

2027 Medical plan benefit summary



● Moda Select Idaho Silver 6400 + Vision Exam - AI/AN Limited

	Indian Health Care Provider (IHCP) you pay	In-network you pay	Out-of-network you pay
Calendar year costs			
Deductible per person	\$0	\$6,400	\$12,800
Deductible per family	\$0	\$12,800	\$25,600
Out-of-pocket max per person	\$0	\$8,500	\$85,000
Out-of-pocket max per family	\$0	\$17,000	\$170,000
Care & services			
Preventive care visit under the ACA	0%	0%	60% after deductible
Primary care provider (PCP) office visit	0%	\$25/visit	60% after deductible
Specialist office visit	0%	\$70/visit	60% after deductible
Urgent care visit	0%	\$70/visit	60% after deductible
Virtual care visit - CirrusMD	Not applicable	0%	Not applicable
Other providers	0%	\$15/visit	60% after deductible
Outpatient diagnostic X-ray & lab	0%	35% after deductible	60% after deductible
Emergency room visit	0%	35% after deductible	35% after deductible
Ambulance	0%	35% after deductible	35% after deductible
Inpatient/outpatient care	0%	35% after deductible	60% after deductible
Behavioral health office visit	0%	\$25/visit	60% after deductible
Physical, speech or occupational therapy visit	0%	\$70/visit	60% after deductible
Spinal manipulation services	0%	\$70/visit	60% after deductible
Dental services for under age 19	Not covered	Not covered	Not covered
Vision exam for under age 19	0%	0%	60%
Vision hardware for under age 19	0%	0%	60%
Prescription medications		One copay per 30-day supply.	
Value	0%	\$10	\$10
Select	0%	\$20	\$20
Preferred	0%	40%	40%
Non-Preferred	0%	50% after deductible	50% after deductible
Preferred Specialty	0%	45% after deductible	45% after deductible
Non-Preferred Specialty	0%	50% after deductible	50% after deductible
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		

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