



# 2025 Rates for Idaho Individuals and Families

## Plan availability varies depending on location

All medical plans are available through Your Health Idaho and directly from PacificSource. If you live in one of the following counties, you can choose plans on the Navigator network:

- Ada
- Adams
- Bannock
- Bear Lake
- Bingham
- Blaine
- Boise
- Bonneville
- Butte
- Camas
- Canyon
- Caribou
- Cassia
- Clark
- Custer
- Elmore
- Franklin
- Fremont
- Gem
- Gooding
- Jefferson
- Jerome
- Lemhi
- Lincoln
- Madison
- Minidoka
- Oneida
- Owyhee
- Payette
- Power
- Teton
- Twin Falls
- Valley
- Washington

## Calculating medical and dental rates for families

Rates are based on the age of each family member on the date that the plan becomes effective. Premiums will be charged for the following members of your family:

- Subscriber (primary member)
- Spouse or qualified domestic partner
- Adult children age 21 and over
- Up to three children under the age of 21
- Up to three children under the age of 19 for a pediatric dental plan

### Email

[CoverageAdvisors@  
PacificSource.com](mailto:CoverageAdvisors@PacificSource.com)

### Phone

Toll-free: 855-330-2792  
TTY: 711  
We accept all relay calls

[PacificSource.com](https://www.PacificSource.com)



AGE	Gold 2500		Silver 3600	
	NONTOBACCO USER	TOBACCO USER	NONTOBACCO USER	TOBACCO USER
0 to 14	\$296	\$296	\$297	\$297
15	\$322	\$322	\$323	\$323
16	\$332	\$332	\$333	\$333
17	\$342	\$342	\$343	\$343
18	\$353	\$353	\$354	\$354
19	\$364	\$364	\$365	\$365
20	\$375	\$375	\$376	\$376
21	\$387	\$464	\$388	\$465
22	\$387	\$464	\$388	\$465
23	\$387	\$464	\$388	\$465
24	\$387	\$464	\$388	\$465
25	\$388	\$466	\$389	\$467
26	\$396	\$475	\$397	\$476
27	\$406	\$487	\$406	\$488
28	\$421	\$505	\$421	\$506
29	\$433	\$520	\$434	\$521
30	\$439	\$527	\$440	\$528
31	\$448	\$538	\$449	\$539
32	\$458	\$549	\$459	\$550
33	\$464	\$556	\$464	\$557
34	\$470	\$564	\$471	\$565
35	\$473	\$567	\$474	\$568
36	\$476	\$571	\$477	\$572
37	\$479	\$575	\$480	\$576
38	\$482	\$579	\$483	\$580
39	\$488	\$586	\$489	\$587
40	\$495	\$593	\$495	\$595
41	\$504	\$605	\$505	\$606
42	\$513	\$615	\$514	\$616
43	\$525	\$630	\$526	\$631
44	\$541	\$649	\$542	\$650
45	\$559	\$671	\$560	\$672
46	\$580	\$697	\$582	\$698
47	\$605	\$726	\$606	\$727
48	\$633	\$759	\$634	\$761
49	\$660	\$792	\$661	\$794
50	\$691	\$829	\$692	\$831
51	\$722	\$866	\$723	\$868
52	\$755	\$906	\$757	\$908
53	\$789	\$947	\$791	\$949
54	\$826	\$991	\$828	\$993
55	\$863	\$1,035	\$865	\$1,037
56	\$903	\$1,083	\$904	\$1,085
57	\$943	\$1,132	\$945	\$1,134
58	\$986	\$1,183	\$988	\$1,185
59	\$1,007	\$1,209	\$1,009	\$1,211
60	\$1,050	\$1,260	\$1,052	\$1,263
61	\$1,087	\$1,305	\$1,089	\$1,307
62	\$1,112	\$1,334	\$1,114	\$1,337
63	\$1,142	\$1,371	\$1,144	\$1,373
64 and over	\$1,161	\$1,392	\$1,163	\$1,395

