

Choose a better  
experience with your  
*health insurance*



Idaho 2024 | Large Group (51+)



## Better value and a ***better experience***

When you choose Moda Health, you'll receive high-quality health plans, expert guidance and curated wellness services, tools and programs.

### Proven

with nearly **70 years** of offering insurance plans in the Pacific Northwest

### Easy

with **no referrals** required for specialists

### Convenient

with **modern ways** for employees to stay healthy, like texting a doctor and virtual appointments



#### Quality, evidence-based plans

Our flexible benefit designs support the long-term health of your clients' employees, including preventative exams, women's annual exams, well-baby care and many immunizations



#### Prescriptions with choice

Your clients' employees get integrated pharmacy benefits with an open formulary design that provides them with maximum choice. Approved drug list: [modahealth.com/pdl](https://modahealth.com/pdl)



#### Benefits admin, made easy

Online tools put the power in your clients' hands, so they can jump on whenever they need to make a change, run reports, access resources and manage their bill.



[modahealth.com/texas](https://modahealth.com/texas)

# Founded in **1955**

we've been **helping our members** with evidence-based health plans, diverse provider networks, innovative member programs and **our signature caring customer service.**

Moda has

**430,000+**

members in our  
**medical plans**

More than

**750,000**

members in our stand-alone  
**pharmacy segment**





We know your  
time is valuable.

## **Quick links**

2024 Medical plans

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The Moda Select Network

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About Equal Funding

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How to enroll

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Member perks

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Contact us



# Your guide to *plan management*

We want to make it easy for you and your clients to enroll and manage their account.



## Enrollment, made easy

### 1 Confirm client's eligibility Your client's business must:

- Be in Idaho
- Have 51 or more full-time (or full-time-equivalent) employees on average during the preceding calendar year
- Have at least one employee enrolled on the first day of the plan year

### 2 Enroll by the 10th of the month

New group enrollment information must be received no later than the 10th of the month prior to the desired effective date. Late enrollment can be accommodated upon request.

### 3 Choose an employee eligibility waiting period

It cannot exceed 90 days for medical plans.

### 4 Make changes to plans upon renewal

Changes may include, but are not limited to, eligibility waiting periods, group plan choices, employer eligibility changes and contribution or participation amounts.

## Faster benefits administration

The Employer Dashboard was created to help your clients quickly access and manage the details of benefits administration.

### *It's self-service, easy-to-use and available 24/7.*

- Review employee enrollment information and history
- Generate an enrollment census of covered employees and/or dependents
- View benefit and plan details and Member Handbooks
- Manage billing with eBill
- Send secure messages
- Order ID cards



To learn more about the Employer Dashboard, contact your *Moda Health sales representative at 800-578-1402*

# Funding types



## Fully insured plans

Rates are established and paid on a monthly basis. The client pays a fixed rate for the contract period and Moda Health assumes the entire risk.

Your client pays a fixed rate for the contract period, and there's no after-the-fact settlement with the account.



## Equal Funding

(25+ enrolled, medical only)

Equal Funding is a good option for employers who are looking to take more control over their health care plans or those interested in limiting risk in a partially self-funded environment.

Benefits include:

- 12 predictable monthly payments
- Greater insight into plan performance throughout the year
- Make more informed decisions at renewal
- No surprise separate fees

