

2025 Medical plan benefit summary



● Pioneer Gold 1500

	Tier 1 benefits you pay	Tier 2 benefits you pay	Tier 3 (out-of-network) you pay
Calendar year costs			
Deductible per person	\$1,500	\$2,000	\$4,000
Deductible per family	\$3,000	\$4,000	\$8,000
Out-of-pocket max per person	\$4,000	\$6,000	\$45,000
Out-of-pocket max per family	\$8,000	\$12,000	\$90,000
Care & services			
Preventive care visit ¹	0%	0%	60% after deductible
Primary care provider (PCP) office visit ²	\$25/visit	40% after deductible	60% after deductible
Specialist office visit	\$50/visit	40% after deductible	60% after deductible
Urgent care visit	\$50/visit	40% after deductible	60% after deductible
Virtual care visit – CirrusMD	0%	N/A	N/A
Other providers ²	\$25/visit	40% after deductible	60% after deductible
Outpatient diagnostic X-ray & lab	20%	40% after deductible	60% after deductible
Emergency room visit	\$250, then 20% after deductible	\$250, then 20% after deductible	\$250, then 20% after deductible
Ambulance	20% after deductible	20% after deductible	20% after deductible
Inpatient/outpatient care	20% after deductible	40% after deductible	60% after deductible
Behavioral health office visit ²	\$50/visit	40% after deductible	60% after deductible
Physical, speech or occupational therapy visit	\$50/visit	40% after deductible	60% after deductible
Acupuncture, massage therapy and spinal manipulation services	\$25/visit	40% after deductible	60% after deductible
Dental services for under age 19	Covered	Covered	Covered
Vision exam for under age 19	0%	0%	50%
Vision hardware for under age 19	0%	0%	50%
Prescription medications³			
Value	\$0	\$0	\$0
Select	\$15	\$15	\$15
Preferred	\$30	\$30	\$30
Non-Preferred	\$100	\$100	\$100
Preferred Specialty	20% after deductible	20% after deductible	Not Covered
Non-Preferred Specialty	50% after deductible	50% after deductible	Not Covered
Features			
Metallic level	Gold		
Exchange	Out		
Medicare Part D creditable	Not Creditable		
Network	Pioneer		
Travel Network	Aetna® PPO		
Service area	Tier 1: Anchorage, Fairbanks North Star, Ketchikan Gateway, Kenai Peninsula, Haines, Petersburg, City and Borough of Juneau, City and Borough of Sitka, City and Borough of Wrangell, Municipality of Skagway, and Mat-Su Boroughs; Prince of Wales-Hyder Census Area; Hoonah-Angoon census Area. Tier 2: First Choice providers in Alaska and Connexus Tier 3: Other Alaska providers		
Additional benefits ⁴	Includes adult vision and mandated hearing		

1. Tier 1 and Tier 2: Cost sharing may apply to services not required under the Affordable Care Act. 2. First 3 Tier 1 visits (including in person or virtual primary care visits and behavioral health office visits) \$5/visit. 3. One copay for a 30-day supply. 4. This plan includes mandated hearing. For more details contact your sales and service representative.

Limitations

- Acupuncture, massage therapy and spinal manipulations limited to 24 visits each per calendar year
- Authorization by Moda Health required for all medical and surgical admissions and some outpatient services and Medications
- Biofeedback: Only for tension or migraine headaches. 10 visits per lifetime
- Brand tier medications: If a brand medication is used when a generic equivalent is available, members 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 other health coverage, combined benefits for all plans is limited to the maximum plan allowance for all covered services
- Dental: For members under age 19. Frequency limits apply. Orthodontia limited to members under age 19 only when medically necessary
- Hearing exams are covered once every three calendar years. Hearing aids are covered once every three calendar years up to \$3,000
- Home healthcare limited to 130 visits per calendar year
- Hospice benefits limited to 10 days of inpatient care and 240 hours of respite care
- If a group's size is less than 20 employees, any expense that is actually paid under Medicare will be reduced by the amount Medicare paid or would have paid.
- Inpatient rehabilitative and chronic pain care is limited to 30 days per calendar year; outpatient rehabilitation and habilitation benefits are limited to 45 sessions per calendar year (the limit does not apply to members with autism spectrum disorders). Limits apply separately to rehabilitative and habilitation services.
- Prescriptions, maximum 90-day supply retail and mail order, and 30 days specialty pharmacy for most medications
- Skilled nursing facility limited to 60 days per calendar year
- Specialty medications must be obtained from a Moda-designated specialty pharmacy
- Transplants must be performed at an Exclusive Center of Excellence facility to be eligible for coverage. Round-trip transportation and lodging up to \$7,500 per transplant
- Vision exam and glasses or contacts covered once per calendar year for members under age 19
- Vision exam and lenses or contacts covered once per calendar year for members age 19 and older. One pair of frames covered every 2 years.

Exclusions

- Care outside the United States, other than emergency or urgent care
- Charges above the maximum plan allowance
- Cosmetic services and supplies (exception for reconstructive surgery after a mastectomy and some medically necessary complications of reconstructive surgeries)
- Court-ordered services, except when medically necessary
- Custodial care
- Dental examinations and treatment over age 18 (exception for accidental injury)
- Experimental or investigational treatment, except routine costs for qualified clinical trials
- Infertility (services or supplies for treatment of, including reversal of sterilization)
- Injury you get from practicing for or participating in professional athletic activities
- Instruction programs, except as provided for under the health education services benefit
- Intellectual disability
- Naturopathic and homeopathic remedies
- 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
- Personality disorders
- Services or supplies available under any city, county, state or federal law, except Medicaid
- Services or supplies for which an employer is required by law to provide benefits, even if members choose not to accept those benefits
- Services provided by the patient or a member of the patient's immediate family, other than services by a dental provider
- Temporomandibular Joint Syndrome (TMJ)
- Treatment for sexual dysfunction and paraphilic disorders
- 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.