



Producer Roadshow

Choose a better experience
with your *health insurance*



Introductions

Jason Gootee - *Senior Vice President, Sales*

Jim Light - *Sr. Manager, Sales & Expansion*

Ben Anderson - *Sales Representative, Individual*

Jennica Hayes - *Sales Representative, Medicare Supplement*

Leanna Edwards – *Account Manager, Small & Large Group Business*





Better together

Thank you for your partnership

We value your trust and partnership and
appreciate all your support. We're here
for you and your clients year-round.
We couldn't do this without you.

Agenda

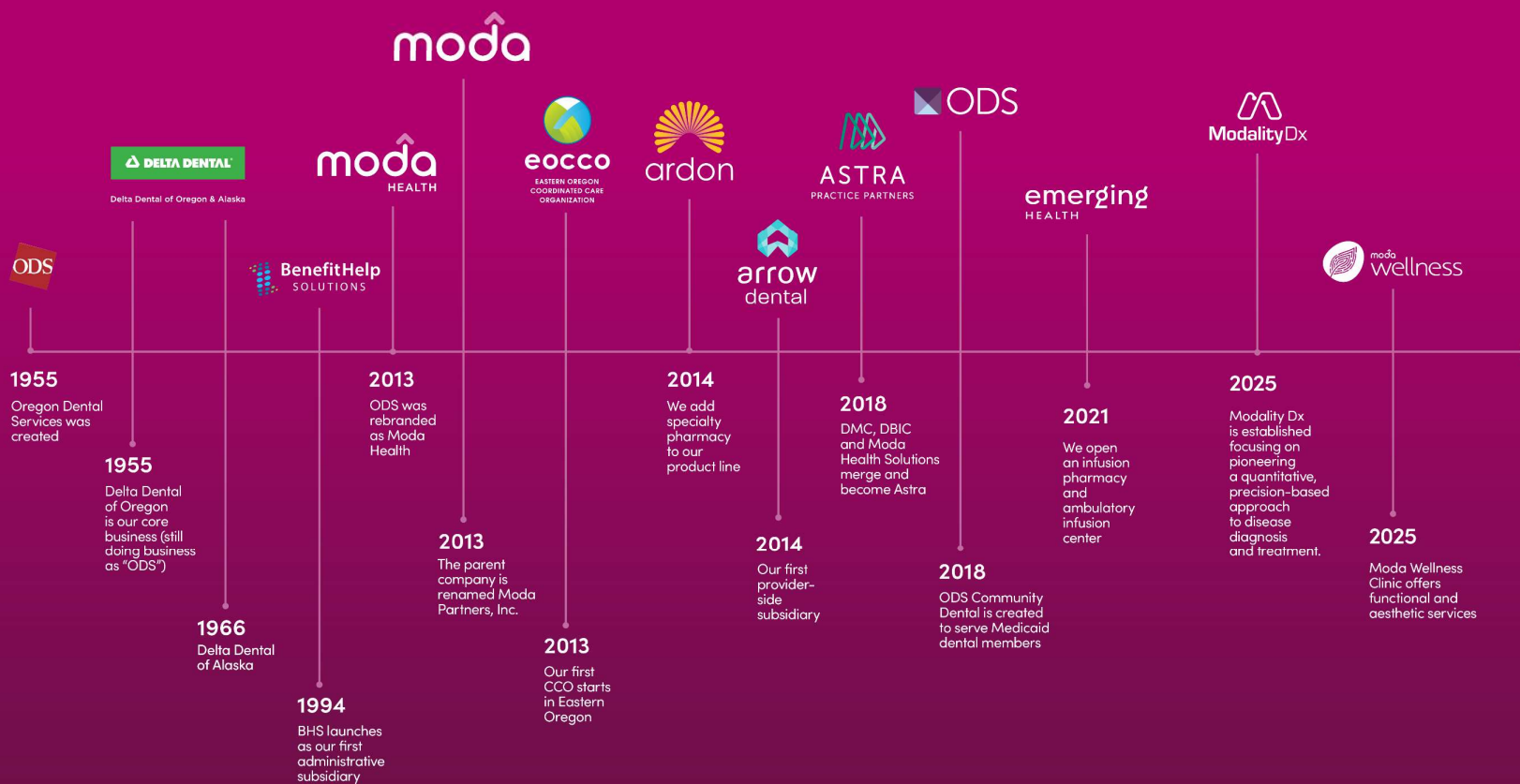
- Moda Health
- Expanding Presence
- 2026 Producer Commissions
- Key 2026 Benefits and YOY Updates
- BenefitHelp Solutions - *TPA*
- Our Partnership with you



Trusted
partner
since

1955

The Moda Family of companies: Strength in diversification





Why

Moda Health

- Coverage your clients need with the flexibility they want
- Detailed Medical plans and local healthcare partnerships
- Alternative Funding arrangements
- Local service representatives, *better experience*





Believe in Idaho

We're dedicated to your community.

