



For State of Idaho Employees, Families
Called to Active Military Duty ...

Benefit Information



March 2004

Department of Administration Office of Group Health Insurance Boise, ID

Quick Reference Links Online Resources

Medical, Dental, Vision, Life & Disability:

Office of Insurance
Management
(208)-332-1860 or
toll-free **1-800-531-0597**
Email inquiries to:
<http://oqi@adm.state.id.us>

[http://www2.state.id.us/
adm/insurance/index.htm](http://www2.state.id.us/adm/insurance/index.htm)

Retirement:

PERSI at (208) 334-3365
<http://www.persi.state.id.us>

Regence BlueShield of Idaho:

1-800-632-2022 or
(208) 746-2671
<http://www.id.regence.com>

EAP and IBHP:

Business Psychology
& Associates.
1-877-427-2327 or
(208) 343-4180
<http://www.bpahealth.com>

Re-employment upon return of service:

Division of Human Resources
(208)-429-5557
[http://www.dhr.state.id.us/
employees.htm](http://www.dhr.state.id.us/employees.htm)

Idaho National Guard Official Website

[http://www2.state.id.us/
mil/](http://www2.state.id.us/mil/)

Medical, Dental and Vision Insurance

If you are called to active military duty, you may choose to self-pay your state Medical, Dental, and Vision insurance coverage for up to six months. You may then extend your coverage beyond the six months through **COBRA**.

The **FY 04 self-pay monthly rates** and **COBRA rates** are listed below. These rates may change with the new FY 05 Medical Plan, and will be announced prior to Open Enrollment May 1-28.

Monthly (Self Pay) Rate - First 6 Months:

Medical and Vision Coverages

Employee Only	\$ 481.58
Employee Plus Spouse, with Dependent Vision	\$ 519.58
Employee Plus Spouse, without Dependent Vision	\$ 517.58
Employee Plus One Child, with Dependent Vision	\$ 499.58
Employee Plus One Child, without Dependent Vision	\$ 496.58
Employee Plus Two or More Children, with Dependent Vision	\$ 514.58
Employee Plus Two or More Children, without Dependent Vision	\$ 511.58
Employee Plus Spouse and Child(ren), with Dependent Vision	\$ 544.58
Employee Plus Spouse and Child(ren), without Dependent Vision	\$ 538.58

Dental Coverage (Can only be continued in conjunction with Medical)

Employee Only	\$ 19.15
Employee Plus Spouse	\$ 39.15
Employee Plus One Child	\$ 35.15
Employee Plus Two or More Children	\$ 46.15
Employee Plus Spouse and Child(ren)	\$ 55.15

Monthly (COBRA) Rate - Beyond 6 Months:

If your military service extends beyond six months, you may continue your coverage through **COBRA for 18 months**. Current rates are as follows:

Medical/Vision Coverage

Employee	\$ 254.00
Employee Plus Spouse, with Dependent Vision	\$ 510.00
Employee Plus Spouse, without Dependent Vision	\$ 508.00
Employee Plus One Child, with Dependent Vision	\$ 358.00
Employee Plus One Child, without Dependent Vision	\$ 355.00
Employee Plus Two or More Children, with Dependent Vision	\$ 511.00
Employee Plus Two or More Children, without Dependent Vision	\$ 508.00
Employee Plus Spouse and Child(ren), with Dependent Vision	\$ 895.00
Employee Plus Spouse and Child(ren), without Dependent Vision	\$ 889.00

Dental Coverage

Subscriber	\$ 18.00
Subscriber Plus Spouse	\$ 37.00
Subscriber Plus One Child	\$ 26.00
Subscriber Plus Two or More Children	\$ 37.00
Subscriber Plus Spouse and Child(ren)	\$ 64.00

Flexible Spending Account (FSA)

If you currently participate in the Flexible Spending Account Program, you will need to make sure that all of your **qualifying expenses are reimbursed prior to September 30, 2004**. The reimbursement can only be for qualifying expenses you have incurred **before** your active duty began.

Qualifying expenses include medical costs (excluding insurance premiums) under the medical reimbursement option; and dependent care expenses under the dependent care option. Any unused funds in your FSA at September 30 will be forfeited under Federal regulations.

You may continue participation in the FSA under COBRA. Please contact the Office of Insurance Management for assistance if you wish to choose this option.

Basic Life, Supplemental Life, State Police Optional Life Insurance and Disability Benefits

If you would like to keep your dependent life coverage in effect, you may continue your Basic Life Insurance coverage for a maximum of six months by self-paying the premiums.

Basic Life, Supplemental Life and State Police Optional Life cannot be extended beyond six months. You may apply, however, to convert your coverages to an individual policy. Benefits are not payable for a loss due to participation in a military operation or an act of war. Disability insurance is not available for continuation during active military leave.

Please contact your Human Resource Office to determine the monthly premium cost for continuing coverage.



Integrated Behavioral Health Program/EAP

State employees and family members, are eligible at no cost for five (5) counseling sessions through the Employee Assistance Program. For full-time employees who are called to active duty, the state will provide an additional five sessions at no cost for that employee and his or her family members on an annual basis.

If you selected the self-pay option for health insurance, in-depth mental health benefits are included. If you elect COBRA beyond the six months, you can continue in-depth mental health coverage for **\$8.08 per month**, regardless of the number of people you are covering.

Our mental health carrier is developing other resources for those state employees and their families who are impacted. For more information see:

<http://www.bpahealth.com>

We strongly encourage you to speak with your respective agency's Human Resource and Payroll staff to learn about your re-employment rights, and the handling of your other state benefits. They stand ready to assist you.

Division of Human Resources Employment Information ...

The Division of Human Resources has also provided related information on its website.

(208)-429-5557

<http://www.dhr.state.id.us/MilitaryCallup.pdf>

PERSI Options ...

The Public Employee Retirement System of Idaho (PERSI) has developed a helpful information guide entitled: **Military Service and Your PERSI Benefits**. Contact PERSI at (208)-334-3365 or visit their web site at:

<http://www.persi.state.id.us>

The **National Guard Family Program** office is designed to assist family of all service members, regardless of the military organization or status. Following is the contact information for the **State of Idaho** office which also has a listing of other Family Assistance Centers throughout the state.

Idaho Family Program Office, 749 Kennedy St., Building 902, Boise, ID 83705

Phone: 208-422-3787 Toll-Free: 800-543-0887 Fax: 208-422-3794

The Army National Guard: http://www.arng.army.mil/soldier_resources/default.asp?id=37