AGE	Bronze 6000		Bronze 9200	
	NONTOBACCO USER	TOBACCO USER	NONTOBACCO USER	TOBACCO USER
0 to 14	\$234	\$234	\$222	\$222
15	\$254	\$254	\$242	\$242
16	\$262	\$262	\$249	\$249
17	\$270	\$270	\$257	\$257
18	\$279	\$279	\$265	\$265
19	\$287	\$287	\$273	\$273
20	\$296	\$296	\$282	\$282
21	\$305	\$366	\$290	\$348
22	\$305	\$366	\$290	\$348
23	\$305	\$366	\$290	\$348
24	\$305	\$366	\$290	\$348
25	\$307	\$368	\$291	\$350
26	\$313	\$375	\$297	\$357
27	\$320	\$384	\$304	\$365
28	\$332	\$398	\$316	\$379
29	\$342	\$410	\$325	\$390
30	\$347	\$416	\$329	\$395
31	\$354	\$425	\$336	\$404
32	\$361	\$434	\$343	\$412
33	\$366	\$439	\$348	\$417
34	\$371	\$445	\$352	\$423
35	\$373	\$448	\$355	\$426
36	\$376	\$451	\$357	\$428
37	\$378	\$454	\$359	\$431
38	\$380	\$457	\$362	\$434
39	\$385	\$462	\$366	\$440
40	\$390	\$468	\$371	\$445
41	\$398	\$477	\$378	\$454
42	\$405	\$486	\$385	\$462
43	\$414	\$497	\$394	\$473
44	\$427	\$512	\$406	\$487
45	\$441	\$529	\$419	\$503
46	\$458	\$550	\$435	\$523
47	\$477	\$573	\$454	\$544
48	\$499	\$599	\$475	\$570
49	\$521	\$625	\$495	\$594
50	\$545	\$654	\$518	\$622
51	\$570	\$683	\$541	\$650
52	\$596	\$715	\$567	\$680
53	\$623	\$748	\$592	\$711
54	\$652	\$782	\$620	\$744
55	\$681	\$817	\$647	\$777
56	\$712	\$855	\$677	\$813
57	\$744	\$893	\$707	\$849
58	\$778	\$934	\$740	\$888
59	\$795	\$954	\$756	\$907
60	\$829	\$995	\$788	\$945
61	\$858	\$1,030	\$816	\$979
62	\$877	\$1,053	\$834	\$1,001
63	\$901	\$1,082	\$857	\$1,028
64 and over	\$915	\$1,098	\$870	\$1,044

<b>Bronze HSA 8050</b>		
<b>AGE</b>	<b>NONTOBACCO USER</b>	<b>TOBACCO USER</b>
<b>0 to 14</b>	\$211	\$211
<b>15</b>	\$230	\$230
<b>16</b>	\$237	\$237
<b>17</b>	\$245	\$245
<b>18</b>	\$252	\$252
<b>19</b>	\$260	\$260
<b>20</b>	\$268	\$268
<b>21</b>	\$276	\$332
<b>22</b>	\$276	\$332
<b>23</b>	\$276	\$332
<b>24</b>	\$276	\$332
<b>25</b>	\$277	\$333
<b>26</b>	\$283	\$340
<b>27</b>	\$290	\$347
<b>28</b>	\$300	\$360
<b>29</b>	\$309	\$371
<b>30</b>	\$314	\$376
<b>31</b>	\$320	\$384
<b>32</b>	\$327	\$392
<b>33</b>	\$331	\$397
<b>34</b>	\$335	\$403
<b>35</b>	\$338	\$405
<b>36</b>	\$340	\$408
<b>37</b>	\$342	\$410
<b>38</b>	\$344	\$413
<b>39</b>	\$349	\$418
<b>40</b>	\$353	\$424
<b>41</b>	\$360	\$432
<b>42</b>	\$366	\$439
<b>43</b>	\$375	\$450
<b>44</b>	\$386	\$463
<b>45</b>	\$399	\$479
<b>46</b>	\$414	\$497
<b>47</b>	\$432	\$518
<b>48</b>	\$452	\$542
<b>49</b>	\$471	\$566
<b>50</b>	\$494	\$592
<b>51</b>	\$515	\$618
<b>52</b>	\$539	\$647
<b>53</b>	\$564	\$676
<b>54</b>	\$590	\$708
<b>55</b>	\$616	\$739
<b>56</b>	\$645	\$774
<b>57</b>	\$673	\$808
<b>58</b>	\$704	\$845
<b>59</b>	\$719	\$863
<b>60</b>	\$750	\$900
<b>61</b>	\$776	\$932
<b>62</b>	\$794	\$953
<b>63</b>	\$816	\$979
<b>64 and over</b>	\$828	\$995

