Bureau to offer a plan through Blue Cross of Idaho. Associate Members are not eligible. Employers must sign an attestation agreement to confirm their membership type upon enrollment.
- Employers must attest that they have a Regular Membership with Idaho Farm Bureau.
- Employers can join the Idaho Farm Bureau and begin to offer health plan benefits at any point in the calendar year.
- The benefit plan year is January 1-December 31.
- If an employer joins the Association partway through the calendar year, they will have a shortened plan year until January 1 of the next plan year.
- Employers can offer up to two medical plans to employees.
- All employers, regardless of the number of employees, must offer COBRA coverage to their eligible former employees and dependents.
- Owners must be full-time employees to be eligible for coverage and work at least 30 hours per week. If the owner is not included on the State Unemployment Tax Form (also known as SUTA), one of the following forms can be submitted to show eligibility: Employer Quarterly Unemployment Insurance Tax Report, Form 1065, Schedule C, Schedule SE, Schedule K, Schedule F from Form 1040 (Farms).
- Seasonal employees are not eligible for coverage.
- Groups must have a minimum of three employees and five total members (employees and dependents) enrolling in coverage in order to be eligible. For groups that do not meet those minimums, families can apply for Access individual coverage, which is an underwritten health insurance product.
- For enrollment option 1, dental and vision coverage cannot be purchased without a medical plan.

The Idaho Farm Bureau Federation, Inc. (the "Federation"), has established a multiple employer welfare arrangement benefit trust fund (the "Plan"), and has contracted with Blue Cross of Idaho Health Service, Inc., to offer fully insured health insurance to employer groups that are members of the Federation and that meet the eligibility requirements of the Plan.



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