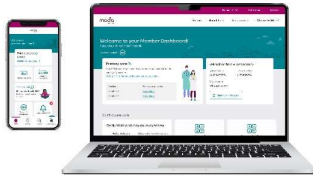
- Boise Hawks Baseball Sponsorship
- Riverstone Summer Concert Series
- NABIP Chapters
- Festival of Lights

COMMISSIONS

	2025	2026
Medical		
Large group*	8% Graded Schedule	8% Graded Schedule or TBD
Small Group	\$29.00 PEPM	\$29.00 PEPM
Individual	\$16.00 PMPM	\$16.00 PMPM
Medicare		
Medicare Supplement	15% years 1-6 for new enrollments	15% years 1-6 for new enrollments
	5% starting in year 7 of continuous enrollment until the policy terms	5% starting in year 7 of continuous enrollment until the policy terms

*Large group commissions are customizable

Better experience



Member Dashboard

- Find providers
- Get cost estimates for care and prescriptions
- View ID card
- View electronic bill and schedule payment
- View Member Handbooks
- View Explanation of Benefits
- Explore and access Member Perks, including:
 - Discounts
 - Value added programs
 - Tools
 - Coaching and care
 - Mental health support



Employer Dashboard

- View and manage employee enrollment and eligibility
- Generate an employee census of covered employees and/or dependents
- Update employee contact information
- Order, view and print ID cards for employees
- View electronic bill and schedule payment
- Access corporate reports
- Download an insights dashboard
- View plan documents
- View employee and dependent claims
- Update Primary Care Provider or Clinic selection
- Message us securely



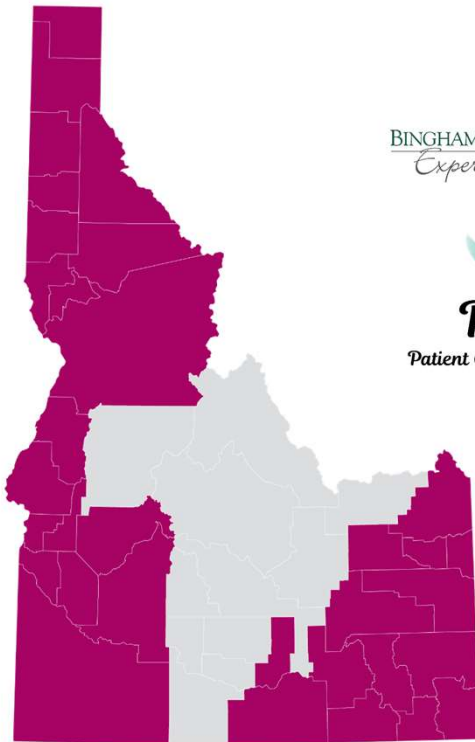
Producer Dashboard

For Group business only:

- One login
- Access Rate Finder
- View eCommissions and change preference settings
- Link to Corporate Reports
- Download a current enrollment census
- <https://www.modahealth.com/producerdashboard/login>

