



# Equal Funding

Choose a better experience  
with your ***health insurance***





# 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 **70 years** of offering insurance plans

## Easy

with **no referrals** required for specialists

## Convenient

with **modern ways** 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 preventive exams, women's annual exams, well-baby care and many immunizations and screenings.



### 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.





# 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

**450,000+**

members in our  
**medical plans**

More than

**775,000**

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







We know your  
time is valuable.

## ***Quick links***

2025 Medical plans

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2025 Pharmacy plans

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2025 Vision plans

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Networks

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Funding types

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Enrollment, made easy

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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 Alaska
- Have a minimum participation of 25 employees or 75% of full-time eligible employees (less valid waivers) – whichever is greater. There is no minimum participation requirement for dependents.

### 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



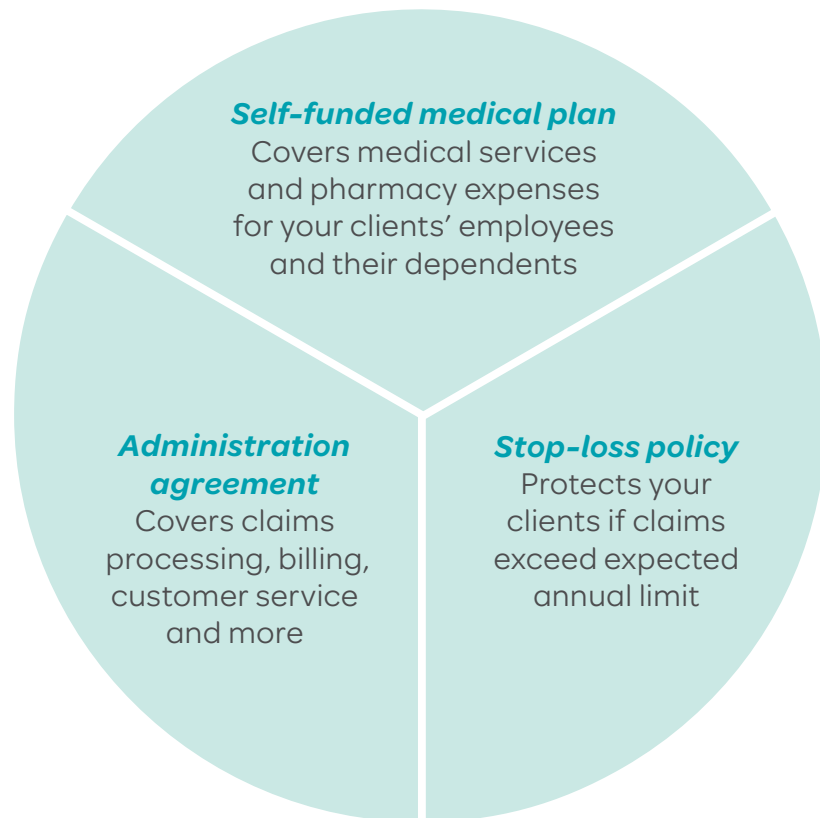
To learn more about the Employer Dashboard, contact your *Moda Health sales representative at 800-578-1402*



# Flexible, cost-savings plans *with equal monthly payments*

For some employers, the benefits of self-funding their health insurance come with concerns about managing wildly fluctuating monthly costs. Moda Health's Equal Funding provides the flexibility and cost savings your clients want, with the stability of equal monthly payments they need. It's peace of mind and a great first step to becoming fully self-funded.

## A three-part plan





# Predictability, flexibility and control

Equal Funding limits your clients' risk while providing granularity on where their collective healthcare dollars are being spent. Your clients pay the same every month. If claims are higher than expected, the stop-loss insurance policy will cover them. And if claims are lower than expected, your clients will receive a credit towards the next plan year's administrative fees.

## Stability



**Equal monthly payments**  
for easier cost management



**Insight into plan performance**  
throughout the year, for more informed  
decision-making at renewal time

## Protection



**Safety from the unexpected**  
whether from large catastrophic claims by covered  
individual(s) or combined medical and pharmacy  
claims from the entire employee population  
that exceed the expected annual limit



**Clients may see lower costs**  
with any surplus at the end of the policy  
period appearing as an administrative fee  
credit for the following policy year



# A partner in better outcomes and **cost management**

Moda Health works closely with your clients to maximize their healthcare investment. Our Equal Funding medical plans are designed to help your clients' employees be their healthy best. Plus, we take the time to understand their business – top to bottom – so you'll have the insights needed to make informed recommendations about your clients' health plans.