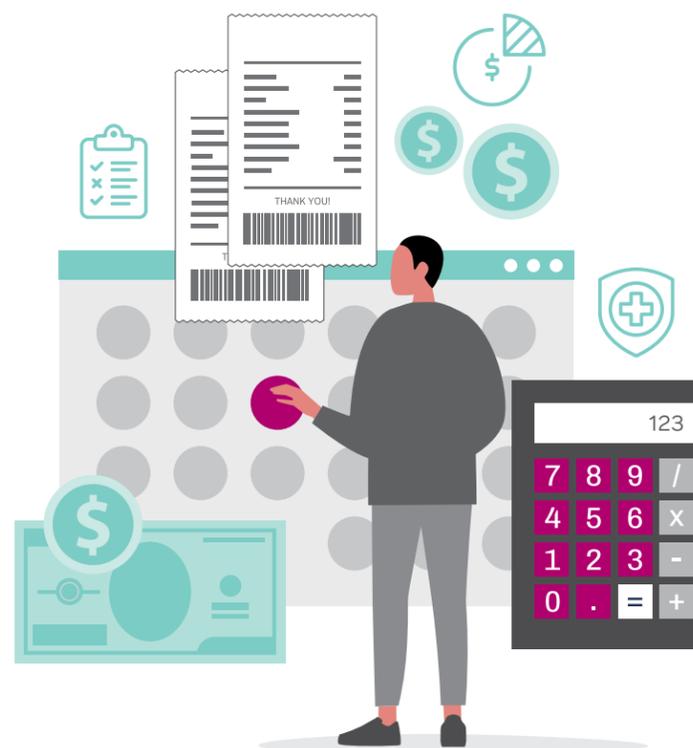


## Administrative Services Only (ASO)

(Groups of 100+ enrolled)

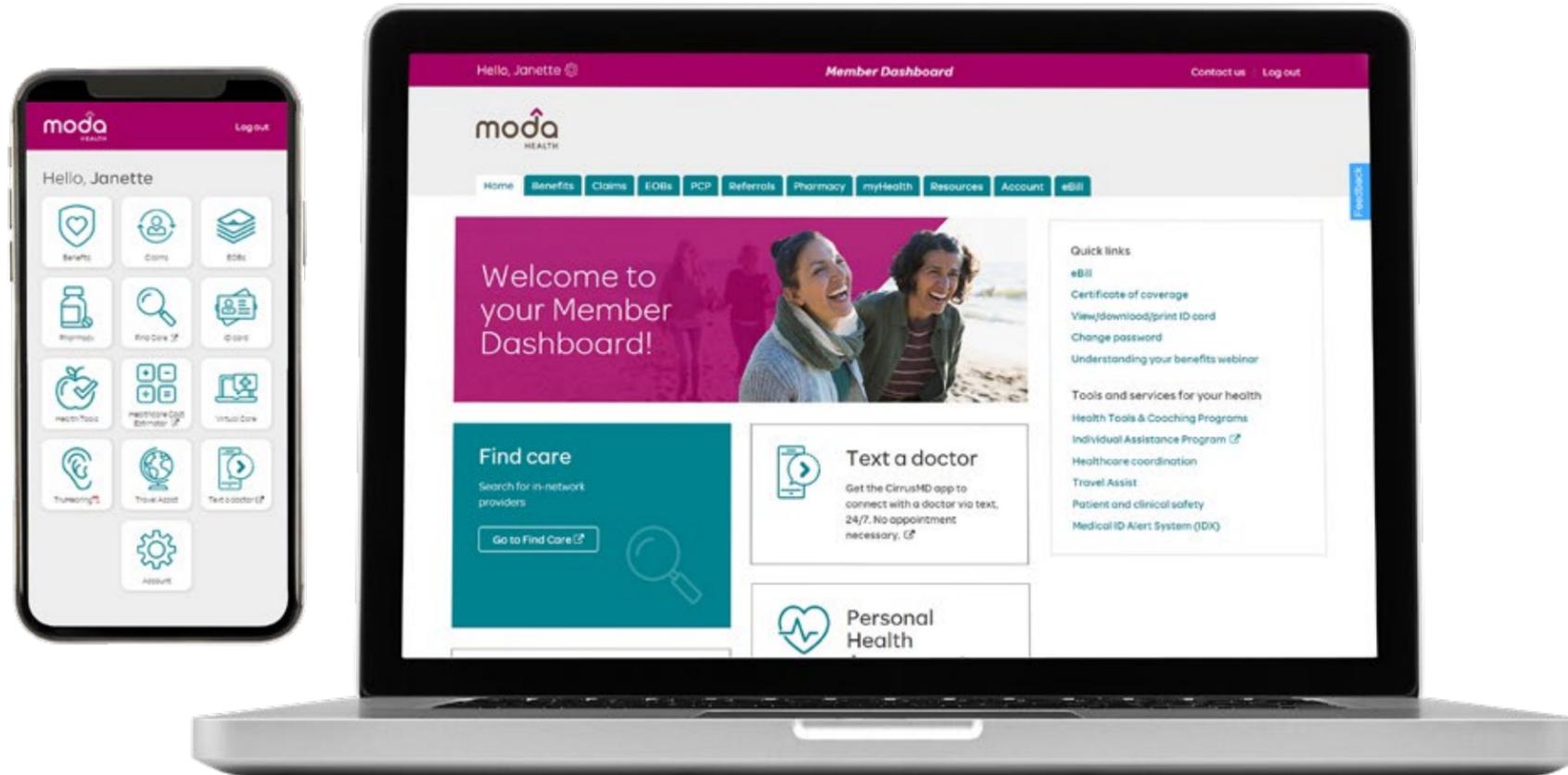
An arrangement between an employer and Moda Health or Delta Dental where we provide administrative services (such as the processing of claims or communication of benefits to subscribers) to the employees of the employer.