Moda Select Network

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 and Washington
New in 2026



**Aetna® PPO
Wrap Network and
OOA dependents**



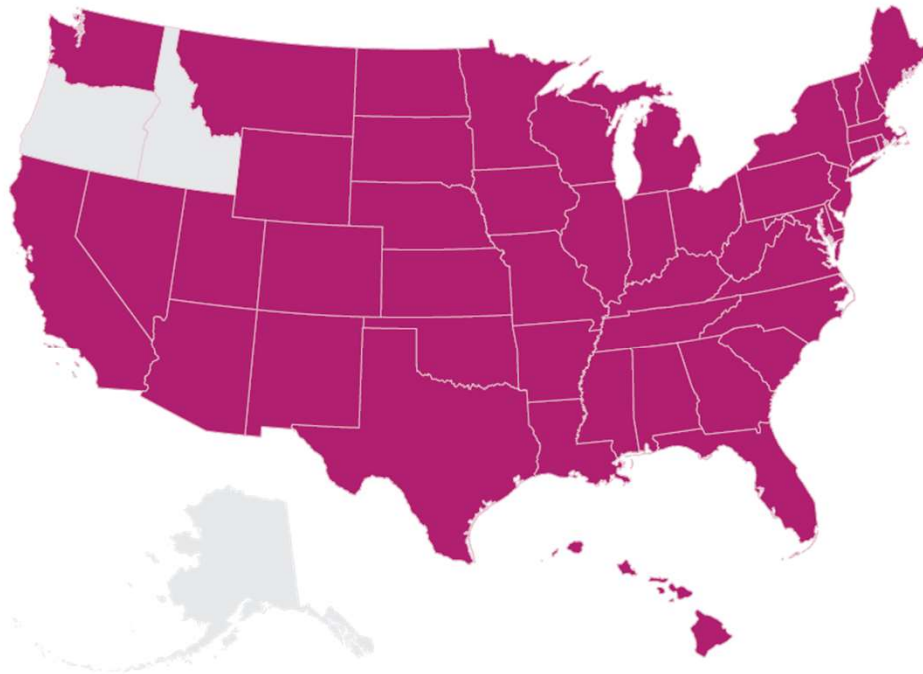
**Aetna PPO Network:
national network
6,215 hospitals
1.5M professionals**



Aetna PPO® Network through Aetna Signature Administrators®



Access to the Aetna® PPO Network for medical care outside of Idaho and the Moda Select Network service area



Members can access Aetna PPO providers that are outside of Idaho at the in-network benefit level.

Members who see an Aetna PPO network provider in any Idaho county will receive OON benefit level. No discount will be applied.



Nationwide provider network:
1.5 million PCPs and specialists
6,200+ hospitals





Medical *Plan Offerings*

Check
out all the
2026 plan
details here:



Group & Individual plans

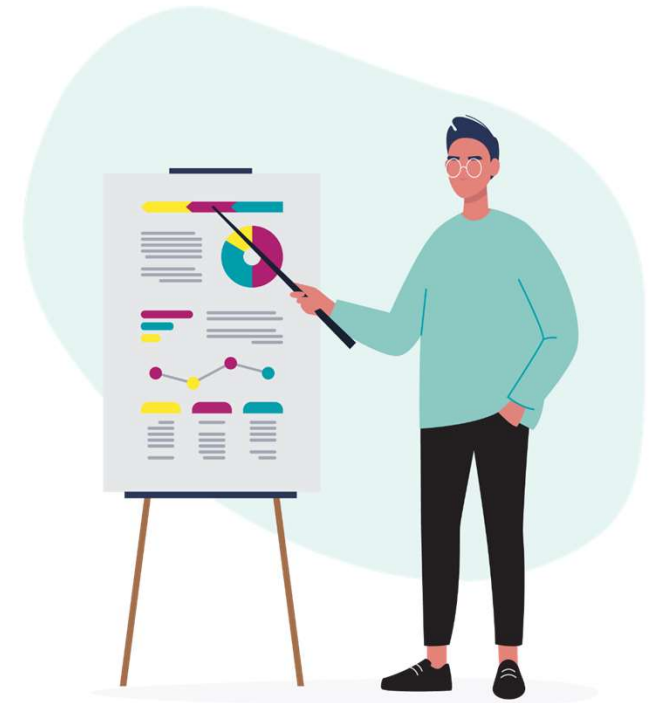


Medicare plans



VALUE ADD SERVICES

Value added services Idaho	Individual	Medicare Supplement	Group
Tools			
Health Assessments	+		+
Prescription Price Check	+		+
Text a doctor 24/7	+		+
Individual Assistance Program*	+	Plan G	
Employee Assistance Program			+
Identity Protection Services	+		+
Nurse Line	+	+	
Discounts			
Gym Memberships	+	+	+
Alternative Care	+	+	+
Popular Health & Fitness Brands	+	+	+
Hearing Aids & Exams	+	+	+
Dental, Vision and Hearing Discounts plus Rewards		+	
Prescriptions Savings*			
Coaching & Care			
Health Coaching	+	+	+
Care Coordination		+	+
Tobacco Cessation			+
Diabetes Management	+		
Emergency Medical Assistance When Traveling	+	+	+
Mental Health Support			
12 weeks of mobile therapy from a private therapist through your smartphone	+		+



moda
HEALTH

DELTA DENTAL

Spotlight

Individual Medical

Networks:

- Moda Select
 - Outside of Idaho, members can use the Moda Select Network Service area (AK and TX), the Affinity Network Service area (OR), and the Aetna® PPO Network for full-service medical care at the in-network benefit level
- Aetna® PPO Network through Aetna Signature Administrators®
 - *Out of State only.* If members see an Aetna® PPO Network provider in ANY Idaho county, the Out-of-Network benefit coverage will apply
 - Shriners, MultiCare Valley, Spokane VAMC
 - Dialysis Centers, Mental Health, Labs, Alternative Medicine
 - Urgent Care, Walk-in Clinic, DMA
 - [Provider Search - Home \(aetna.com\)](https://www.aetna.com/provider-search)

2026 Updates:

- Eight Idaho Counties added to the Moda Select Network
 - Bonner, Boundary, Clearwater, Idaho, Latah, Lewis, Nez Perce, Shoshone
- “Idaho” added to all plan names
- All Bronze plans are HSA eligible

Spotlight

Individual Medical – Continued

- Minimal benefit changes
 - In and Out of Network deductibles
 - Out of Pocket Maximums
- Moda Select Idaho Bronze 8900 + Vision Exam is changing to 9200
 - Rx select tier from \$20 to \$25
 - Rx anticancer medications from 10% after deductible to 25% after deductible
 - Specialist, Urgent Care, Spinal Manipulation, Naturopathic office visit, Biofeedback from \$90 to \$100
 - INN coinsurance from 10% after deductible to 25% after deductible
 - INN anticancer medications from 10% after deductible to 25% after deductible
 - INN and OON emergency room from 10% after deductible to 25% after deductible
 - INN and OON ambulance from 10% after deductible to 25% after deductible
- For additional detailed benefit changes
 - SOB's and Handbooks available in the Shop, Buy, & Enroll experience or via your agent PURL
 - Please request from Ind&MedSuppSales@modahealth.com

Spotlight

Individual Medical – Agent Resources

- Electronic Medical and Dental Placemats, brochures, applications can be found at: [Producer Roadshows \(modahealth.com\)](https://modahealth.com/producer-roadshows). Printed Materials available for order
- Search for In-Network Providers at [Moda Find Care | In-network doctors, dentists, and other providers](https://modahealth.com/moda-find-care)
- Medication formulary and info by plan modahealth.com/pdl/
- Application status, eligibility, and billing: Membership Accounting Indunit@modahealth.com
- Any member changes, eligibility updates, or plan changes for plans sold through YHI must be changed from there, including AOR's
- Commission questions, book of business requests, and agent links are handled by the Agentdesk@modahealth.com
- Support team for agents- Individual&MedSupp Sales Ind&MedSuppSales@modahealth.com (Escalations, general inquiries on plans and members)

Spotlight

Individual Medical – Application Best Practices

- YHI sends weekly files with enrollments and updates. It is not updated daily
- During OE, applications need to be submitted by the 15th of the month
- Application processing time is 5-7 business days
 - Member is mailed a welcome packet, ID cards, benefit info, and how to access their Member Dashboard
 - If there is an issue with the application or information, a letter is mailed to the member only, requesting the information by a deadline. These notices are not sent to the AOR
 - Your agency is mailed a weekly report of all new enrollments to the address on file
- Members that don't make their initial binder payment will receive a paper invoice that is "due upon receipt" and will go into our standard billing process
 - Payments are due by the 1st of the month but there is a 30-day grace period to submit. They will be sent a reminder payment notice
 - Autopay can be set up by the members in their Member Dashboard account online. [Member Dashboard](#). They need their subscriber ID number
- EFT can also be set up over the phone by calling 844-931-1775 or by completing an EFT form and sending it to Moda Health Individual Unit Billing & Eligibility indunit@modahealth.com



Medicare Supplement Plans



Spotlight

Medicare Supplement

Network Access:

- No network. See any provider, nationwide in the U.S. who accepts Medicare

YOY changes:

- Plans will renew as of 1/1/26
- Rates for 2026 are tbd
- 10% Household discount added as of 2025
- New for 2026, EarnWell Rewards program providing access to dental, hearing, and vision discount plan

The Moda Difference:

- Value-added benefits (refer to slide 14)
- Competitive Rates
- Local customer service

Where to enroll:

- Online at ModaMedicare.com or by using your personal url link. Paper applications also accepted



Spotlight

Medicare Supplement

We offer standardized Medicare Supplement Plans A, G and N.

