MOUNTAIN HEALTH CO-OP

Idaho Small Group Plans, 2025

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

Visit us online at mountainhealth.coop to compare plans and discover the CO-OP difference today.

Your Signature Benefits

We are committed to helping you make the most of your health insurance plan. The CO-OP has added new and exciting benefits for you, and each is designed to promote wellness and protect your health. The benefits available include...

- Dental & Vision Exam Reimbursements*
- 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.



These benefits are easy to use - scan this code with your phone's camera and follow the link to learn more!

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

+Established Prescription List

ENGAGE SILVER	ENGAGE BRONZE HDHP	ENGAGE BRONZE EXPANDED				
\$5,000	\$7,500	\$9,100				
\$10,000	\$15,000	\$18,200				
\$7,250	\$7,500	\$9,100				
\$14,500	\$15,000	\$18,200				
40%	0%	0%				
\$10,000	\$ 15,000	\$18,200				
\$20,000	\$30,000	\$36,400				
\$14,500	\$15,000	\$18,200				
\$29,000	\$30,000	\$36,400				
60%	0%	0%				
\$40	0% AD	\$40				
640 (First Visit \$0)	0% AD	\$40 (First Visit \$0)				
\$75	0% AD	\$80				
50% AD	0% AD	0% AD				
\$110	0% AD	\$110				
\$10	0% AD	0% AD				
\$60	0% AD	0% AD				
\$150 AD	0% AD	0% AD				
\$200 AD	0% AD	0% AD				
YES	YES	YES				
No Charge	No Charge	No Charge				
\$10	0% AD	\$10				
Yes	Yes	Yes				
Yes	Yes	Yes				
No Deductible	AD	No Deductible				
\$10,000	\$10,000	\$10,000				





Idaho Individual Plans, 2025

***For Internal Use On

For Internal Use Only																
Plan Name	LINK LATINUM	LINK GOLD	LINK SILVER	LINK BRONZE HDHP	LINK BRONZE	LINK CATASTROPHIC	ENGAGE GOLD	ENGAGE SILVER	ENGAGE BRONZE HDHP	ENGAGE BRONZE	ENGAGE CATASTROPHIC	ACCESS GOLD	ACCESS SILVER	ACCESS BRONZE HDHP	ACCESS BRONZE	ACCESS CATASTROPHIC
	\$500	\$1,500	\$7,500	\$7,500	\$9,200	\$9,200	\$1,000	\$5,000	\$7,500	\$8,700	\$9,200	\$1,000	\$5,000	\$7,500	\$8,700	\$9,200
Ded Family	\$1,000	\$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
OOP Max Ind	\$1,500	\$7,000	\$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	\$3,000	\$14,000	\$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%	30%	0%	0%	0%	30%	40%	0%	0%	0%	30%	40%	0%	0%	0%
OON Ded Ind	\$1,000	\$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	\$2,000	\$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	\$3,000	\$14,000	\$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	\$6,000	\$28,000	\$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%	50%	0%	0%	0%	50%	50%	0%	0%	0%	50%	50%	0%	0%	0%
PCP Office Visit	\$O	\$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% AD	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	\$75	\$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	\$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 AD	\$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 AD	\$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	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Preventive Care No	o 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	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	Yes	Yes	Yes	Yes	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	Yes	Yes	Yes	Yes	Yes
Center of Excellence	NA	NA	NA	NA	NA	NA	No Deductible	No Deductible	No Deductible	No Deductible	No Deductible	NA	NA	NA	NA	NA
Travel Benefit	\$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	\$10,000	\$10,000

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