## Supporting a healthy population



**Inspiration and support**  
for your clients' employees to improve their  
health, managing chronic conditions, and  
navigating their plan and care options



**Improved morale and productivity**  
from happier and healthier employees

## Transparency and reporting



**Identifying cost-savings opportunities**  
short-term trends and long-term needs  
with robust reporting



**Personalized service and support**  
with an industry-leading case management team

# How Equal Funding *works*

Moda Health's Equal Funding plan allows your clients to pay for their maximum exposure **over 12 predictable monthly payments**.

Once the policy period ends, if there is a surplus between the premium amount paid and the total cost of claims for your client, an administrative fee credit will be applied to the following policy year.

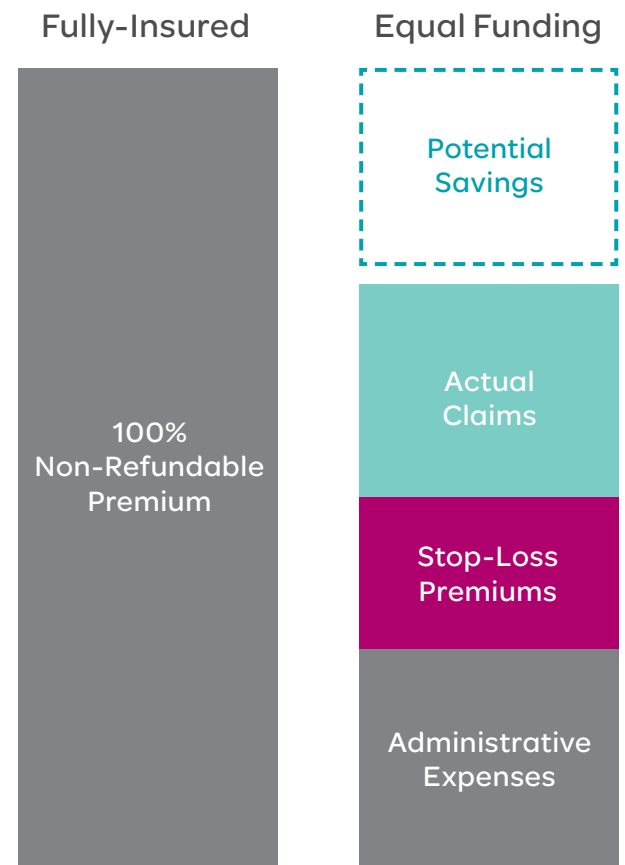


Date	Sample monthly billing cycle for May
April 7	eBill generated (viewable online within 48 hours)
May 1	<ul style="list-style-type: none"> <li>• May payment due</li> <li>• May remittance pulled via Electronic Fund Transfer (EFT)</li> </ul>
May 10	<ul style="list-style-type: none"> <li>• Moda Health confirms May payment has posted</li> <li>• If payments have not posted, all claims payments will be immediately pended</li> </ul>
May 31	If May payment has not posted, plan will be terminated effective May 1, and May claims will be denied

⬇️ **If actual claims are *less than expected***  
 the plan has a surplus. Part of the surplus will go to your clients as a credit on the next plan year's administrative agreement fees.

⬆️ **If actual claims are *higher than expected***  
 the stop-loss policy will cover these costs. Your clients will not be required to pay more.