We also offer Plan G with a deductible option.

Plan options	A	G	G ¹	N ³
Basic benefits	✓	✓		✓
Skilled nursing coinsurance			✓	✓
Part A deductible			✓	✓
Part B deductible				
Part B excess (100%)			✓	
Foreign travel emergency			✓	✓

Spotlight

Small Group

- **Network Access:** Moda Select Network, Aetna® PPO Network through Aetna Signature Administrators®
- **YOY changes for ID SG:**
 - Eight Idaho Counties added to the Moda Select Network
 - When members live inside the Moda Select Network Service area *in Idaho*
 - Outside of Idaho, members can also use the Moda Select Network Service area in Alaska and Texas, and they have access to the Aetna® PPO Network for full-service medical care at an in-network benefit level.
 - Out-of-area dependents residing outside of the network service area will use the Aetna PPO Network as their primary network. They'll also have access to the Moda Select Network in Idaho, Alaska and Texas.
- **Local Differentiators:**
 - Partnership with Saint Alphonsus Health Alliance
 - Local Service
 - New option, with long history of expertise
 - Lower rate
- **Where to get a quote:**
 - Contact Moda Sales representative

Spotlight

Small Group

2026 **Medical plan** benefit table

No referrals needed. Employee Assistance Program available with all plans.

Health savings account (HSA): Our HSA-compatible high-deductible health plans (HDHP) give employees flexibility and choice. Your clients can choose to have HSA administration with our preferred partner, BenefitHELP Solutions or another institution. Employees can use HSA tax-free dollars to pay for deductibles, coinsurance and other qualified expenses not covered by their health plan.

	Plan name	Calendar-year costs			Care and services						Prescription medication						
		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	Mental health and substance use disorder office visit	Outpatient rehabilitation	Acupuncture and spinal manipulation services	Value	Select	Preferred	Non-preferred	Preferred specialty	Non-preferred specialty
		In-network members pay			In-network members pay						In-network members pay						
Mada Select Network	● Mada Select Gold 500 ^{1,2}	\$500 / \$1,000	30%	\$7,000 / \$14,000	\$20 per visit	\$40 per visit	\$350, then 30% after deductible	\$10 per visit	\$20 per visit	\$40 per visit	\$20 per visit	\$0	\$10	\$35	50%	30%	50%
	● Mada Select Gold 1000 ^{1,2}	\$1,000 / \$2,000	25%	\$7,000 / \$14,000	\$15 per visit	\$35 per visit	\$350, then 25% after deductible	\$10 per visit	\$15 per visit	\$35 per visit	\$15 per visit	\$0	\$10	\$35	50%	30%	50%
	● Mada Select Gold 1500 ^{1,2}	\$1,500 / \$3,000	20%	\$7,000 / \$14,000	\$20 per visit	\$40 per visit	\$350, then 20% after deductible	\$10 per visit	\$20 per visit	\$40 per visit	\$20 per visit	\$0	\$10	\$35	50%	30%	50%
	● Mada Select Gold 2000 ^{1,2}	\$2,000 / \$4,000	20%	\$6,700 / \$13,400	\$20 per visit	\$40 per visit	\$350, then 20% after deductible	\$10 per visit	\$20 per visit	\$40 per visit	\$20 per visit	\$0	\$10	\$35	50%	30%	50%
	● Mada Select Gold 3000 ^{1,2}	\$3,000 / \$6,000	20%	\$6,200 / \$12,400	\$20 per visit	\$40 per visit	\$350, then 20% after deductible	\$10 per visit	\$20 per visit	\$40 per visit	\$20 per visit	\$0	\$10	\$35	50%	30%	50%
	● Mada Select Silver 3500 ^{1,2}	\$3,500 / \$6,000	35%	\$8,500 / \$17,000	\$40 per visit	\$60 per visit	\$400, then 35% after deductible	\$10 per visit	\$40 per visit	\$60 per visit	\$40 per visit	\$0	\$30	\$70	50%	30%	50%
	● Mada Select Silver 5000 ^{1,2}	\$5,000 / \$10,000	40%	\$8,500 / \$17,000	\$40 per visit	\$60 per visit	\$400, then 40% after deductible	\$10 per visit	\$40 per visit	\$60 per visit	\$40 per visit	\$0	\$30	\$70	50%	30%	50%
	● Mada Select Silver 6000 ^{1,2}	\$6,000 / \$12,000	40%	\$9,000 / \$18,000	\$40 per visit	\$60 per visit	\$400, then 40% after deductible	\$10 per visit	\$40 per visit	\$60 per visit	\$40 per visit	\$0	\$30	\$70	50%	30%	50%
	● Mada Select Bronze 7500 ^{1,2}	\$7,500 / \$15,000	40%	\$9,600 / \$19,200	\$80 per visit	\$110 per visit	\$500, then 40% after deductible	\$10 per visit	\$80 per visit	\$110 per visit	\$80 per visit	\$0	\$30	\$70	50%	30%	50%
	● Mada Select Bronze 8600 ^{1,2}	\$8,600 / \$17,200	0%	\$8,600 / \$17,200	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0%	0% after deductible	0% after deductible	0% after deductible	40% after deductible	50% after deductible
Mada Select Network HDHP	● Mada Select Gold HDHP 3400	\$3,400 / \$6,800	0%	\$3,400 / \$6,800	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0%	0% after deductible	0% after deductible	0% after deductible	40% after deductible	50% after deductible
	● Mada Select Silver HDHP 2800 ^{3,4}	\$2,800 / \$5,600	30%	\$5,900 / \$11,800	30% after deductible	30% after deductible	\$350, then 30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	\$0	\$30 after deductible	\$70 after deductible	50% after deductible	30% after deductible	50% after deductible
	● Mada Select Silver HDHP 5300	\$5,300 / \$10,600	0%	\$5,300 / \$10,600	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0%	0% after deductible	0% after deductible	0% after deductible	40% after deductible	50% after deductible
	● Mada Select Bronze HDHP 7100	\$7,100 / \$14,200	0%	\$7,100 / \$14,200	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0%	0% after deductible	0% after deductible	0% after deductible	40% after deductible	50% after deductible

