Idaho Small Group Plans, 2025

For Internal Use Only*

+Established Prescription List

PO Box 5358. Helena, MT 59604 800-299-6080 mountainhealth.coop

Plan Name	LINK GOLD	LINK SILVER HDHP	LINK SILVER	Link PLATINUM	Link Bronze Expanded	LINK BRONZE HDHP	ENGAGE GOLD	ENGAGE SILVER HDHP	ENGAGE SILVER	ENGAGE BRONZE HDHP	ENGAGE BRONZE EXPANDED \$9,100	
Ded Ind	\$1,500	\$5,500	\$7,500	\$500	\$9,200	\$7,500	\$1,000	\$5,500	\$5,000	\$7,500	\$9,100	
Ded Family	\$3,000	\$11,000	\$15,000	\$1,000	\$18,400	\$15,000	\$2,000	\$11,000	\$10,000	\$15,000	\$18,200	
OOP Max Ind	\$7,000	\$5,500	\$8,150	\$1,500	\$9,200	\$7,500	\$6,500	\$5,500	\$7,250	\$7,500	\$9,100	
OOP Max Family	\$14,000	\$11,000	\$16,300	\$3,000	\$18,400	\$15,000	\$13,000	\$11,000	\$14,500	\$15,000	\$18,200	
Co-insurance	30%	0%	30%	10%	0%	0%	30%	0%	40%	0%	0%	
OON Ded Ind	\$3,000	\$11,000	\$15,000	\$1,000	\$18,400	\$15,000	\$2,000	\$11,000	\$10,000	\$ 15,000	\$18,200	
OON Ded Family	\$6,000	\$22,000	\$30,000	\$2,000	\$36,800	\$30,000	\$4,000	\$22,000	\$20,000	\$30,000	\$36,400	
OON OOP Max Ind	\$14,000	\$11,000	\$16,300	\$3,000	\$18,400	\$15,000	\$13,000	\$11,000	\$14,500	\$15,000	\$18,200	
OON OOP Max Family	\$28,000	\$22,000	\$32,600	\$6,000	\$36,800	\$30,000	\$26,000	\$22,000	\$29,000	\$30,000	\$36,400	
OON Coinsurance	50%	0%	50%	50%	0%	0%	50%	0%	60%	0%	0%	
PCP Office Visit	\$0	0% AD	\$0	\$0	\$0	0% AD	\$30	0% AD	\$40	0% AD	\$40	
Mental Health Office Visit	\$0	0% AD	\$0	\$0	\$0	0% AD	\$30 (First Visit \$0)	0% AD	\$40 (First Visit \$0)	0% AD	\$40 (First Visit \$0)	
Specialist	\$50	0% AD	\$75 AD	\$40	\$120	0% AD	\$50	0% AD	\$75	0% AD	\$80	
Emergency Room	40% AD	0% AD	50% AD	20% AD	0% AD	0% AD	40% AD	0% AD	50% AD	0% AD	0% AD	
Urgent Care	\$75	0% AD	\$110	\$40	\$110	0% AD	\$75	0% AD	\$110	0% AD	\$110	
Pharmacy Tier 1 (Generic)	\$5	0% AD	\$10	\$5	0% AD	0% AD	\$5	0% AD	\$10	0% AD	0% AD	
Pharmacy Tier 2 (Preferred Brand)	\$40	0% AD	\$60	\$40	0% AD	0% AD	\$40	0% AD	\$60	0% AD	0% AD	
Pharmacy Tier 3 (non-pref Brand)	\$100	0% AD	\$150	\$100	0% AD	0% AD	\$100 AD	0% AD	\$150 AD	0% AD	0% AD	
Pharmacy Tier 4 (Specialty)	\$150	0% AD	\$200	\$150	0% AD	0% AD	\$150 AD	0% AD	\$200 AD	0% AD	0% AD	
\$0 Out-of-Pocket Prescriptions+	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	
Preventive Care	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	
24/7 Telehealth	\$50	0% AD	\$60	\$40	\$60	0% AD	\$10	0% AD	\$10	0% AD	\$10	
Vision Exam Reimbursement	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Dental Exam Reimbursement	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Center of Excellence	NA	NA	NA	NA	NA	NA	No Deductible	AD	No Deductible	AD	No Deductible	
Travel Benefit	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	

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- Hundreds of Medications for \$0 Out-of-Pocket
- No-cost Mental Health Visit
- 24/7 Telehealth
- Travel Benefit
- *Available with or without a standalone policy.