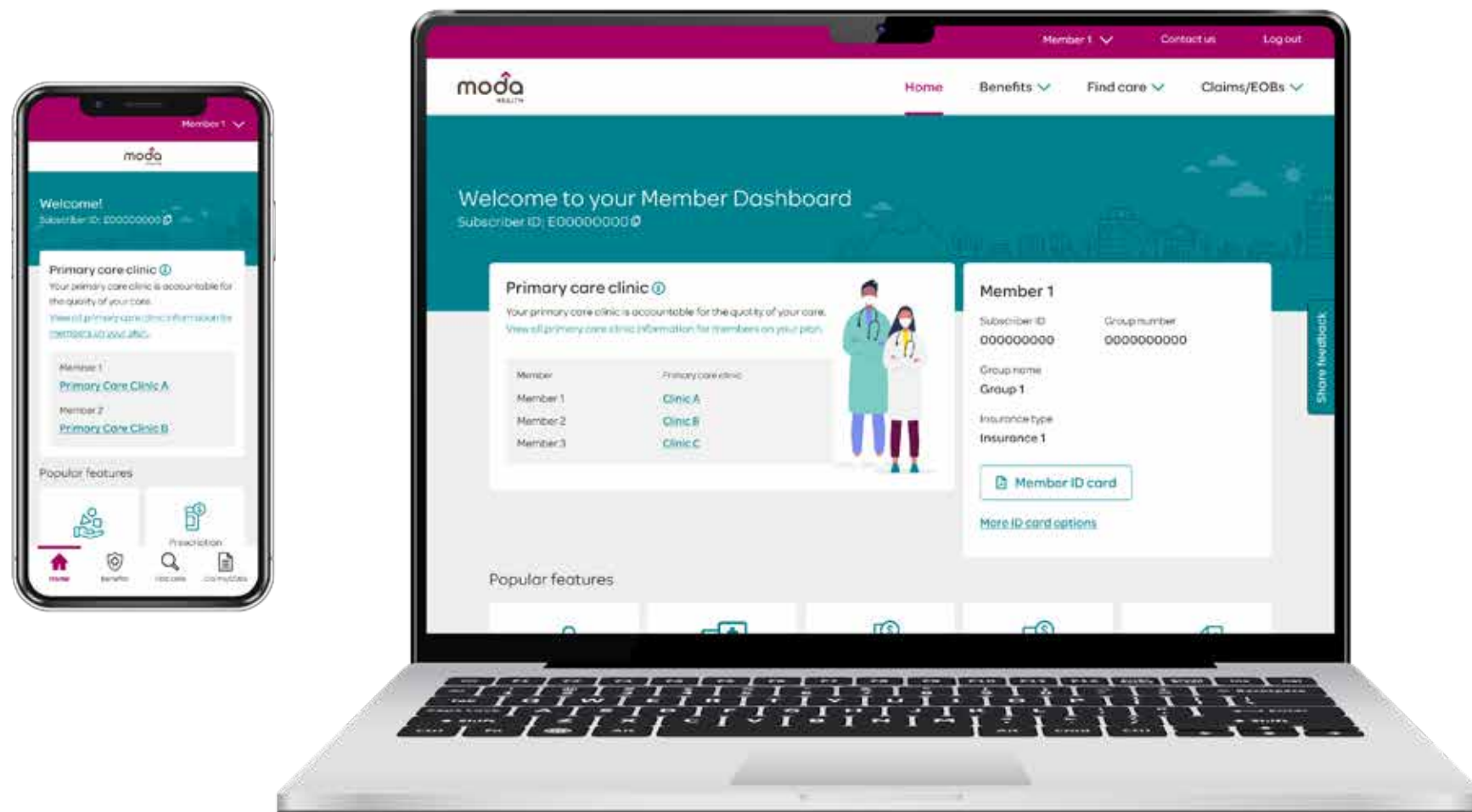
## Let's look at the *components of a premium*





# 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

- Acupuncture, chiropractic, therapeutic massage (*once alternative care benefit limit has been reached*)
- Hearing aids and exams [↗](#)
- Popular health and fitness brands (*Vitamix® and Garmin®*)



## Tools

- Health assessments [↗](#)
- Prescription price check
- Text a doctor 24/7 [📄](#)
- Employee Assistance Program [📄](#)
- Identity protection services



## Coaching and care

- Health coaching [📄](#)
- Care coordination [↗](#)
- Diabetes management
- Tobacco cessation
- Emergency medical assistance when traveling [📄](#)
- Travel and care coordination for elective surgeries



