IDAHO | Division of Human Resources

State of Idaho
Employee Benefits Summary

BENEFIT	WHO PAYS (WHEN ELIGIBLE)	BENEFIT INFORMATION	Contact
Health Insurance and Wellness Programs			
Medical/Dental/Vision	State of Idaho & Employee (Effective first day of month following hire date)	Optional for benefit-eligible employees. Traditional, PPO, and High Deductible Health Plans are offered through Regence Blue Shield of Idaho and administered by Office of Group Insurance (OGI). For more information: ogi.idaho.gov/medical.	ogi@adm.idaho.gov or (208) 332-1860
Health Savings Account (HSA)	State of Idaho & Employee (Upon enrollment in HDHP)	Optional. Personal expense account that works with a High Deductible Health Plan (HDHP) to set aside portion of salary pre-tax for qualified medical expenses. For more information: ogi.idaho.gov/health-savings-accounts.	ogi@adm.idaho.gov or (208) 332-1860
Flexible Spending Account (FSA)	Employee (Eligible first day of month following hire date and annually during open enrollment period in May)	Optional. Tax-advantaged savings account that allows setting aside a portion of salary to pay for eligible medical (2026 max $3,4000/year) and/or dependent care (max $7,500/year) expenses on a tax-free basis. Benefit eligible employees do not have to be enrolled in any of the State's other health benefit plans to participate in flexible spending. For more information: ogi.idaho.gov/flexible-spending-accounts.	ogi@adm.idaho.gov or (208) 332-1860
Employee Assistance Program (EAP)	State of Idaho (Effective first day of month following hire date)	EAP benefits are included in the medical plan with claims management provided by GuidanceResources/ ComPsych. Provides up to six free, confidential counseling sessions per person, per incident, for benefit-eligible employees and their dependents. For more information: ogi.idaho.gov/counseling.	ogi@adm.idaho.gov or (208) 332-1860
Regence Value-Added Programs	Included with Medical Insurance for enrolled Employee and Dependents	Everybody loves a discount! Use these wellness programs to help improve your life – financially, mentally and physically. Offered by some of the most trusted companies in the U.S., these discounts are offered as a partnership with our carriers. For more information: ogi.idaho.gov/value-added-programs.	ogi@adm.idaho.gov or (208) 332-1860
Life and Disability Insurance			
Basic Life Insurance	State of Idaho (Effective first day of month following hire date)	Automatic, no-cost coverage for benefit-eligible employees. Must complete beneficiary designation in Luma. Term life insurance equal to 100% of annual salary rounded up to the next $1,000. Includes spouse ($10,000) and dependent ($5,000) coverage. Administered through Principal Life. For more information: ogi.idaho.gov/life-insurance-plans.	ogi@adm.idaho.gov or (208) 332-1860
Optional Life Insurance	State of Idaho & Employee (Effective first day of month following hire date)	Optional, available only to Idaho State Police Officer members, as defined in I.C. 59-1303(3). Provides benefits in the amount of $50,000; employee and State of Idaho share the monthly premium cost 50/50. Current cost is $7.40/month. For more information: ogi.idaho.gov/life-insurance-plans.	ogi@adm.idaho.gov or (208) 332-1860
Accidental Death & Dismemberment Insurance	State of Idaho (Effective first day of month following hire date)	Automatic (part of the Basic Life Insurance). AD&D pays a percentage of your annual salary for certain serious physical losses, including loss of life, due to a covered accident. AD&D benefits are in addition to any paid by Basic Life benefits or other State life insurance plans. For more information: ogi.idaho.gov/life-insurance-plans.	ogi@adm.idaho.gov or (208) 332-1860
Short Term Disability	State of Idaho (Effective first day of month following hire date)	Automatic. Administered by Principal Financial Group. Benefits equal to 60% of monthly pre-disability salary. Benefits begin the longer of: 30 continuous days of Total Disability, or 30 continuous days of Residual Disability, or the expiration of all accrued sick leave earned at the date of Disability. For more information: ogi.idaho.gov/disability-coverage.	ogi@adm.idaho.gov or (208) 332-1860
Long Term Disability	State of Idaho (Effective first day of month following hire date)	Automatic. Administered by Principal Financial Group. Benefits equal to 60% of pre-disability monthly salary. Maximum benefit: $6,000 per month. Benefits begin the longer of: 26 continuous weeks of Total Disability or Residual Disability, or the exhaustion of all sick leave earned as of the date of Total Disability or Residual Disability. For more information: ogi.idaho.gov/disability-coverage.	ogi@adm.idaho.gov or (208) 332-1860
Voluntary Term Life (VTL)	Employee (Effective first day of month following hire date if enrolled within 30 days of hire)	Optional. May purchase additional coverage in the amount of one, two or three times annual salary (rounded up to the next $1,000) with a minimum benefit of $20,000 and a maximum benefit of $500,000. Administered through Principal Life. Coverage for spouse and children available when coverage purchased for self. For more information: https://ogi.idaho.gov/life-insurance-plans.	ogi@adm.idaho.gov or (208) 332-1860
Decreasing Term Life Insurance (NCPERS)	Employee (Must enroll within 90 days of hire date or during annual open enrollment)	Optional for PERSI members. Term life insurance with a $16 per month premium, regardless of age. Some coverage for dependents (as defined by tax code). This life insurance plan is designed to supplement retirement benefits and other life insurance you may have. It gives you the opportunity to purchase affordable term life insurance with no medical evidence requirements. For more information: ncpers.memberbenefits.com/persi.	NCPERS@memberbenefits.com or (800) 525-8056