The employer is responsible for paying the cost of the healthcare services provided.



# Member perks to improve *health and save*

Our comprehensive wellness programs have something for every employee, supporting their work toward better health with exclusive discounts, programs and tools.



## Discounts

- Gym memberships 
- Acupuncture, chiropractic, therapeutic massage (*once alternative care benefit limit has been reached*)
- Hearing aids and exams 
- Popular health and fitness brands (*like Vitamix®, Fitbit® and Garmin®*)



## Tools

- Health assessments 
- Prescription price check 
- Text-a-doctor 24/7
- Employee assistance program 



## Coaching and care

- Health coaching 
- Care coordination
- Diabetes management 
- Tobacco cessation
- Emergency medical assistance when traveling



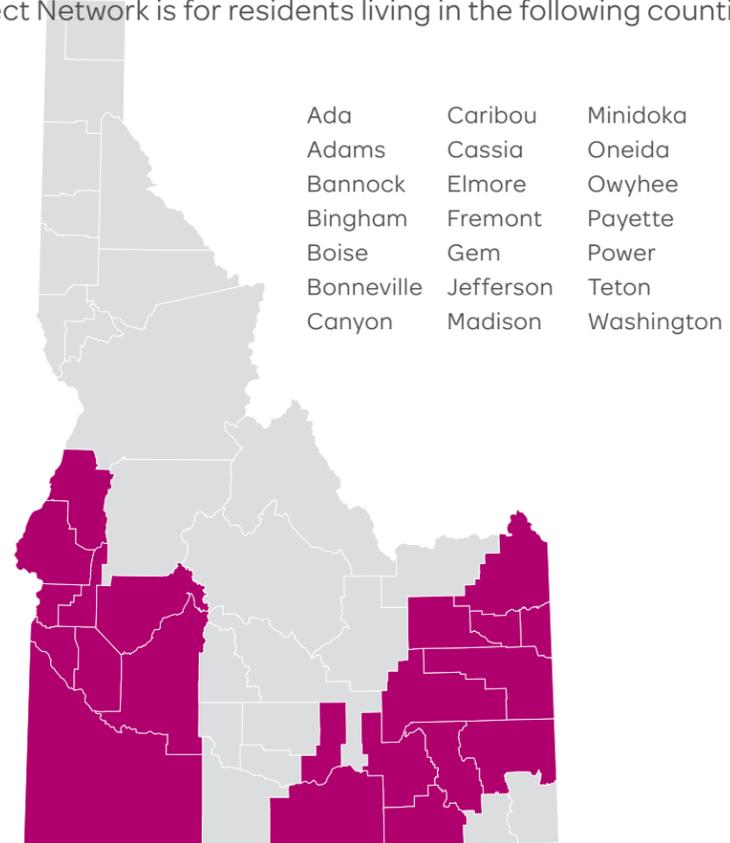
## Mental health support

12 weeks of mobile therapy for your clients' employees from a private therapist through their smartphone 

# The *Moda Select* Network

We've carefully selected a community of primary care providers (PCPs), specialists and partner health systems, so you'll have better value and better care.

The Moda Select Network is for residents living in the following counties:



## Health partners in your area

### Treasure Valley



### South Central Idaho



### Southeast Idaho



### Eastern Idaho



Not all providers at these locations are in network. For a full list of provider groups, visit [modahealth.com/modaselect](https://modahealth.com/modaselect) to see the providers at these major medical groups that are in network.