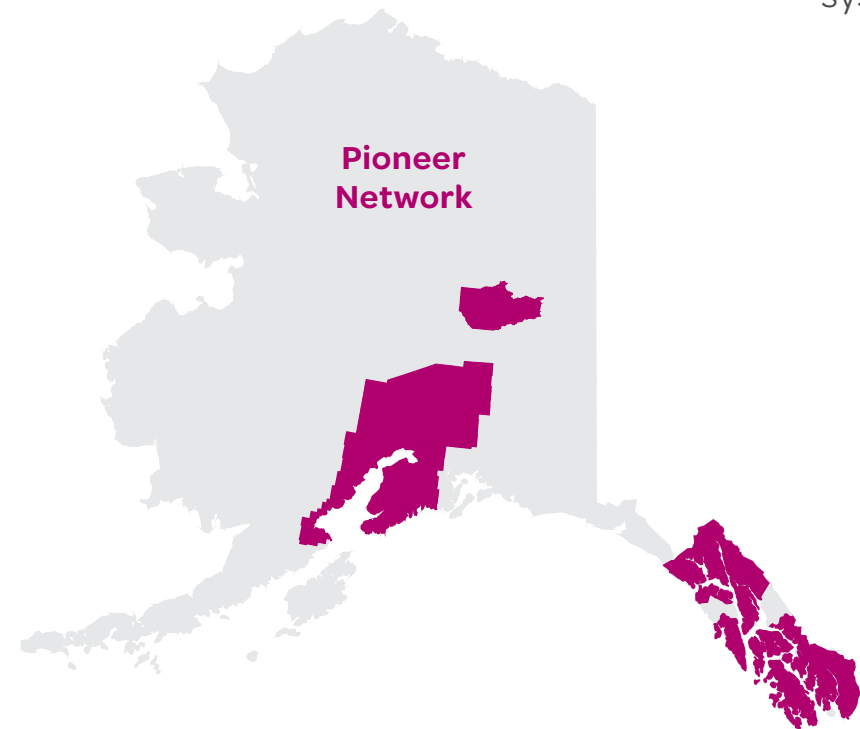
## Mental health support

12 weeks of mobile therapy for your clients' employees from a private therapist through their smartphone [↗](#)



# Life's *better* in the 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.



Pioneer Network

The **Pioneer Network** was developed to provide cost-effective, coordinated care. Pioneer offers **three benefit levels** (tiers) of healthcare:

**Tier One**

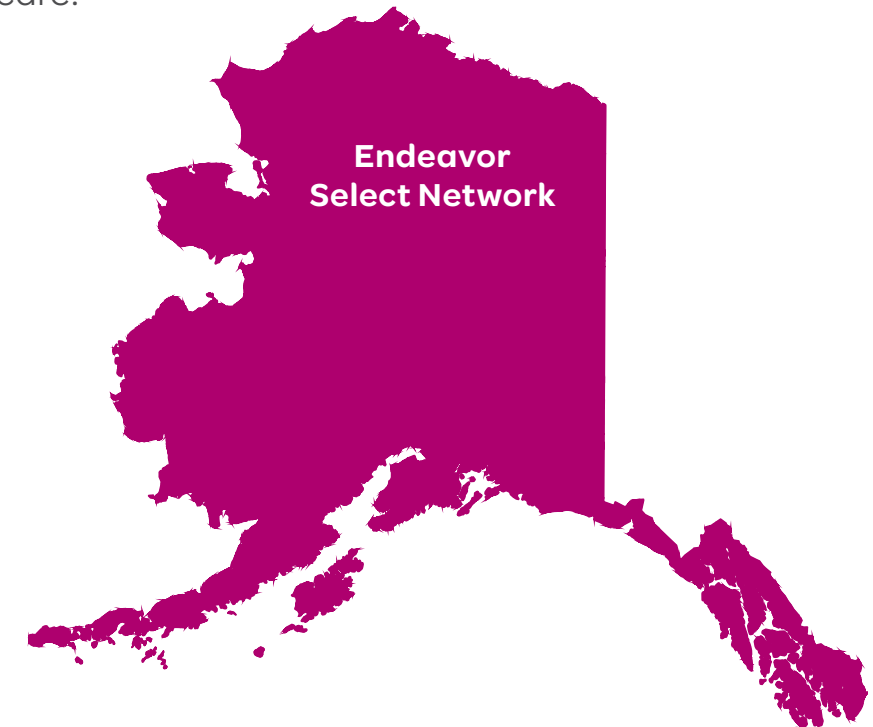


Visit [modahealth.com/PioneerProviders](http://modahealth.com/PioneerProviders) to see a list of **Tier One** providers.

**Tier Two**  **First Choice Health.**  
network in Alaska

**Tier Three** All other Alaska providers *not in* Tier One or Tier Two

*Members can use any professional provider or hospital. However, Tier Three providers can balance bill when permitted by law. Members receive the best benefit by using Tier One providers.*



Endeavor Select Network

The **Endeavor Select Network** includes Alaska Regional Hospital as the preferred provider of acute care services in the Anchorage area. Inside Alaska, members can see any professional provider and receive the in-network benefit level. Outside of the Anchorage area, members can use any Alaska hospital for in-network coverage – however, out-of-network hospitals can balance bill when permitted by law.