1 First three visits: \$5/visit (including in-person or virtual primary care visits and mental health/substance use disorder office visits)

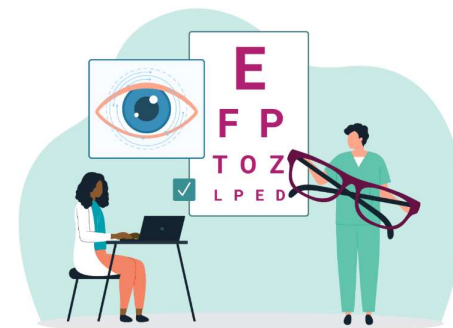
2 One copay for a 30-day supply of medication

3 For coverage with two or more members, the entire family deductible must be met before benefits are payable for anyone

This is a summary of the health plan benefits and is not a contract; limitations and exclusions apply. See the plan benefit summaries, SBAs, handbook or contract for details. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control. These benefits and Mada Health policies are subject to change in order to be compliant with state and federal guidelines.

Spotlight

Small Group Adult Vision



2026 benefit table

	VSP Choice Value	VSP Choice Select	VSP Choice Premium
	Employer-paid or voluntary	Employer-paid or voluntary	Employer-paid or voluntary
Copay	\$10 exam / \$25 materials (Lenses and/or frames)	\$10 exam / \$10 materials (Lenses and/or frames)	\$10 exam / \$10 materials (Lenses and/or frames)
Frames	\$150	\$200	\$250
Elective contact lenses*	\$150	\$200	\$250
LightCare	\$150	\$200	\$250

* Contact lenses in lieu of prescription glasses



Spotlight

Large Group

- **Network Access:** Moda Select Network, Connexus Network, Aetna® PPO Network through Aetna Signature Administrators®
- **YOY changes for ID LG:**
 - Eight additional counties in Moda Select Network
 - Clients with headquarters in our Moda Select Service Area can be offered either the Moda Select Network or the Connexus Network. Connexus is Moda's largest PPO network in the Northwest, covering all of Oregon, Alaska, Idaho and SW Washington.
 - Clients who have headquarters outside of the Moda Select Service Area can be offered the Aetna® PPO Network as their primary network
 - Outside of Idaho, the Moda Select Service area or the Connexus service area, they are covered by the Aetna® PPO Network for full-service medical care with in-network benefits
- **Local Differentiators:**
 - Partnership with Saint Alphonsus Health Alliance
 - Fully insured, self-funded, equal funding options
 - Local Service
 - New option, with long history of expertise
- **Where to *get a quote*:**
 - Contact Moda Sales representative