A national travel network is available. Ask your Moda Health Sales representative to learn more.



# 2024 *Medical plan* benefit table

| Plan name   | Calendar year costs            |             |                             | Care & services               |                         |  |   |                           |                             |
|---|--------------------------------|-------------|-----------------------------|-------------------------------|-------------------------|--|---|---------------------------|-----------------------------|
|   | Deductible per member / family | Coinsurance | OOP max per member / family | PCP office visit <sup>1</sup> | Specialist office visit | Virtual care office visit <sup>2</sup> | Mental health office visit <sup>1</sup> | Outpatient rehabilitation | Alternate care <sup>3</sup> |
|   | In-network member pays         |             |                             | In-network member pays        |                         |  |   |                           |                             |
| <b>Moda Select Network</b> VBC_\$500_\$3000_\$25/\$40_20%           | \$500 / \$1,000                | 20%         | \$3,000 / \$6,000           | \$25 per visit                | \$40 per visit          | \$15 per visit                         | \$25 per visit                          | \$40 per visit            | \$25 per visit              |
| VBC_\$500_\$5000_\$30/\$45_20%                                      | \$500 / \$1,000                | 20%         | \$5,000 / \$10,000          | \$30 per visit                | \$45 per visit          | \$20 per visit                         | \$30 per visit                          | \$45 per visit            | \$30 per visit              |
| VBC_\$1000_\$3000_\$25/\$40_20%                                     | \$1,000 / \$2,000              | 20%         | \$3,000 / \$6,000           | \$25 per visit                | \$40 per visit          | \$15 per visit                         | \$25 per visit                          | \$40 per visit            | \$25 per visit              |
| VBC_\$1000_\$5000_\$25/\$40_20%                                     | \$1,000 / \$2,000              | 20%         | \$5,000 / \$10,000          | \$25 per visit                | \$40 per visit          | \$15 per visit                         | \$25 per visit                          | \$40 per visit            | \$25 per visit              |
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| VBC_\$1000_\$5000_\$30/\$45_20%                                     | \$1,000 / \$2,000              | 20%         | \$5,000 / \$10,000          | \$30 per visit                | \$45 per visit          | \$20 per visit                         | \$30 per visit                          | \$45 per visit            | \$30 per visit              |
| VBC_\$1000_\$3000_\$35/\$50_20%                                     | \$1,000 / \$2,000              | 20%         | \$3,000 / \$6,000           | \$35 per visit                | \$50 per visit          | \$25 per visit                         | \$35 per visit                          | \$50 per visit            | \$35 per visit              |
| VBC_\$1000_\$5000_\$35/\$50_20%                                     | \$1,000 / \$2,000              | 20%         | \$5,000 / \$10,000          | \$35 per visit                | \$50 per visit          | \$25 per visit                         | \$35 per visit                          | \$50 per visit            | \$35 per visit              |
| VBC_\$1500_\$3000_\$25/\$40_20%                                     | \$1,500 / \$3,000              | 20%         | \$3,000 / \$6,000           | \$25 per visit                | \$40 per visit          | \$15 per visit                         | \$25 per visit                          | \$40 per visit            | \$25 per visit              |
| VBC_\$1500_\$5000_\$25/\$40_20%                                     | \$1,500 / \$3,000              | 20%         | \$5,000 / \$10,000          | \$25 per visit                | \$40 per visit          | \$15 per visit                         | \$25 per visit                          | \$40 per visit            | \$25 per visit              |
| VBC_\$1500_\$3000_\$30/\$45_20%                                     | \$1,500 / \$3,000              | 20%         | \$3,000 / \$6,000           | \$30 per visit                | \$45 per visit          | \$20 per visit                         | \$30 per visit                          | \$45 per visit            | \$30 per visit              |
| VBC_\$1500_\$5000_\$30/\$45_20%                                     | \$1,500 / \$3,000              | 20%         | \$5,000 / \$10,000          | \$30 per visit                | \$45 per visit          | \$20 per visit                         | \$30 per visit                          | \$45 per visit            | \$30 per visit              |
| VBC_\$1500_\$3000_\$35/\$50_20%                                     | \$1,500 / \$3,000              | 20%         | \$3,000 / \$6,000           | \$35 per visit                | \$50 per visit          | \$25 per visit                         | \$35 per visit                          | \$50 per visit            | \$35 per visit              |
| VBC_\$1500_\$5000_\$35/\$50_20%                                     | \$1,500 / \$3,000              | 20%         | \$5,000 / \$10,000          | \$35 per visit                | \$50 per visit          | \$25 per visit                         | \$35 per visit                          | \$50 per visit            | \$35 per visit              |
| VBC_\$2000_\$4000_\$25/\$40_20%                                     | \$2,000 / \$4,000              | 20%         | \$4,000 / \$8,000           | \$25 per visit                | \$40 per visit          | \$15 per visit                         | \$25 per visit                          | \$40 per visit            | \$25 per visit              |
| VBC_\$2000_\$6000_\$25/\$40_20%                                     | \$2,000 / \$4,000              | 20%         | \$6,000 / \$12,000          | \$25 per visit                | \$40 per visit          | \$15 per visit                         | \$25 per visit                          | \$40 per visit            | \$25 per visit              |
| VBC_\$2000_\$4000_\$30/\$45_20%                                     | \$2,000 / \$4,000              | 20%         | \$4,000 / \$8,000           | \$30 per visit                | \$45 per visit          | \$20 per visit                         | \$30 per visit                          | \$45 per visit            | \$30 per visit              |
