

Health Plan Options for Idaho lawyers and law firms

Benefit	The Basic	The Standard
Deductible	\$2,000 / \$4,000	\$1,000 / \$2,000
Coinsurance	60%	80%
Out-of-Pocket Maximum	\$4,000 / \$8,000	\$3,000 / \$6,000
Office Visit	Subject to deductible	\$30 copay, deductible waived
Wellness	100% up to \$500	100% up to \$500
Pharmacy		Enhanced Pharmacy
Deductible	\$100	\$100 \$0
Generic	30%, \$20 min	20%, \$10 min \$7
Preferred Brand	30%, \$40 min	20%, \$20 min The greater of \$20 or 20% not to exceed \$40
Non-Preferred Brand	30%, \$80 min	20%, \$40 min The greater of \$40 or 20% not to exceed \$60
Specialty	30%	20%, deductible waived

Benefit	The Premium	The HDHP A	The HDHP B
Deductible	\$500 / \$1,000	\$2,500 / \$5,000	\$2,500 / \$5,000
Coinsurance	80%	100%	80%
Out-of-Pocket Maximum	\$1,000 / \$2,000	\$2,500 / \$5,000	\$5,000 / \$10,000
Office Visits	\$20 copay, deductible waived	Subject to deductible	Subject to deductible
Wellness	100% up to \$500	100% up to \$500	100% up to \$500
Pharmacy		Enhanced Pharmacy	
Deductible	\$100	\$0	Subject to med deductible then policy pays
Generic	20%, \$10 min	\$7	Discount card
Preferred Brand	20%, \$20 min	The greater of \$20 or 20% not to exceed \$40	Discount card
Non-Preferred Brand	20%, \$40 min	The greater of \$40 or 20% not to exceed \$60	Discount card
Specialty		20%, deductible waived	

THE BASIC

For those who are looking for coverage in the event they become seriously ill, but are willing to forego comprehensive coverage for routine services in exchange for a less expensive plan

THE STANDARD

For those who desire coverage in a comprehensive plan with moderate coverage for typical services and excellent benefits for serious illness

THE PREMIUM

The Premium plan offers the richest benefits, with a lower deductible and copays. This plan provides comprehensive coverage within a traditional design for those seeking lower out of pocket costs.

THE HDHP A AND B

(HIGH DEDUCTIBLE HEALTH PLANS)

The HDHP plans are HSA-qualified plans that require prescription drugs to be included with the medical benefit. These plans allow the employer or employee to contribute to a health savings account (HSA) on a pre-tax basis to cover qualifying out of pocket health expenses. Pricing for the HDHP plans assume no employer contribution towards the HSA account.

DENTAL AND VISION PLAN

Participation in the Dental and/or Vision Plan is available to those enrolled in the Medical Plan. These Benefits require a 75% participation level of the members enrolled in the Medical Plan coverage.

Dental Plan

Benefit	ISB Dental Plan
Deductible	\$50
Diagnostic / Preventive Services	100%, deductible waived
Routine / Basic Care	80%
Major Restorative Care	50%
Annual Maximum Benefit	\$1,500
Orthodontia (Children Only)	
Coinsurance	50%
Lifetime Maximum Benefit	\$1,500

Vision Plan

Benefit	ISB Vision Plan
Annual Eye Exams	100% up to \$50
Eyewear Materials	
1 Set of Frames and Lenses or	\$150 maximum benefit per two Benefit Periods
1 Set of Contacts or	
1 Year-supply of Disposable Contacts	

1 (800) FOR-ALPS
www.IdahoLawyerBenefit.com



Healthcare costs are a growing concern. Does your firm have the benefit plan you need?

ALPS, in partnership with the Idaho State Bar, has the solution.

AS A MEMBER OF THE IDAHO STATE BAR YOU ARE ENTITLED TO APPLY FOR PARTICIPATION IN A SELF-FUNDED GROUP HEALTH PLAN TAILORED TO MEET THE SPECIFIC NEEDS OF LAWYERS AND LAW FIRM EMPLOYEES. MEMBERS WILL BENEFIT FROM:

- **MULTIPLE PLAN OPTIONS:** With a number of choices in plan design, one or a combination of plans is bound to meet you and your firm's needs.
- **A VOICE IN PLAN DESIGN:** Participating members, through the board of trustees, have a say in the design of benefits offered. Over time, and as the member experience grows, plans can change to meet the evolving needs of the member population.
- **TIMELY CLAIMS PROCESSING:** Claims are generally processed within three to five business days.
- **BROAD NETWORK OF PROVIDERS:** Receive access to quality healthcare from a broad network of participating Idaho physicians
- **STATE OF THE ART REPORTING:** Employer reports on contribution, expenses, payments and activity statements.
- **EMPLOYER ONLINE SERVICES:** Terminate / add coverage for employee and their dependents, request ID cards, change address / contact information, review census data
- **EMPLOYEE ONLINE SERVICES:** Check claim status, request additional ID cards, search for in-network providers, view plan document, change address information
- **ACCESSIBILITY AND SERVICE:** As an organization created by and for attorneys, ALPS understands the unique requirements of legal professionals and we pride ourselves on the highest level of service and customer experience in the industry.

The Plan is not insurance and does not participate in the state guaranty association.



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