**Can members get care outside of the service area?**

Yes! We have options based on where the care is located. Please contact our team at 888-873-1395 with questions about where members can obtain care.



## 2025 *Medical plan* benefit table

	Plan name	Calendar-year costs			Care & services						
		Annual deductible per member / family	Coinsurance	Annual out-of-pocket maximum per member / family	Primary Care Provider (PCP) office visit	Specialist office visit	Emergency room visit	Virtual care visit	Behavioral health office visit	Outpatient rehabilitation <sup>1</sup>	Acupuncture, massage therapy & spinal manipulation
<b>Endeavor Select Network</b>	\$500_-\$6500_-\$20/\$50_20% <sup>2</sup>	\$500 / \$1,000	20%	\$6,500 / \$13,000	\$20 per visit	\$50 per visit	\$100 then 20% after deductible	\$20 per visit	\$20 per visit	\$50 per visit	\$20 per visit
	\$1000_-\$7000_-\$25/\$50_20% <sup>2</sup>	\$1,000 / \$2,000	20%	\$7,000 / \$14,000	\$25 per visit	\$50 per visit	\$100 then 20% after deductible	\$25 per visit	\$25 per visit	\$50 per visit	\$25 per visit
	\$1500_-\$7500_-\$25/\$50_20% <sup>2</sup>	\$1,500 / \$3,000	20%	\$7,500 / \$15,000	\$25 per visit	\$50 per visit	\$100 then 20% after deductible	\$25 per visit	\$25 per visit	\$50 per visit	\$25 per visit
	\$2000_-\$8150_-\$25/\$60_20% <sup>2</sup>	\$2,000 / \$4,000	20%	\$8,150 / \$16,300	\$25 per visit	\$60 per visit	\$100 then 20% after deductible	\$25 per visit	\$25 per visit	\$60 per visit	\$25 per visit
	\$2500_-\$8550_-\$30/\$60_20% <sup>2</sup>	\$2,500 / \$5,000	20%	\$8,550 / \$17,100	\$30 per visit	\$60 per visit	\$100 then 20% after deductible	\$30 per visit	\$30 per visit	\$60 per visit	\$30 per visit
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	\$5000_-\$8550_-\$40/\$80_30% <sup>2</sup>	\$5,000 / \$10,000	30%	\$8,550 / \$17,100	\$40 per visit	\$80 per visit	\$100 then 30% after deductible	\$40 per visit	\$40 per visit	\$80 per visit	\$40 per visit
	\$6000_-\$8550_-\$45/\$80_30% <sup>2</sup>	\$6,000 / \$12,000	30%	\$8,550 / \$17,100	\$45 per visit	\$80 per visit	\$100 then 30% after deductible	\$45 per visit	\$45 per visit	\$80 per visit	\$45 per visit
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	\$9000_-\$9000_-\$50/\$100_0% <sup>2</sup>	\$9,000 / \$18,000	0%	\$9,000 / \$18,000	\$50 per visit	\$100 per visit	0% after deductible	\$50 per visit	\$50 per visit	\$100 per visit	\$50 per visit
	PPO \$250_-\$2000_-\$20_20% <sup>2</sup>	\$250 / \$500	20%	\$2,000 / \$4,000	\$20 per visit	\$20 per visit	\$100 then 20% after deductible	\$20 per visit	\$20 per visit	\$20 per visit	\$20 per visit
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<b>Endeavor Select Network HDHP</b>	HDHP_-\$1650_-\$3300_20% <sup>3</sup>	\$1,650 / \$3,300	20%	\$3,300 / \$6,600	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
	HDHP_-\$2000_-\$5000_20% <sup>3</sup>	\$2,000 / \$4,000	20%	\$5,000 / \$10,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
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	HDHP_-\$5000_-\$7000_20%	\$5,000 / \$10,000	20%	\$7,000 / \$14,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
	HDHP_-\$6000_-\$7000_20%	\$6,000 / \$12,000	20%	\$7,000 / \$14,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
	HDHP_-\$8000	\$8,000 / \$16,000	0%	\$8,000 / \$16,000	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible

<sup>1</sup> Occupational therapy, physical therapy, speech therapy.

<sup>2</sup> For Endeavor Select plans, first three in-network visits at \$5, including primary care visits, behavioral health office visits and virtual care visits.