| VBC_\$2000_\$6000_\$30/\$45_20%                                     | \$2,000 / \$4,000              | 20%         | \$6,000 / \$12,000          | \$30 per visit                | \$45 per visit          | \$20 per visit                         | \$30 per visit                          | \$45 per visit            | \$30 per visit              |
| VBC_\$2000_\$4000_\$35/\$50_20%                                     | \$2,000 / \$4,000              | 20%         | \$4,000 / \$8,000           | \$35 per visit                | \$50 per visit          | \$25 per visit                         | \$35 per visit                          | \$50 per visit            | \$35 per visit              |
| VBC_\$2000_\$6000_\$35/\$50_20%                                     | \$2,000 / \$4,000              | 20%         | \$6,000 / \$12,000          | \$35 per visit                | \$50 per visit          | \$25 per visit                         | \$35 per visit                          | \$50 per visit            | \$35 per visit              |
| VBC_\$3000_\$5000_\$25/\$40_20%                                     | \$3,000 / \$6,000              | 20%         | \$5,000 / \$10,000          | \$25 per visit                | \$40 per visit          | \$15 per visit                         | \$25 per visit                          | \$40 per visit            | \$25 per visit              |
| VBC_\$3000_\$7000_\$25/\$40_20%                                     | \$3,000 / \$6,000              | 20%         | \$7,000 / \$14,000          | \$25 per visit                | \$40 per visit          | \$15 per visit                         | \$25 per visit                          | \$40 per visit            | \$25 per visit              |
| VBC_\$3000_\$5000_\$30/\$45_20%                                     | \$3,000 / \$6,000              | 20%         | \$5,000 / \$10,000          | \$30 per visit                | \$45 per visit          | \$20 per visit                         | \$30 per visit                          | \$45 per visit            | \$30 per visit              |
| VBC_\$3000_\$7000_\$30/\$45_20%                                     | \$3,000 / \$6,000              | 20%         | \$7,000 / \$14,000          | \$30 per visit                | \$45 per visit          | \$20 per visit                         | \$30 per visit                          | \$45 per visit            | \$30 per visit              |
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| VBC_\$3000_\$5000_\$30/\$45_30%                                     | \$3,000 / \$6,000              | 30%         | \$5,000 / \$10,000          | \$30 per visit                | \$45 per visit          | \$20 per visit                         | \$30 per visit                          | \$45 per visit            | \$30 per visit              |
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| VBC_\$3000_\$7000_\$35/\$50_30%                                     | \$3,000 / \$6,000              | 30%         | \$7,000 / \$14,000          | \$35 per visit                | \$50 per visit          | \$25 per visit                         | \$35 per visit                          | \$50 per visit            | \$35 per visit              |
| VBC_\$5000_\$8150_\$30/\$45_20%                                     | \$5,000 / \$10,000             | 20%         | \$8,150 / \$16,300          | \$30 per visit                | \$45 per visit          | \$20 per visit                         | \$30 per visit                          | \$45 per visit            | \$30 per visit              |
| VBC_\$5000_\$8550_\$35/\$50_20%                                     | \$5,000 / \$10,000             | 20%         | \$8,550 / \$17,100          | \$35 per visit                | \$50 per visit          | \$25 per visit                         | \$35 per visit                          | \$50 per visit            | \$35 per visit              |
| VBC_\$5000_\$8550_\$30/\$45_30%                                     | \$5,000 / \$10,000             | 30%         | \$8,550 / \$17,100          | \$30 per visit                | \$45 per visit          | \$20 per visit                         | \$30 per visit                          | \$45 per visit            | \$30 per visit              |
| VBC_\$5000_\$8550_\$35/\$50_30%                                     | \$5,000 / \$10,000             | 30%         | \$8,550 / \$17,100          | \$35 per visit                | \$50 per visit          | \$25 per visit                         | \$35 per visit                          | \$50 per visit            | \$35 per visit              |
| <b>Moda Select Network HDHP</b> HDHP_\$1600_\$5000_20% <sup>4</sup> | \$1,600 / \$3,200              | 20%         | \$5,000 / \$10,000          | 20% after deductible          | 20% after deductible    | 20% after deductible                   | 20% after deductible                    | 20% after deductible      | 20% after deductible        |
| HDHP_\$2500_\$5600_20% <sup>4</sup>                                 | \$2,500 / \$5,600              | 20%         | \$5,600 / \$10,000          | 20% after deductible          | 20% after deductible    | 20% after deductible                   | 20% after deductible                    | 20% after deductible      | 20% after deductible        |
| HDHP_\$2500_\$5600_30% <sup>4</sup>                                 | \$2,500 / \$5,600              | 30%         | \$5,600 / \$10,000          | 30% after deductible          | 30% after deductible    | 30% after deductible                   | 30% after deductible                    | 30% after deductible      | 30% after deductible        |
| HDHP_\$3200   | \$3,200 / \$6,400              | 0%          | \$3,200 / \$6,400           | 0% after deductible           | 0% after deductible     | 0% after deductible                    | 0% after deductible                     | 0% after deductible       | 0% after deductible         |
| HDHP_\$3200_\$7000_20%  | \$3,200 / \$6,400              | 20%         | \$7,000 / \$10,000          | 20% after deductible          | 20% after deductible    | 20% after deductible                   | 20% after deductible                    | 20% after deductible      | 20% after deductible        |
| HDHP_\$3200_\$7000_30%  | \$3,200 / \$6,000              | 30%         | \$7,000 / \$14,000          | 30% after deductible          | 30% after deductible    | 30% after deductible                   | 30% after deductible                    | 30% after deductible      | 30% after deductible        |
| HDHP_\$5000   | \$5,000 / \$10,000             | 0%          | \$5,000 / \$10,000          | 0% after deductible           | 0% after deductible     | 0% after deductible                    | 0% after deductible                     | 0% after deductible       | 0% after deductible         |

