

Benefits FAQs

Are there any services offered at no cost?

There are several services offered at no cost. Both of our medical plans offer preventative wellness services covered at 100% and our Employee Assistance Plan offers a free referral service, free counseling, free consultation with a financial advisor and a lawyer, and more. In addition, the Employee Assistance Program and Blue Cross offer discount services to help save you money. Learn more about these services on the Benefits website

Are there incentives for doing healthy activities (or making healthy life choices)?

Currently the university does not offer monetary incentives or penalties for making healthy life choices or engaging in healthy activities. However, achieving better health for you and your family provides personal benefits and rewards of less pain, more energy and better mood. Also, the healthier our university community is, the lower the cost of claims, which in turn will help keep contribution rates down.

Does the U of I offer a health and/or nutrition coach?

Yes, and the service is available at your fingertips through the Wellness portal of Blue Cross of Idaho. Simply log into your Blue Cross of Idaho member account, click on the WellConnected logo in the middle of the screen. You will be directed to the WellConnected page where you can sign up for health coaching, take a health risk assessment, and access a wealth of other resources including educational resources and tools to help you eat right. You will find nutrition information and assessment, healthy cookbooks/recipes, shopping lists and more.

You can choose how frequently you want health coaching to occur and how you want it delivered. The health coach is available to travel to University of Idaho locations. Email benefits@uidaho.edu if you are interested in setting up a session for your unit.

Where can I learn more about work/life balance?

The Employee Assistance Plan is available to employees looking to establish a healthy work/life balance. They offer a toll-free number 800-999-1077 to call, or you can access their website at www.apshelplink.com. The code to access the EAP is UI1. Blue Cross of Idaho also offers many wellness and work/life balance resources through their WellConnected tools. Employees can log in with their Blue Cross of Idaho credentials, and then click on the WellConnected logo for more information.

Does the U of I offer discounts for gym membership?

The Recreation Center, located on the Moscow campus, offers a discounted pass that can be payroll deducted. Blue Cross of Idaho also offers a discount program called Blue Extras, where members can

take advantage of gym discounts across the state. Our Employee Assistance Program (EAP) also has a discount program called Corporate Perks. Access the EAP website at www.apshelplink.com. The code to access the EAP is U11. Look for Discount Programs to sign up for the “Corporate Perks” program to receive discounts on gym members and many other things.

Are there ways to save money toward my deductible and out of pocket maximum?

Several strategies can be used to lower your out of pocket expenses without compromising access to quality health care:

- If you are on the Standard PPO, the medical flexible spending account will help you save tax free dollars to be used toward your medical expenses.
- If you are on the High Deductible Health Plan (HDHP), the Health Savings Account is available for tax-free saving and includes a match from the University of .50 cents on the dollar up to a maximum of \$500 or \$1,000 depending on your coverage. Additionally, employees on the HDHP can take advantage of even more savings by utilizing medications on the preventative drug list, which are covered at 100% and require no contribution from the employee.
- Both plans cover 100% of eligible, in-network preventative care services.
- The Employee Assistance plan offers 8 free counseling sessions.
- The Nurse Advice Line offered through Blue Cross is a great tool to use when you are deciding whether symptoms require medical attention or not. Utilizing this tool rather than having an office visit or expensive ER visit can save you money.

Are there resources for disease management?

Disease management is available through Blue Cross of Idaho to help patients suffering from chronic health conditions navigate all the facets of healthcare with coaching, education, and support. Supported health conditions include diabetes (see below), asthma, congestive heart failure, and low back pain. The Nurse Advise Line is also available 24/7 to provide information about medications, medical tests, procedures, how to take care of a new or chronic condition and to provide additional information through their health library. Call 1-888-993-7120 or access the live chat feature through your Blue Cross of Idaho [account](#).

What resources are available for diabetes management?

Both medical plans offer medical management for chronic conditions such as diabetes. Blue Cross of Idaho has many helpful articles regarding diabetes treatment and symptoms. You will be assigned a *specific case manager* to guide you in the management of diabetes.

What is included as part of the wellness/preventative health benefit?

Under the Affordable Care Act, certain services are provided to you at no cost. They are covered 100% by our health plan. These services include most immunizations, wellness check-ups, well-woman and well-baby exams, and certain screenings such as cholesterol, glucose, bone density, colonoscopy, prostate screening and a variety of others. A full list of the preventative care and wellness services can be found on the Benefit Services [website](#)

As a reminder, additional services or examinations performed during a preventative/wellness check could incur a separate cost. This practice is not controlled by the university or our health plan and is a doctor/clinic decision. We encourage you to bring the list of covered services with you to your appointment so you are not billed for extra services. If your visit is for the purposes of preventative/wellness and you do not expect additional charges, we encourage you to ask the doctor if you will be charged for services before you begin a discussion outside of the services covered on the preventative/wellness services list.

