



# 2026 Idaho Individual Plans

## Your Signature Benefits

We want to help you get the most from your health insurance. That's why the Co-Op offers Signature Benefits—extra perks designed to support your wellness and protect your health. These benefits include...

- Dental & Vision Exam Rewards
- Hundreds of Medications for \$0 Out-of-Pocket\*
- No-cost Mental Health Visit
- 24/7 Telehealth



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

\*Established Prescription List

	LINK PLATINUM	LINK GOLD	LINK SILVER	LINK BRONZE HDHP	LINK BRONZE	LINK CATASTROPHIC	PEAK PPO GOLD	PEAK PPO SILVER	PEAK PPO BRONZE HDHP	PEAK PPO BRONZE	PEAK PPO CATASTROPHIC	ACCESS GOLD	ACCESS SILVER	ACCESS BRONZE HDHP	ACCESS BRONZE	ACCESS CATASTROPHIC
<b>Deductible, Ind.</b>	\$500	\$2,000	\$8,000	\$8,400	\$10,600	\$10,600	\$1,500	\$8,000	\$8,400	\$9,000	\$10,600	\$1,500	\$8,000	\$8,400	\$9,000	\$10,600
<b>OOP Max, Ind.</b>	\$1,500	\$8,000	\$10,500	\$8,400	\$10,600	\$10,600	\$7,000	\$9,500	\$8,400	\$10,500	\$10,600	\$7,000	\$9,500	\$8,400	\$10,500	\$10,600
<b>Deductible, Fam.</b>	\$1,000	\$4,000	\$16,000	\$16,800	\$21,200	\$21,200	\$3,000	\$16,000	\$16,800	\$18,000	\$21,200	\$3,000	\$16,000	\$16,800	\$18,000	\$21,200
<b>OOP Max, Family</b>	\$3,000	\$16,000	\$21,000	\$16,800	\$21,200	\$21,200	\$14,000	\$19,000	\$16,800	\$21,000	\$21,200	\$14,000	\$19,000	\$16,800	\$21,000	\$21,200
<b>Co-insurance</b>	10%	30%	30%	0%	0%	0%	30%	40%	0%	50%	0%	30%	40%	0%	50%	0%
<b>OON Ded, Ind.</b>	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000
<b>OON Ded, Family</b>	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000
<b>OON OOP Max, Individual</b>	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800
<b>OON OOP Max, Family</b>	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600
<b>OON Coinsurance</b>	30%	50%	50%	20%	20%	20%	50%	50%	20%	50%	20%	50%	50%	20%	50%	20%
<b>PCP Office Visit</b>	\$0	\$0	\$0	0% AD	\$0	0% (3 visits before ded)	\$30	\$40	0% AD	\$50	0% (3 visits before ded)	\$30	\$40	0% AD	\$50	0% (3 visits before ded)
<b>Mental Health Office Visit</b>	\$40	\$50	75	0% AD	\$120	0% AD	\$50	\$75	0% AD	\$100	0% AD	\$50	\$75	0% AD	\$100	0% AD
<b>Mental Health Office Visit, Tier 2</b>	20% AD	40% AD	50% AD	0% AD	0% AD	0% AD	40% AD	50% AD	0% AD	50% AD	0% AD	40% AD	50% AD	0% AD	50% AD	0% AD
<b>Specialist</b>	\$40	\$75	\$110	0% AD	\$110	0% AD	\$75	\$110	0% AD	\$120	0% AD	\$75	\$110	0% AD	\$120	0% AD
<b>Emergency Room</b>	20% AD	40% AD	50% AD	0% AD	0% AD	0% AD	40% AD	50% AD	0% AD	50% AD	0% AD	40% AD	50% AD	0% AD	50% AD	0% AD
<b>Urgent Care</b>	\$40	\$75	\$110	0% AD	\$110	0% AD	\$75	\$110	0% AD	\$120	0% AD	\$75	\$110	0% AD	\$120	0% AD
<b>Pharmacy, Tier 1 (Generic)</b>	\$5	\$5	\$10	0% AD	\$20	0% AD	\$5	\$10	0% AD	\$10	0% AD	\$5	\$10	0% AD	\$10	0% AD
<b>Pharmacy, Tier 2 (Pref. Brand)</b>	\$45	\$45	\$65	0% AD	0% AD	0% AD	\$45	\$65	0% AD	\$0 AD	0% AD	\$45	\$65	0% AD	\$0 AD	0% AD
<b>Pharmacy, Tier 3 (Non-Pref)</b>	\$200	\$200	\$250	0% AD	0% AD	0% AD	\$200	\$250	0% AD	0% AD	0% AD	\$200	\$250	0% AD	\$0 AD	0% AD
<b>Pharmacy, Tier 4 (Specialty)</b>	\$250	\$250	\$300	0% AD	0% AD	0% AD	\$250	\$300	0% AD	0% AD	0% AD	\$250	\$300	0% AD	\$0 AD	0% AD



