

2027 Medical plan benefit summary



● Moda Select Idaho Silver 4000 + Vision Exam - 94% CSR

	In network you pay	Out-of-network you pay
Calendar year costs		
Deductible per person	\$0	\$0
Deductible per family	\$0	\$0
Out-of-pocket max per person	\$1,500	\$15,000
Out-of-pocket max per family	\$3,000	\$30,000
Care & services		
Preventive care visit under the ACA	0%	60%
Primary care provider (PCP) office visit	\$5/visit	60%
Specialist office visit	\$15/visit	60%
Urgent care visit	\$15/visit	60%
Virtual care visit – CirrusMD	0%	Not applicable
Other providers	\$0/visit	60%
Outpatient diagnostic X-ray & lab	\$60/day/provider	60%
Emergency room visit	\$150/visit	\$150/visit
Ambulance	20%	20%
Inpatient/outpatient Care	20%	60%
Behavioral health office visit	\$5/visit	60%
Physical, speech or occupational therapy visit	\$15/visit	60%
Spinal manipulation services	\$15/visit	60%
Dental services for under age 19	Not covered	Not covered
Vision exam for under age 19	0%	60%
Vision hardware for under age 19	0%	60%
Prescription medications One copay per 30-day supply.		
Value	\$10	\$10
Select	\$10	\$10
Preferred	40%	40%
Non-Preferred	50%	50%
Preferred Specialty	45%	45%
Non-Preferred Specialty	50%	50%
Features		
Metallic level	Silver	
Exchange	On	
Medicare Part D creditable	Yes	
Provider network	Moda Select	
Service area	Ada, Adams, Bannock, Bear Lake, Benewah, Bingham, Boise, Bonner, Bonneville, Boundary, Canyon, Caribou, Cassia, Clearwater, Elmore, Franklin, Fremont, Gem, Idaho, Jefferson, Kootenai, Latah, Lewis, Madison, Minidoka, Nez Perce, Oneida, Owyhee, Payette, Power, Shoshone, Teton, Washington	
Additional benefit	Adult vision exam	

Limitations and exclusions apply. See the Summary of Benefits and Coverage (SBC) and the member handbook for the requirements, limitations and exclusions of the Plan. This document is provided for informational purposes only, and is intended for licensed and appointed producers of Moda Health. It is not an SBC and should not be regarded as a replacement for the SBC. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control.