Conveniently, several services are offered during on-site clinics once a year, which includes free biometric screenings and flu shots, and low-cost bone density testing. Look for announcements for these clinics in early fall.

Are yearly physicals covered on the university plan?

Yes, yearly physicals are included as part of the preventative/wellness services that are covered at 100%. Remember that if an illness or medical issues is discussed during a wellness visit such as a physical, you may be subject to additional charges and is at the discretion of the doctor office/clinic.

Does the university benefit plan cover chiropractic services?

Chiropractic services are covered by both medical plans. Massage therapy may be covered when performed by the chiropractor for qualified medical conditions. Please refer to your specific plan for copays and deductibles. Be sure to check that your chiropractor is an in-network provider in order to receive the best benefit. You can also use your Flexible Spending or Health Savings Account dollars to pay for these expenses which will enhance your savings

Does the university benefit plan cover acupuncture?

While acupuncture is not covered under the medical plans, you may use your Flexible Spending Account or Health Savings Account dollars for this medical expense to enhance your savings. In addition, programs offered by Blue Cross, Blues Extras, and our Employee Assistance Program, Corporate Perks, also offer discounts for acupuncture as well as massage therapy.

What kind of financial/retirement counseling is available to employees?

Understanding and planning for retirement is a vital part to any person's savings strategy. Experts from all university retirement vendors are available to help.

- PERSI offers a host of information on their [website](#) including forms, newsletters, videos, a "What to Do If" section and a list of workshops held throughout Idaho.
- If you are in the ORP, TIAA-CREF or Valic each offer many resources on their websites <https://www.tiaa.org> and <https://www.valic.com>. Both ORP vendors host informational meeting and representatives visit the Boise and Moscow campus throughout the year. Benefit Services will post meeting information in The Register and email notices when the retirement vendors are scheduled to be on campus. We also have two retirement specialists in Benefit Services to assist you in all phases of your retirement planning. Please check out the Benefits [website](#) to begin your retirement planning.

Does the university offer any assistance to quit tobacco?

As part of health care reform, the Tobacco Cessation Support program has been expanded and now includes most generic prescriptions and support free of cost. Simply obtain a prescription from your doctor and go to any in-network pharmacy to have it filled using your CVS Caremark card. Blue Cross of Idaho also offers several resources including a workshop and a health coach to help you quit tobacco. You can also take advantage of the 8 free counseling sessions through the Employee Assistance Plan.

What kind of maternity benefits are offered?

Both medical plans cover maternity care, though costs will vary due to services having different coverage. View a comparison of the two medical plans [here](#). There is a separate maternity deductible and copay on maternity service for the Standard PPO plan. In addition, Blue Cross of Idaho offers a Bright Beginnings and Safe Beginnings programs to expectant families, which must be registered for during the first trimester. In terms of time away from work, you may qualify for Family Medical Leave. While Family Medical Leave is unpaid, university policy allows for paid leave to be used concurrently. Learn more about [Family Medical Leave](#) and [paid leave](#) policies.

Are there any services available to support weight loss outside of a gym membership?

The Wellness portal through Blue Cross of Idaho provides free health coaching, daily tips, wellness workshops, fitness challenges, exercise tools and much more to support you on your weight loss journey. Benefit Services has launched Wellness 365 which will focus on a year of wellness. Watch for various wellness events and challenges in the UI Register. Other university departments will also host wellness challenges throughout the year that will motivate you on your weight loss journey. Get more information on the Wellness 365 [website](#).

Does the University benefit plan cover weight reduction surgeries?

Yes, both medical plans cover bariatric surgery. Specific criteria must be met, along with requirements for pre-qualification as well as post-surgery. The level of coverage will depend on which plan you choose, and you must visit a Center of Excellence for surgery. Lap band surgery is not covered. To learn more you can visit the Benefits [website](#) and review the plan documents or call Blue Cross of Idaho where a representative will be able to address your specific questions.

Are there options for expanded dental coverage?

The university offers two plans: Standard Dental and Dental Plus. While Standard Dental is free to full-time, benefit-eligible employees, Dental Plus deducts a small amount from your paycheck but offers payment for a larger percentage of some utilized services, offers a larger yearly amount per person and offers orthodontia services. If you are looking for even more coverage, individual plans are available to supplement your university coverage through [Delta Dental of Idaho](#). Blue Cross of Idaho also offers a discount program for Orthodontia.

Does the University plan cover visits to QuickCARE and/or emergency room visits?

Yes, coverage for these visits are paid according to your specific plan. However, costs can be higher than if you schedule an office visit. The Nurse Hotline is a great resource that can help you decide whether you need to visit Quick Care, rush to the emergency room, or if you can wait and schedule an appointment with your regular physician. As a courtesy, QuickCARE offers an online scheduling tool and same day appointments.