	Gold 2500		Silver 3600	
AGE	NONTOBACCO USER	TOBACCO USER	NONTOBACCO USER	TOBACCO USER
0 to 14	\$308	\$308	\$309	\$309
15	\$335	\$335	\$336	\$336
16	\$346	\$346	\$347	\$347
17	\$356	\$356	\$357	\$357
18	\$368	\$368	\$368	\$368
19	\$379	\$379	\$380	\$380
20	\$391	\$391	\$391	\$391
21	\$403	\$483	\$404	\$484
22	\$403	\$483	\$404	\$484
23	\$403	\$483	\$404	\$484
24	\$403	\$483	\$404	\$484
25	\$404	\$485	\$405	\$486
26	\$412	\$495	\$413	\$496
27	\$422	\$506	\$423	\$507
28	\$438	\$525	\$439	\$526
29	\$451	\$541	\$452	\$542
30	\$457	\$549	\$458	\$550
31	\$467	\$560	\$468	\$561
32	\$476	\$572	\$477	\$573
33	\$482	\$579	\$483	\$580
34	\$489	\$587	\$490	\$588
35	\$492	\$591	\$493	\$592
36	\$495	\$594	\$496	\$596
37	\$499	\$598	\$500	\$599
38	\$502	\$602	\$503	\$603
39	\$508	\$610	\$509	\$611
40	\$515	\$618	\$516	\$619
41	\$524	\$629	\$525	\$630
42	\$534	\$640	\$535	\$642
43	\$547	\$656	\$548	\$657
44	\$563	\$675	\$564	\$676
45	\$582	\$698	\$583	\$699
46	\$604	\$725	\$605	\$726
47	\$629	\$755	\$631	\$757
48	\$658	\$790	\$660	\$792
49	\$687	\$824	\$688	\$826
50	\$719	\$863	\$721	\$865
51	\$751	\$901	\$753	\$903
52	\$786	\$943	\$788	\$945
53	\$822	\$986	\$823	\$988
54	\$860	\$1,032	\$861	\$1,034
55	\$898	\$1,078	\$900	\$1,080
56	\$940	\$1,128	\$941	\$1,130
57	\$981	\$1,178	\$983	\$1,180
58	\$1,026	\$1,231	\$1,028	\$1,234
59	\$1,048	\$1,258	\$1,050	\$1,260
60	\$1,093	\$1,312	\$1,095	\$1,314
61	\$1,132	\$1,358	\$1,134	\$1,361
62	\$1,157	\$1,388	\$1,159	\$1,391
63	\$1,189	\$1,427	\$1,191	\$1,429
64 and over	\$1,208	\$1,449	\$1,211	\$1,452

AGE	Bronze 6000		Bronze 9200	
	NONTOBACCO USER	TOBACCO USER	NONTOBACCO USER	TOBACCO USER
0-14	\$243	\$243	\$231	\$231
15	\$265	\$265	\$252	\$252
16	\$273	\$273	\$260	\$260
17	\$281	\$281	\$267	\$267
18	\$290	\$290	\$276	\$276
19	\$299	\$299	\$284	\$284
20	\$308	\$308	\$293	\$293
21	\$318	\$381	\$302	\$363
22	\$318	\$381	\$302	\$363
23	\$318	\$381	\$302	\$363
24	\$318	\$381	\$302	\$363
25	\$319	\$383	\$303	\$364
26	\$325	\$391	\$309	\$371
27	\$333	\$400	\$317	\$380
28	\$345	\$415	\$328	\$394
29	\$356	\$427	\$338	\$406
30	\$361	\$433	\$343	\$412
31	\$368	\$442	\$350	\$420
32	\$376	\$451	\$357	\$429
33	\$381	\$457	\$362	\$434
34	\$386	\$463	\$367	\$440
35	\$388	\$466	\$369	\$443
36	\$391	\$469	\$372	\$446
37	\$393	\$472	\$374	\$449
38	\$396	\$475	\$376	\$452
39	\$401	\$481	\$381	\$458
40	\$406	\$487	\$386	\$463
41	\$414	\$497	\$393	\$472
42	\$421	\$505	\$400	\$480
43	\$431	\$518	\$410	\$492
44	\$444	\$533	\$422	\$507
45	\$459	\$551	\$436	\$524
46	\$477	\$572	\$453	\$544
47	\$497	\$596	\$472	\$567
48	\$520	\$624	\$494	\$593
49	\$542	\$651	\$515	\$619
50	\$568	\$681	\$540	\$648
51	\$593	\$711	\$564	\$676
52	\$620	\$745	\$590	\$708
53	\$648	\$778	\$616	\$740
54	\$679	\$814	\$645	\$774
55	\$709	\$851	\$674	\$809
56	\$742	\$890	\$705	\$846
57	\$775	\$929	\$736	\$884
58	\$810	\$972	\$770	\$924
59	\$827	\$993	\$786	\$944
60	\$863	\$1,035	\$820	\$984
61	\$893	\$1,072	\$849	\$1,019
62	\$913	\$1,096	\$868	\$1,042
63	\$938	\$1,126	\$892	\$1,070
64 and over	\$954	\$1,143	\$906	\$1,088

