



## State of Idaho Benefits Overview

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### Benefits Eligibility

An employee of the state of Idaho who is expected to work at least 20 hours per week, or 84 hours per month, and at least 5 months during any 12 consecutive month period is eligible to participate in any of the group insurance coverage sponsored by the state. Their spouses and dependent children may also be eligible for coverage.

### Effective Date

The effective date of coverage is the first of the month following the date of hire, provided an enrollment form is completed within 30 days following the hire date.

### Plan Year

The plan year for medical, dental, and vision coverage is July 1<sup>st</sup> to June 30<sup>th</sup>.

### Premiums and the Premium Only Plan

Health Insurance premiums are deducted from the last pay check of each month. Beginning November 1, 2009, health insurance premiums will be based on an employee's average hours per pay period; the appropriate premium will be divided in half and taken out of the first and second paychecks of each month. If an employee elects to participate in the Premium Only Plan, their premiums will be deducted on a pre-tax basis.

### Flexible Spending Account (FSA) Program

The FSA allows employees to pay for eligible health care and dependent daycare expenses on a tax-free basis. Open Enrollment is the only time an employee may enroll in the FSA program. To be eligible to enroll, an employee must have ten months of continuous State of Idaho service as of July 1<sup>st</sup> of the plan year start date and be eligible to enroll in one of the State's medical plans. Participants are required to reenroll during open enrollment each year and pay a monthly administrative fee.

- The Medical Reimbursement Account allows an employee to set aside up to \$3,000 per plan year to pay for eligible health care expenses.
- The Dependent Care Account allows an employee to set aside up to \$5,000 per plan year for eligible dependent daycare expenses.

### Health/Dental/Vision Insurance

Medical Coverage is provided by Blue Cross of Idaho. There are three plan options, a Preferred Provider Option (PPO), a Traditional Plan, and a High Deductible Plan. Employees may add or drop dependent coverage at any time. If an employee wishes to change their plan option, it can only be done during the designated Open Enrollment timeframe every year.

Dental Coverage is provided by Blue Cross of Idaho. Employees enrolled in medical coverage are automatically enrolled in dental coverage. Dental coverage may be accepted or declined for ALL dependents. However, it should be noted that if the employee declines dependent coverage, future coverage may only be added during a Dental Open Enrollment. Dental Open Enrollment is NOT scheduled every year.

Vision Coverage is provided by Vision Services Provider (VSP) through Blue Cross of Idaho. Employees and dependents enrolled in medical coverage are automatically enrolled in vision coverage.

### Employee Assistance Program (EAP)

Integrated Behavioral Health Plan (IBHP) provides benefits-eligible employees and dependents 5 free professional counseling sessions per year to assist with personal, emotional, and professional needs. Enrollment in one of the medical plans is not necessary to take advantage of this benefit.

### Mental Health and Substance Abuse Treatment

IBHP also provides a coordinated approach to the treatment of emotional, behavioral, mental health and substance abuse issues. Employees and/or dependents must be enrolled in one of the medical coverage plans to utilize this service.

### Waiting Periods

Medical and IBHP Plans have a 12-month waiting period for *pre-existing* conditions, unless there has been prior coverage.

The Dental Plan is subject to a 12-month waiting period for *major* procedures.

**Retirement**

Please go to the following link for *PERSI Benefits At A Glance*:  
[http://www.persi.idaho.gov/documents/Benefits\\_at\\_a\\_Glance.pdf](http://www.persi.idaho.gov/documents/Benefits_at_a_Glance.pdf)

**Basic Life Insurance**

Principal Life is the provider for the basic life insurance coverage and offers no cost for a term life insurance policy equal to 100% of an employee's annual salary but not less than \$20,000. Employees are also covered in the event of accidental death or dismemberment. Eligible spouse and eligible dependent children are covered by state-paid dependent life insurance in the following amounts as well:

\$2,000 for Spouse  
 \$1,000 for Child age 10 days to 23 years

**Supplemental Life Insurance**

Optional life insurance coverage is provided by Principal Life. It is additional coverage at 100% of an employee's annual salary. The employee pays a monthly premium based on their salary and age. To enroll in the supplemental life insurance plan without having to supply evidence of insurability, an employee must apply for coverage within 30 days of their hire date.

**Disability**

Short-term and long-term disability coverage is included in the state's Basic Life Insurance Plan. If a claim is approved, there is a waiting period of 30 continuous days of Total or Residual Disability, or the exhaustion of accrued sick leave at the time of the Total or Residual Disability, whichever is longer.

**Long Term Care Insurance**

The State of Idaho sponsors a voluntary group long term care policy (LTC) that is available to employees. LTC insurance helps pay for a wide range of personal care, health care, and social services for people who can no longer care for themselves. This coverage provides assistance for serious cognitive disorders and daily benefits to help offset costs associated with custodial care.

**Vacation Leave**

Paid vacation leave accrues on Credited State Service (CSS) Hours based on the leave schedule for the employee's classification's Fair Labor Standard Act (FLSA) Code.

**Paid Sick Leave**

Paid sick leave is accrued on Credited State Service (CSS) hours at the fixed rate of 3.70 hours for every 80 paid hours. There is no accrual limit on sick leave, and it may be used for medical appointments, funerals and illness of family members (spouse, child, parent, sibling, grandparent, grandchild, or the same relation by marriage).

**Holidays**

The State of Idaho recognizes ten paid holiday throughout the year. These holidays include:

January 1	New Year's Day
Third Monday in January	Martin Luther King Day
Third Monday in February	President's Day
Last Monday in May	Memorial Day
July 4	Independence Day
First Monday in September	Labor Day
Second Monday in October	Columbus Day
November 11	Veteran's Day
Fourth Thursday in November	Thanksgiving Day
December 25	Christmas

**FMLA**

Family Medical Leave Act (FMLA) entitles eligible employees to take up to 12 weeks of unpaid, job protected leave each year for specified family and medical reasons. Eligible employees must:

1. Have worked for the employer for at least 12 months;
2. Have worked at least 1,250 hours over the previous 12 month period.

FMLA may be taken for:

- a. The birth of a child or placement of a child for adoption or foster care;
- b. To care for an immediate family member with a serious health condition; or
- c. To take medical leave when the employee is unable to work because of a serious health condition.
- d. To care for a qualifying family member who incurred a serious injury or illness in the line of duty while on active duty in the Armed Forces.

**Workers' Compensation**

The state provides workers' compensation for its employees. This insurance protects employees against losses due to injuries or death sustained during the course of employment. The Idaho State Insurance Fund administers this program.

**Contact Information**

Dept. of Administration, Office of Group Insurance

1-800-531-0597 or 208-332-1860

[ogi@adm.idaho.gov](mailto:ogi@adm.idaho.gov)

<http://adm.idaho.gov/insurance/>