Retirement & Savings Plans			
Public Employees Retirement System of Idaho (PERSI) Base Plan	State of Idaho & Employee (Upon employment in accordance with State law)	Automatic for employees working 20 hours or more per week for at least 5 months. Effective 4/1/2025, contribution rates are 7.18% of gross wages for employees and 11.96% for employers (10.36% / 13.98% for public safety employees / employers). Vested after 60 months of service credit. For more information: www.persi.idaho.gov.	PERSI: 208-334-3365 or online contact form
PERSI CHOICE (401k)	Employee	Optional. Tax-deferred 401k plan administered by PERSI through Empower Retirement, with pre- and post-tax options. For more information: www.persi.idaho.gov/choice-401k-plan/active-members.	Empower Retirement: 866-437-3774
Traditional 457(b) Deferred Compensation Plan	Employee	Optional. Must complete enrollment form. Pre-tax 457 plan where earnings grow tax-deferred. Plan is administered through Nationwide. For more information: www.idahodc.com	Nationwide: 208-342-8600 or nrsforu@nationwide.com
Roth 457 Plan	Employee	Optional. After-tax deferred compensation plan. Plan is administered through Nationwide. For more information: www.idahodc.com.	Nationwide: 208-342-8600 or nrsforu@nationwide.com
IDeal College Savings Plan	Employee	Optional. Tax deferred college savings plan. For more information: www.idsaves.org.	IDeal: Nick Thiros, 208-488-9879 or Nickolas.Thiros@idaho529.org
Idaho ABLE Savings 529(a) Plans	Employee	Optional. Savings plans for individuals with disabilities; able to save or contribute to eligible individual accounts to be used for qualifying disability expenses. Can be set up as a direct deposit. For more information: www.idahoable.com.	STABLE Account Plan: 1-800-439-1653
Other State Benefits			
Direct Deposit/ Online Pay Stubs	(Upon employment)	Directly deposit paycheck into bank or credit union account. Pay stubs can be viewed online and printed in Luma Employee Resources section.	HR / Payroll Team
Vacation Leave	State of Idaho (Upon employment)	For more information: dhr.idaho.gov/statutes-rules-and-policies (Section 2)	Supervisor / HR
Sick Leave	State of Idaho (Upon employment)	For more information: dhr.idaho.gov/statutes-rules-and-policies (Section 3)	Supervisor / HR
Bereavement Leave	State of Idaho (Upon employment)	Time off to deal with grief and/or other arrangements such as a funeral after the death of a family member. For more information: dhr.idaho.gov/statutes-rules-and-policies (Section 3)	Supervisor / HR
Paid Parental Leave	State of Idaho (Upon eligibility)	Up to eight weeks of paid parental leave due to the birth, adoption, or foster care or kinship placement of a child. For more information: dhr.idaho.gov/statutes-rules-and-policies (Section 10)	Supervisor / HR
Holidays	State of Idaho (Upon employment)	For more information: idaho.gov/government/state-holidays	Supervisor / HR
Employee Savings & Discount Marketplace	Employee	Discount program for State of Idaho employees; access savings on travel, entertainment, hotels, events, shopping, and more through the Working Advantage Savings & Discounts Marketplace. For more information: idaho.savings.workingadvantage.com.	Working Advantage: 1-800-331-6483
Benefits In Accordance with Federal and State Laws			
Family and Medical Leave Act (FMLA)	State of Idaho (Upon employment)	Federal law which entitles eligible employees to unpaid, job protected leave, under qualifying circumstances, for a qualifying health condition of the employee or a family member; for the birth, placement, and bonding of a child; and for specific purposes to family members of qualifying military service members. For more information: dhr.idaho.gov/statutes-rules-and-policies (Section 4)	Human Resources
Military Leave	State of Idaho (Upon employment)	Up to 160 hours of paid military leave per calendar year for employees who are members of the U.S. Armed Forces or the National Guard and receive federal military orders requiring them to be absent from work. For more information: dhr.idaho.gov/statutes-rules-and-policies (Section 5)	Human Resources
Workers' Compensation	State of Idaho (Upon employment)	Financial protection for on-the-job injuries and illnesses. Must notify HR and see preferred provider. For more information: dhr.idaho.gov/statutes-rules-and-policies (Section 13)	Human Resources
Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) Insurance Coverage	Day after the loss of active group insurance coverage	COBRA allows workers and their families who lose their health benefits to continue group health benefits for limited periods under certain circumstances such as job loss, reduction in hours, and other life events. Employees and/or dependents may be able to elect a COBRA continuation of medical and/or dental coverages. HMA (Regence BlueShield of Idaho) administers the Medical COBRA plans. Blue Cross of Idaho (BCI) administers Dental COBRA plans. For more information: ogi.idaho.gov/leave-cobra-options.	Regence: (833) 670-0900 BCI: (800) 289-8613 ext. 8211
Employment Verifications / Public Service Loan Forgiveness	State of Idaho (Upon employment)	Employment verifications and PSLF certifications are managed through the Idaho State Controllers Office and Experian Employer Services. For more information: sco.idaho.gov/LivePages/employment-verifications.aspx	Fax: (208) 334-3338
Social Security	State of Idaho (Upon employment)	Financial assistance at retirement, disability, or death. For more information: www.ssa.gov	SS Administration
Unemployment Insurance	State of Idaho (Upon employment)	Financial assistance for out-of-work employees. For more information: www.labor.idaho.gov	Department of Labor

For questions or more information, contact your DHR representative.
Benefit information can also be found online at https://dhr.idaho.gov/StateEmployees/Benefits.html
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