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**Idaho Consolidated Dual Option Matrix for InnovaSM, and EngageSM
For Groups of 15-50 Employees**

Product	Copay	Deductible	Coinsurance Level	Coinsurance Maximum	Product	Engage	Innova	Innova	Innova	Innova	Innova	Innova	Innova	Innova	Engage	Innova	Innova	Engage	Engage	Innova	Engage	Innova	Innova	Engage	Innova	Engage	Engage	Engage	Innova	Innova
					Copay	Deductible	Coinsurance Level	Coinsurance Maximum	NA	\$20/\$35	\$20/\$35	\$20/\$35	\$30/\$45	\$30/\$45	\$20/\$35	\$20/\$35	\$30/\$45	NA	NA	\$30/\$45	NA	NA	\$30/\$45	\$30/\$45	\$30/\$45	NA	\$30/\$45	NA	NA	NA
Engage	NA	\$0	80/80/80	various			Y	Y	Y	Y	Y	Y	Y	Y																
Innova	\$20/\$35	\$250	90/70/70	various			Y	Y	Y	Y	Y	Y	Y	Y																
Innova	\$20/\$35	\$500	90/70/70	various	Y	Y						Y	Y	Y																
Innova	\$20/\$35	\$250	80/60/60	various	Y	Y							Y	Y	Y	Y														
Innova	\$30/\$45	\$500	90/70/70	various	Y	Y							Y	Y																
Innova	\$30/\$45	\$250	80/60/60	various	Y	Y							Y	Y																
Innova	\$20/\$35	\$750	90/70/70	various	Y	Y							Y	Y																
Innova	\$20/\$35	\$500	80/60/60	various		Y	Y						Y	Y																
Innova	\$30/\$45	\$500	80/60/60	various		Y	Y	Y	Y	Y	Y																			
Engage	NA	\$500	80/80/80	various	Y	Y	Y	Y								Y	Y													
Innova	\$20/\$35	\$500	70/50/50	various			Y	Y	Y	Y	Y																			
Innova	\$30/\$45	\$1,000	80/60/60	various			Y	Y	Y	Y	Y																			
Engage	NA	\$0	50/50/50	various	Y	Y																								
Engage	NA	\$500	70/70/70	various			Y	Y	Y	Y	Y																			
Innova	\$30/\$45	\$750	70/50/50	various			Y	Y	Y	Y	Y																			
Engage	NA	\$1,000	80/80/80	various			Y	Y	Y	Y	Y																			
Innova	\$30/\$45	\$1,000	70/50/50	various			Y	Y	Y	Y	Y																			
Innova	\$30/\$45	\$1,500	70/50/50	various																										
Innova	\$30/\$45	\$2,000	80/60/60	various																										
Engage	NA	\$500	50/50/50	various																										
Innova	\$30/\$45	\$2,000	70/50/50	various																										
Engage	NA	\$2,000	80/80/80	various																										
Engage	NA	\$1,000	50/50/50	various																										
Engage	NA	\$2,000	70/70/70	various																										
Innova	\$30/\$45	\$3,000	80/60/60	various																										
Innova	\$30/\$45	\$3,000	70/50/50	various																										

Benefit selection rules:

Innova/Engage Dual Option pairings are not allowed with Existing products. If you would like an Existing Dual Option plan please refer to the applicable Dual Option Matrix for Existing products.

Pharmacy benefits are required and must be the same on each plan.

The Coinsurance Maximum (\$2,000, \$3,000, \$4,000, or \$6,000) must be the same for each plan.

Riders (EAP, vision, etc) must be the same on each plan.

Eligibility:

Limited to a minimum of 15 enrolled employees, with at least 2 employees per plan.