Spotlight

Large Group Pharmacy

2026 *Pharmacy* benefit table

		Value	Select	Preferred	Non-Preferred	Select Specialty	Preferred Specialty	Non-Preferred Specialty
7 tier plans	R1.ID.26	\$5	\$10	\$30	\$50	\$10	20%	50%
	R2.ID.26	\$7	\$15	\$45	\$75	\$15	30%	50%
	R3.ID.26	\$10	\$20	\$60	50%	\$20	40%	50%
3 tier plans		Generic	Preferred Brand	Non-Preferred Brand				
	R4.ID.26	\$5	\$25	\$50				
	R5.ID.26	\$10	25%	50%				
	R6.ID.26	\$15	\$45	50%				

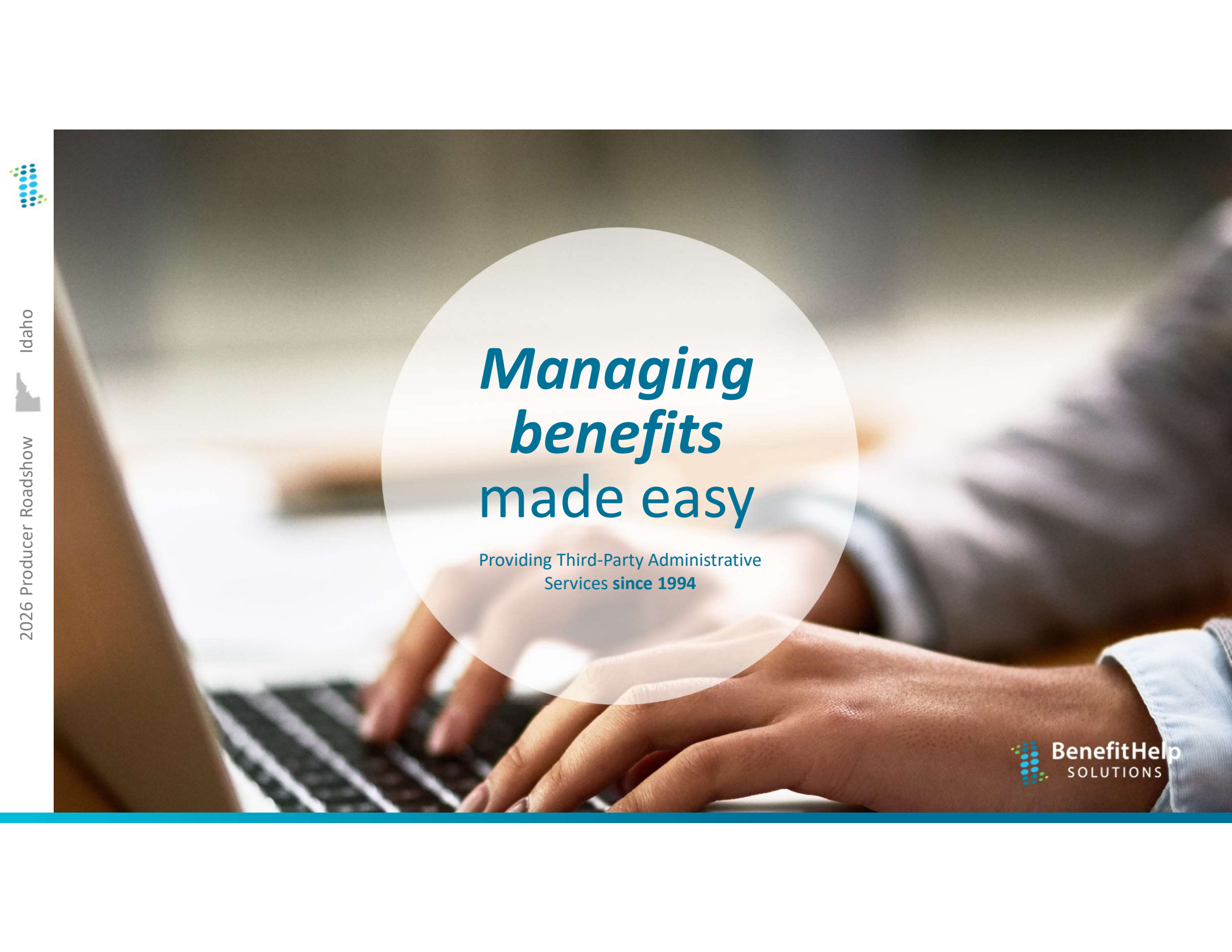
One copay for each 30 day supply

Spotlight

Reporting data (100+)