<sup>1</sup> First 3 visits (including in person or virtual primary care visits and mental health and substance use disorder visits) \$5/visit  
<sup>2</sup> No cost sharing for visits through CirrusMD. <sup>3</sup> Alternative care includes spinal manipulation and acupuncture. <sup>4</sup> Individual deductible does not apply to family coverage. Coverage for 2 or more members must meet the family deductible.

Medical disclaimer: This brochure is a summary of the health plans and health plan benefits and is not a contract; limitations and exclusions apply. See the medical plan benefit summaries, SBCs, handbook or contract for details. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control. These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines.

## 2024 *Pharmacy* benefit table

|          | Value | Generic | Preferred brand | Non-preferred brand | Specialty | Non-preferred specialty |
|----------|-------|---------|-----------------|---------------------|-----------|-------------------------|
| R1.ID.24 | \$2   | \$10    | \$30            | \$50                | \$150     | 30%                     |
| R2.ID.24 | \$4   | \$15    | \$45            | \$75                | \$225     | 30%                     |
| R3.ID.24 | \$6   | \$20    | \$60            | 50%                 | 30%       | 50%                     |
| R4.ID.24 | NA    | \$5     | \$25            | \$50                | NA        | NA                      |
| R5.ID.24 | NA    | \$10    | 25%             | 50%                 | NA        | NA                      |
| R6.ID.24 | NA    | \$15    | \$45            | 50%                 | NA        | NA                      |

### **Expect quality pharmacy benefits**

Quality prescription coverage is at the heart of a great health plan. We're here to support the pharmacy needs of your clients' employees, every step of the way.