<sup>3</sup> For Pioneer plans, first three Tier 1 visits at \$5, including primary care visits, behavioral health office visits and virtual care visits.

<sup>4</sup> For coverage with two or more members, the entire family deductible must be met before benefits are payable for anyone.

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		In-network Tier 1 member pays			In-network Tier 1 member pays						
<b>Pioneer Network</b>	PPO \$500_-\$6500_-\$25_20% <sup>2</sup>	\$500 / \$1,000	20%	\$6,500 / \$13,000	\$25 per visit	\$50 per visit	\$100 then 20% after deductible	\$25 per visit	\$25 per visit	\$50 per visit	\$25 per visit
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	HDHP_-\$2000_-\$5000_20% <sup>3</sup>	\$2,000 / \$4,000	20%	\$5,000 / \$10,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
	HDHP_-\$2500_-\$5000_20% <sup>3</sup>	\$2,500 / \$5,000	20%	\$5,000 / \$10,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
	HDHP_-\$3000_-\$5000_20% <sup>3</sup>	\$3,000 / \$6,000	20%	\$5,000 / \$10,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
	HDHP_-\$4000_-\$6000_20%	\$4,000 / \$8,000	20%	\$6,000 / \$12,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
	HDHP_-\$5000_-\$7000_20%	\$5,000 / \$10,000	20%	\$7,000 / \$14,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible

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<sup>2</sup> For Endeavor Select plans, first 3 in-network visits at \$5, including primary care visits, behavioral health office visits and virtual care visits.

<sup>3</sup> For Pioneer plans, first 3 Tier 1 visits at \$5, including primary care visits, behavioral health office visits and virtual care visits.

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## 2025 *Pharmacy* benefit table

	Value	Select	Preferred	Non-preferred	Select specialty	Preferred specialty	Non-preferred specialty
R1.AK.25	\$0	\$10	\$30	\$50	\$10	\$150	30%
R2.AK.25	\$0	\$15	\$45	\$75	\$15	\$225	30%
R3.AK.25	\$0	\$20	\$60	50%	\$20	\$180	50%
R4.AK.25	\$0	Greater of \$15 or 50%	Greater of \$15 or 50%	Greater of \$15 or 50%	Greater of \$15 or 50%	Greater of \$15 or 50%	Greater of \$15 or 50%

### **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 Alaska, plus more than 58,000 pharmacies nationwide.

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

- Carrs
- CVS
- Walgreens
- Costco
- Fred Meyer
- Walmart

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





## 2025 *Vision* benefit tables

### Standalone plan with a Moda network

	Description
V1003	100% Vision, \$300 Max; Annual Benefit, all ages

### Standalone plans with VSP®

	Copays	Frames / contact lenses	Contact exam & fitting	Exam / lenses	Frames
	In-network, members pay				
VSP Choice Value	\$10 exam / \$25 materials	\$150	\$60	Once every 12 months	Once every 24 months
VSP Choice Select	\$10 exam / \$10 materials	\$200	\$60	Once every 12 months	Once every 24 months
VSP Choice Premium	\$10 exam / \$10 materials	\$250	\$60	Once every 12 months	Once every 12 months
VSP Choice Value Voluntary	\$10 exam / \$25 materials	\$150	\$60	Once every 12 months	Once every 24 months
VSP Choice Select Voluntary	\$10 exam / \$10 materials	\$200	\$60	Once every 12 months	Once every 24 months
VSP Choice Premium Voluntary	\$10 exam / \$10 materials	\$250	\$60	Once every 12 months	Once every 12 months

### Vision rider

	Description
V1003	100% Vision, \$300 Max; Annual Benefit, all ages
Mandated Vision	Exam and lenses every year (\$130 max for contacts); frames every two years to \$130 max; two low-vision tests every two years to \$125 max; \$1,000 max every two years for all low-vision aids, testing and services; age 19+
Pediatric Vision	One exam per year; one pair lenses and frames per year or one pair lenses per year and one pair frames every other year; one low-vision evaluation and four follow up visits every five years or one low-vision evaluation every year and four follow up visits every five years; one low-vision aid per year and one pair of high-power spectacles per year for under age 19.





# 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](http://modahealth.com)

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 federal guidelines. Health plans provided by Moda Health Plan, Inc.

REV5-1524 (10/24)  
2025AKEFBrochure