Idaho Individual Plans, 2025

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+Established Prescription List

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			LINK SILVER	LIBLIB	LINK BRONZE	0474070001110	ENGAGE GOLD	ENGAGE SILVER	BRONZE LIBUR	BBONZE	ENGAGE	0015	ACCESS	ACCESS BRONZE	ACCESS	ACCESS
PLATIN Ded Ind \$500		.500	\$7,500	HDHP \$7,500	\$9,200	\$9,200	\$1,000	\$5,000	\$7,500	BRONZE \$8,700	\$9,200	GOLD \$1,000	\$1LVER \$5,000	HDHP \$7,500	BRONZE \$8,700	\$9,200
Ded Family \$1,00		,000	\$15,000	\$15,000	\$18,400	\$18,400	\$2,000	\$10,000	\$15,000	\$17,400	\$18,400	\$2,000	\$10,000	\$15,000	\$17,400	\$18,400
OOP Max Ind \$1,50		,000	\$8,150	\$7,500	\$9,200	\$9,200	\$6,500	\$9,000	\$7,500	\$8,700	\$9,200	\$6,500	\$9,000	\$7,500	\$8,700	\$9,200
OOP Max Family \$3,00	0 \$14,	1,000	\$16,300	\$15,000	\$18,400	\$18,400	\$13,000	\$18,000	\$15,000	\$17,400	\$18,400	\$13,000	\$18,000	\$15,000	\$17,400	\$18,400
Co-insurance 10%	30	0%	30%	0%	0%	0%	30%	40%	0%	0%	0%	30%	40%	0%	0%	0%
OON Ded Ind \$1,00	0 \$3,	,000	\$15,000	\$15,000	\$18,400	\$18,400	\$2,000	\$10,000	\$15,000	\$17,400	\$18,400	\$2,000	\$10,000	\$15,000	\$17,400	\$18,400
OON Ded Family \$2,00	0 \$6,	,000	\$30,000	\$30,000	\$36,800	\$36,800	\$4,000	\$20,000	\$30,000	\$34,800	\$36,800	\$4,000	\$20,000	\$30,000	\$34,800	\$36,800
OON OOP Max Ind \$3,00	0 \$14,	1,000	\$16,300	\$15,000	\$18,400	\$18,400	\$13,000	\$18,000	\$15,000	\$17,400	\$18,400	\$13,000	\$18,000	\$15,000	\$17,400	\$18,400
OON OOP Max Family \$6,00	0 \$28	3,000	\$32,600	\$30,000	\$36,800	\$36,800	\$26,000	\$36,000	\$30,000	\$34,800	\$36,800	\$26,000	\$36,000	\$30,000	\$34,800	\$36,800
OON Coinsurance 50%	50	0%	50%	0%	0%	0%	50%	50%	0%	0%	0%	50%	50%	0%	0%	0%
PCP Office Visit \$0	\$	\$0	\$0	0% AD	\$0	0% (3 visits before ded)	\$30	\$40	0% AD	\$40	0% (3 visits before ded)	\$30	\$40	0% AD	\$40	0% (3 visits before ded)
Mental Health Office Visit \$0	\$	\$0	\$0	0% AD	\$0	0% (3 visits before ded)	\$30 (First Visit \$0)	\$40 (First visit \$0)	0% AD	\$40 (First Visit \$0)	0% (3 visits before ded)	\$30 (First Visit \$0)	\$40 (First visit \$0)	0% AD	\$40 (First visit \$0)	0% (3 visits before ded)
Specialist \$40	\$!	50	\$75 AD	0% AD	\$120	0% AD	\$50	\$75 AD	0% AD	\$100	0% AD	\$50	\$75	0% AD	\$100	0% AD
Emergency Room 20% A	D 40%	% AD	50% AD	0% AD	0% AD	0% AD	40% AD	50% AD	0% AD	0% AD	0% AD	40% AD	50% AD	0% AD	0% AD	0% AD
Urgent Care \$40	\$	575	\$110	0% AD	\$110	0% AD	\$75	\$110	0% AD	\$110	0% AD	\$75	\$110	0% AD	\$110	0% AD
Pharmacy Tier 1 (Generic) \$5	\$	\$5	\$10	0% AD	0% AD	0% AD	\$5	\$10	0% AD	0% AD	0% AD	\$5	\$10	0% AD	\$0 AD	0% AD
Pharmacy Tier 2 (Preferred Brand) \$40	\$4	40	\$60	0% AD	0% AD	0% AD	\$40	\$60	0% AD	0% AD	0% AD	\$40	\$60	0% AD	\$0 AD	0% AD
Pharmacy Tier 3 (non-pref Brand) 100 A	D \$1	100	\$150	0% AD	0% AD	0% AD	\$100	\$150	0% AD	0% AD	0% AD	\$100	\$150	0% AD	\$0 AD	0% AD
Pharmacy Tier 4 (Specialty) 150 A	D \$1	150	\$200	0% AD	0% AD	0% AD	\$150	\$200	0% AD	0% AD	0% AD	\$150	\$200	0% AD	\$0 AD	0% AD
\$0 Out-of-Pocket Prescriptions+ YES	YI	'ES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Preventive Care No Cha	rge No Cl	harge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
24/7 Telehealth \$40	\$!	50	\$60	0% AD	\$60	0% AD	\$10	\$10	0% AD	\$10	0% AD	\$10	\$10	0% AD	\$10	\$10
Vision Exam Reimbursement Yes	Ye	'es	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Dental Exam Reimbursement Yes	Ye	'es	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Center of Excellence NA	N	AV	NA	NA	NA	NA	No Deductible	No Deductible	Deductible Applies	Deductible Applies	Deductible Applies	NA	NA	NA	NA	NA
Travel Benefit \$10,00	\$10,	0,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000

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- No-cost Mental Health Visit
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- Travel Benefit
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These benefits are easy to use - scan this code with your phone's camera and follow the link to learn more!