



Idaho School Benefit Trust

# IDAHO SCHOOL BENEFIT TRUST

The Idaho School Benefit Trust provides high quality, cost-effective health, dental, and vision benefit plans for Idaho's public school employees and their families.

- The non-profit Trust is created by Idaho school administrators for Idaho schools. Board Trustees are former school district leaders who understand the needs of school employees.
- As a self-funded Trust since 2015, the ISBT meets significant requirements from the Idaho Department of Insurance (DOI) including holding the proper reserves.
- The ISBT has saved participating school entities millions of dollars in State and Federal taxes, fees and costs each year as a result of being a large self-funded Trust.
- ISBT covers all pre-65 retirees, as required by Idaho statute (§33-1228).



## STABILITY IN RATES YEAR OVER YEAR

The ISBT has averaged a 5.7% renewal increase over the last ten (10) years (2015-2025).



## BLUE CROSS OF IDAHO NETWORK

Access to the most comprehensive network of providers in Idaho with nationwide provide access thru BlueCard.



## PLAN DESIGN OPTIONS AND FLEXIBILITY

A variety of benefit plan options are provided to schools through the ISBT that allow a wide range of plan design choices to meet their needs and budget.

## ISBT PROGRAMS

Innovative cost-containment solutions are included at no additional cost to participating districts or members:

### 1094/1095 ACA Reporting

- \$0 Cost to Schools

### ScriptSourcing Rx

- International Mail-Order Rx
- \$0 Member Copay for eligible name brand medications

### Hinge Health

- Digital Physical Therapy
- \$0 Member Cost

### Diabetes Prevention

- 16-week prevention program
- \$0 Member Cost

### Wondr Health

- Online Weight Management
- \$0 Member Cost

### \$0 Pediatric Office Visits

- \$0 Member Copay for non-preventive pediatric office visits.

### Smart Shopper

- Cash rewards for choosing lower cost providers for services.