

Basic and Standard Health Plans 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	

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 Idaho Lawyer Benefit Plan is not insurance and does not participate in the state guaranty association.

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



Premium and High Deductible Health Plans for Idaho attorneys and law firms



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	Subject to med deductible then policy pays
Generic	20%, \$10 min	\$7	Discount card	20%, \$10 min
Preferred Brand	20%, \$20 min	The greater of \$20 or 20% not to exceed \$40	Discount card	20%, \$20 min
Non-Preferred Brand	20%, \$40 min	The greater of \$40 or 20% not to exceed \$60	Discount card	20%, \$40 min
Specialty	20%, deductible waived			

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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 wishing lower out of pocket costs.

THE HDHP A AND HDHP 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.

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Dental and Vision Health Plans for Idaho attorneys and law firms

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

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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	

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.



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