

2025 Medical plan benefit summary



● Moda Select Silver 4000 + Vision Exam

	In network you pay	Out-of-network you pay
Calendar year costs		
Deductible per person	\$4,000	\$8,000
Deductible per family	\$8,000	\$16,000
Out-of-pocket max per person	\$8,900	\$89,000
Out-of-pocket max per family	\$17,800	\$178,000
Care & services		
Preventive care visit	\$0/visit	60% after deductible
Primary care provider (PCP) office visit	\$10/visit	60% after deductible
Specialist office visit	\$50/visit	60% after deductible
Urgent care visit	\$50/visit	60% after deductible
Virtual care visit – CirrusMD	\$0/visit	N/A
Other providers	\$5/visit	60% after deductible
Outpatient diagnostic X-ray & lab	\$60 per day per provider	60% after deductible
Emergency room visit	\$400 after deductible	\$400 after deductible
Ambulance	40% after deductible	40% after deductible
Inpatient/outpatient Care	40% after deductible	60% after deductible
Behavioral health office visit	\$10/visit	60% after deductible
Physical, speech or occupational therapy visit	\$50/visit	60% after deductible
Spinal manipulation services	\$50/visit	60% after deductible
Dental services for under age 19	Not covered	Not covered
Vision exam for under age 19	\$0/visit	60%
Vision hardware for under age 19	0%	60%
Adult vision exam	\$10/visit	60%
Prescription medications¹		
Value	\$2	\$2
Select	\$20	\$20
Preferred	40%	40%
Non-Preferred	50% after deductible	50% after deductible
Preferred Specialty	40%	40%
Non-Preferred Specialty	50% after deductible	50% after deductible
Features		
Metallic level	● Silver	
Exchange	On and Off	
Medicare Part D creditable	Not Creditable	
Provider network	Moda Select	
Provider network for out-of-state care	Aetna® PPO Network	
Service area	Ada, Adams, Bannock, Bear Lake, Benewah, Bingham, Boise, Bonneville, Canyon, Caribou, Cassia, Elmore, Franklin, Fremont, Gem, Jefferson, Kootenai, Madison, Minidoka, Oneida, Owyhee, Payette, Power, Teton, and Washington	

1. One copay for a 30-day supply

Limitations

- 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 for children with certain medical conditions
- Hospital stay and inpatient rehabilitation benefits are limited to \$2,000 per day for out-of-network non-emergency admission
- 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.
- Preventive care—Cost sharing may apply to services not required under the Affordable Care Act
- Rehabilitation and habilitation benefits include separate limits of 20 outpatient sessions per year
- Skilled nursing facility is limited to 30 days per year
- Spinal manipulation is limited to 18 visits per year
- Vision exam and glasses or contacts are covered once per year for members under age 19
- Adult vision exam once per year

Exclusions

- Abortion, except the mother's life is at risk or the pregnancy is a result of rape or incest
- Acupuncture
- 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
- Faith healing
- 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, 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
- Temporomandibular Joint Syndrome (TMJ)
- Vision surgery to alter the refractive character of the eye

This document is provided for informational purposes only and is intended as a quick reference of Moda Health plan benefits. It is not considered a Summary of Benefits and Coverage (SBC), and should not be regarded as a replacement for the SBC. For cost and additional details of the coverage, including exclusions, any reduction or limitations and the terms under which the policy may be continued in force, contact your producer or Moda Health.

This is a summary of the health plan benefits and is not a contract. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control.