Members have access to comprehensive prescription drug benefits through the Navitus pharmacy network. The Navitus Network includes over 90 percent of pharmacies in Idaho, plus more than 58,000 pharmacies nationwide.

This means they can fill prescriptions almost anywhere, including these local and national drug store chains:

- Safeway and Albertsons
- Costco
- Walgreens
- CVS
- Fred Meyer
- Walmart
- Rite Aid

We also offer mail-order pharmacy services through Postal Prescription Services (PPS) and Costco.



Members can visit [modahealth.com/pdl](https://modahealth.com/pdl) and choose "Large group" to search medications and find out their medication tiers and costs



## 2024 Limitations & Exclusions

### Limitations

- Acupuncture is limited to 20 visits per year
- Authorization by Moda Health is required for all medical and surgical admissions and some outpatient services and medications
- Biofeedback is limited to 10 visits per lifetime for tension or migraine headaches
- Brand tier medications – If members use a brand medication when a generic equivalent is available, they will have to pay the nonpreferred cost sharing plus the difference in cost between the generic and brand medication
- Coordination of Benefits – when a member has more than one health plan, combined benefits for all plans is limited to the maximum plan allowance for all covered services
- Hearing aids are covered once every 36 months
- Infusion therapy – some medications require use of an authorized provider to be eligible for coverage. Outpatient hospital setting is not covered for some medications.
- Prescriptions are limited to a maximum 30-day supply per prescription for most specialty pharmacy and up to a 90-day supply per prescription for retail and mail order pharmacies.
- Rehabilitation benefits are limited to 20 inpatient days, 36 sessions for outpatient cardiac and 30 sessions for other outpatient rehabilitation
- Skilled nursing facility is limited to 60 days per year
- Spinal manipulation is limited to 20 visits per year
- Acupuncture services are limited to 20 visits per year
- Vision exam and glasses or contacts are covered once per year for members under age 19
- Home health services are limited to 130 visits per year
- Hospice respite care is limited to 170 hours per lifetime

### Exclusions

- Abortion, except the mother's life is at risk or the pregnancy is a result of rape or incest
- Care outside the United States, other than urgent or emergency care
- Charges above the maximum plan allowance
- Cosmetic services and supplies (exception for reconstructive surgery if medically necessary and not specifically excluded)
- Court-ordered sex offender treatment
- Custodial care
- Dental examinations and treatment (except for accidental injury)
- Experimental or investigational treatment
- Infertility (services or supplies for treatment of, including reversal of sterilization)
- Injury resulting from practicing for or participating in professional athletic events
- Instruction programs, except as provided under the outpatient diabetic instruction benefit
- Massage or massage therapy
- Naturopathic supplies, including herbal, naturopathic or homeopathic medicines, substances or devices and any other nonprescription supplements
- Obesity (all services and supplies except those required under the Affordable Care Act)
- Optional services or supplies, including those for comfort, convenience, environmental control or education, and treatment not medically necessary
- Orthognathic surgery, except when medically necessary to repair an accidental injury or for treatment of cancer
- Services or supplies available under any city, county, state or federal law, except Medicaid
- Services ordered or provided by the patient or a member of the patient's immediate family
- Vision surgery to alter the refractive character of the eye





# Ready to choose better health *for your clients?*

## Questions?

Contact your Moda Health Sales representative

 [quotes@modahealth.com](mailto:quotes@modahealth.com)

 800-578-1402 | TTY users, please call 711

 [modahealth.com/idaho](https://modahealth.com/idaho)

Portland office (corporate headquarters)  
601 SW Second Ave., Portland, OR 97204-3156

For a list of medical plan exclusions, any reduction or limitations, contact Moda Health. These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines. Health plans provided by Moda Health Plan, Inc.