# 2026 Idaho Small Group Plans

## Your Signature Benefits

We want to help you get the most from your health insurance. That's why the Co-Op offers Signature Benefits—extra perks designed to support your wellness and protect your health. These benefits include...

- Dental & Vision Exam Rewards
- Hundreds of Medications for \$0 Out-of-Pocket\*
- No-cost Mental Health Visit
- 24/7 Telehealth



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

\*Established Prescription List

	LINK GOLD	LINK SILVER HDHP	LINK SILVER	LINK PLATINUM	LINK Bronze	LINK BRONZE HDHP	PEAK PPO GOLD	PEAK PPO GOLD HDHP	PEAK PPO SILVER HDHP	PEAK PPO SILVER	PEAK PPO BRONZE HDHP	PEAK PPO BRONZE
<b>Deductible, Ind .</b>	\$2,000	\$5,800	\$8,000	\$500	\$10,600	\$8,400	\$1,500	\$4,000	\$5,800	\$7,000	\$8,400	\$9,000
<b>OOP Max, Ind.</b>	\$8,000	\$5,800	\$10,500	\$1,500	\$10,600	\$8,400	\$7,000	\$4,000	\$5,800	\$9,000	\$8,400	\$10,500
<b>Deductible, Family</b>	\$4,000	\$11,600	\$16,000	\$1,000	\$21,200	\$16,800	\$3,000	\$8,000	\$11,600	\$14,000	\$16,800	\$18,000
<b>OOP Max Family</b>	\$16,000	\$11,600	\$21,000	\$3,000	\$21,200	\$16,800	\$14,000	\$8,000	\$11,600	\$18,000	\$16,800	\$21,000
<b>Co-insurance</b>	30%	0%	30%	10%	0%	0%	30%	0%	0%	40%	0%	50%
<b>OON Ded, Ind.</b>	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000	\$21,000
<b>OON Ded Family</b>	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000
<b>OON OOP Max, Ind.</b>	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800	\$36,800
<b>OON OOP Max, Family</b>	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600	\$73,600
<b>OON Coinsurance</b>	50%	20%	50%	30%	20%	20%	50%	20%	20%	50%	20%	50%
<b>PCP Office Visit</b>	\$0	0% AD	\$0	\$0	\$0	0% AD	\$30	0% AD	0% AD	\$40	0% AD	\$50
<b>Mental Health Office Visit</b>	\$0	0% AD	\$0	\$0	\$0	0% AD	\$30 (First Visit \$0)	0% AD	0% AD	\$40 (First Visit \$0)	0% AD	\$50 (First Visit \$0)
<b>Specialist</b>	\$50	0% AD	\$75	\$40	\$120	0% AD	\$50	0% AD	0% AD	\$75	0% AD	\$100
<b>Emergency Room</b>	40% AD	0% AD	50% AD	20% AD	0% AD	0% AD	40% AD	0% AD	0% AD	50% AD	0% AD	50% AD
<b>Urgent Care</b>	\$75	0% AD	\$110	\$40	\$110	0% AD	\$75	0% AD	0% AD	\$110	0% AD	\$120
<b>Pharmacy Tier 1 (Generic)</b>	\$5	0% AD	\$10	\$5	\$20	0% AD	\$5	0% AD	0% AD	\$10	0% AD	\$10
<b>Pharmacy Tier 2 (Preferred Brand)</b>	\$45	0% AD	\$65	\$45	0% AD	0% AD	\$45	0% AD	0% AD	\$65	0% AD	0% AD
<b>Pharmacy Tier 3 (non-pref Brand)</b>	\$200	0% AD	\$250	\$200	0% AD	0% AD	\$200	0% AD	0% AD	\$250	0% AD	0% AD
<b>Pharmacy Tier 4 (Specialty)</b>	\$250	0% AD	\$300	\$250	0% AD	0% AD	\$250	0% AD	0% AD	\$300	0% AD	0% AD