<b>Bronze HSA 8050</b>		
<b>AGE</b>	<b>NONTOBACCO USER</b>	<b>TOBACCO USER</b>
<b>0-14</b>	\$220	\$220
<b>15</b>	\$240	\$240
<b>16</b>	\$247	\$247
<b>17</b>	\$255	\$255
<b>18</b>	\$263	\$263
<b>19</b>	\$271	\$271
<b>20</b>	\$279	\$279
<b>21</b>	\$288	\$345
<b>22</b>	\$288	\$345
<b>23</b>	\$288	\$345
<b>24</b>	\$288	\$345
<b>25</b>	\$289	\$346
<b>26</b>	\$294	\$353
<b>27</b>	\$301	\$362
<b>28</b>	\$313	\$375
<b>29</b>	\$322	\$386
<b>30</b>	\$326	\$392
<b>31</b>	\$333	\$400
<b>32</b>	\$340	\$408
<b>33</b>	\$345	\$413
<b>34</b>	\$349	\$419
<b>35</b>	\$351	\$422
<b>36</b>	\$354	\$424
<b>37</b>	\$356	\$427
<b>38</b>	\$358	\$430
<b>39</b>	\$363	\$436
<b>40</b>	\$368	\$441
<b>41</b>	\$374	\$449
<b>42</b>	\$381	\$457
<b>43</b>	\$390	\$468
<b>44</b>	\$402	\$482
<b>45</b>	\$415	\$498
<b>46</b>	\$431	\$518
<b>47</b>	\$450	\$539
<b>48</b>	\$470	\$564
<b>49</b>	\$491	\$589
<b>50</b>	\$514	\$616
<b>51</b>	\$536	\$644
<b>52</b>	\$561	\$674
<b>53</b>	\$587	\$704
<b>54</b>	\$614	\$737
<b>55</b>	\$641	\$770
<b>56</b>	\$671	\$805
<b>57</b>	\$701	\$841
<b>58</b>	\$733	\$879
<b>59</b>	\$749	\$898
<b>60</b>	\$781	\$937
<b>61</b>	\$808	\$970
<b>62</b>	\$826	\$992
<b>63</b>	\$849	\$1,019
<b>64 and over</b>	\$863	\$1,035

# Dental Rates

Plans are available statewide through Your Health Idaho and direct with PacificSource.

Dental PPO 0-20-50 1000		Dental PPO 0-20-50 1500		Kids Dental PPO 0-20-50 (coverage for members age 18 and under)	
AGE	PREMIUM	AGE	PREMIUM	AGE	PREMIUM
0-18	\$35	0-18	\$35	0-18	\$34
19 to 24	\$34	19 to 24	\$38	19 to 24	-
25 to 29	\$36	25 to 29	\$40	25 to 29	-
30 to 34	\$39	30 to 34	\$44	30 to 34	-
35 to 39	\$42	35 to 39	\$47	35 to 39	-
40 to 44	\$46	40 to 44	\$52	40 to 44	-
45 to 49	\$50	45 to 49	\$56	45 to 49	-
50 to 54	\$52	50 to 54	\$58	50 to 54	-
55 to 59	\$54	55 to 59	\$60	55 to 59	-
60 to 64	\$56	60 to 64	\$62	60 to 64	-
65+	\$56	65+	\$62	65+	-

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