- Tiered enrollment
- Activity (experience) report
- Savings report
- Distribution of charges
- Distribution of paid charges
- Large claims
- Reconciliation
- Semi-annual cost & utilization report
- Ad Hoc reports





Managing benefits made easy

Providing Third-Party Administrative
Services **since 1994**



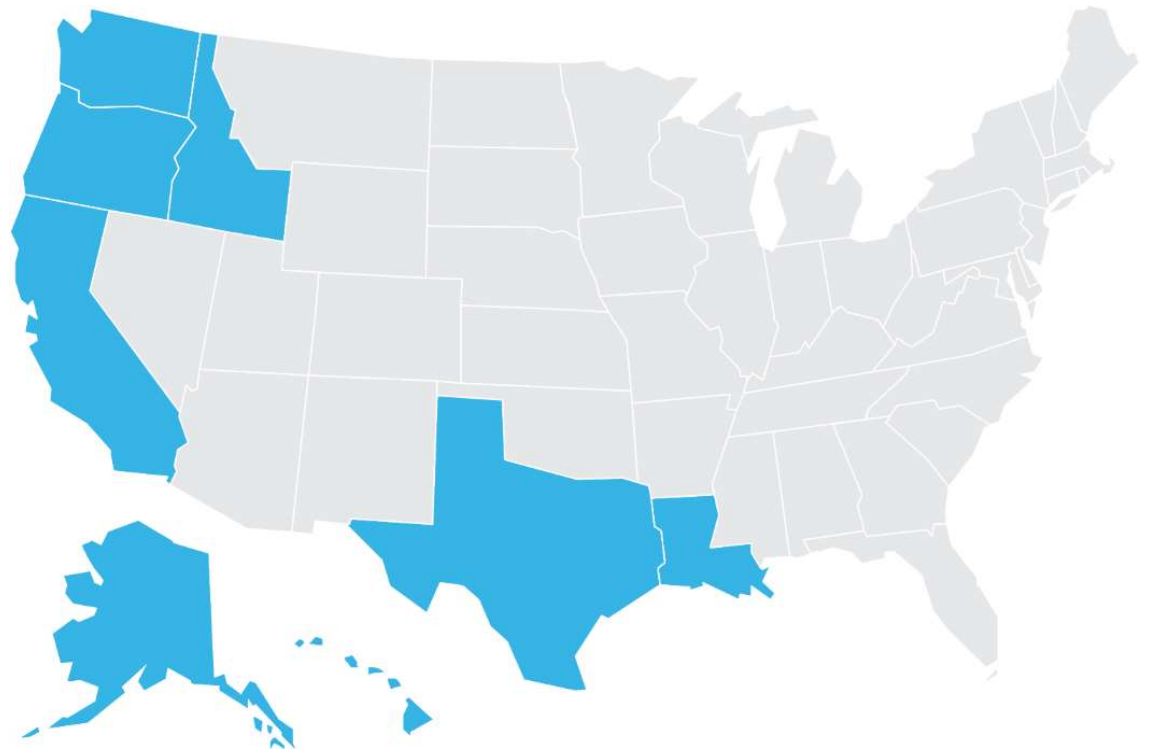
Idaho



2026 Producer Roadshow



- Full Service and self-service TPA administration services
- Dedicated Account Manager
- In-House Compliance
- Mobile First Solution
- One Experience for every plan
- Advanced Reporting
- Customized Plan Options
- Expanded service area





Products and Services



Flexible
Spending Account



Dependent
Care Account
Included with FSA Plans



Commuter Expense
Reimbursement Account
Included with FSA Plans



Health
Reimbursement
Arrangement



Health Savings
Account -Packaged
w/Moda 51+



Lifestyle
Spending Account



COBRA* -Packaged
w/Moda 51+



Direct Bill
and Retiree
Administration



Premium Only
Plans (POP)
\$150 Initial
and \$75 renewal

*Administration fees are on a sliding scale based on employer size.
Reduced fees available for clients with multiple BHS services.

Moda HDHP Plan with Integrated HSA

Effective 1/1/2026, Large Group (51+)

- Small Groups (TBD)

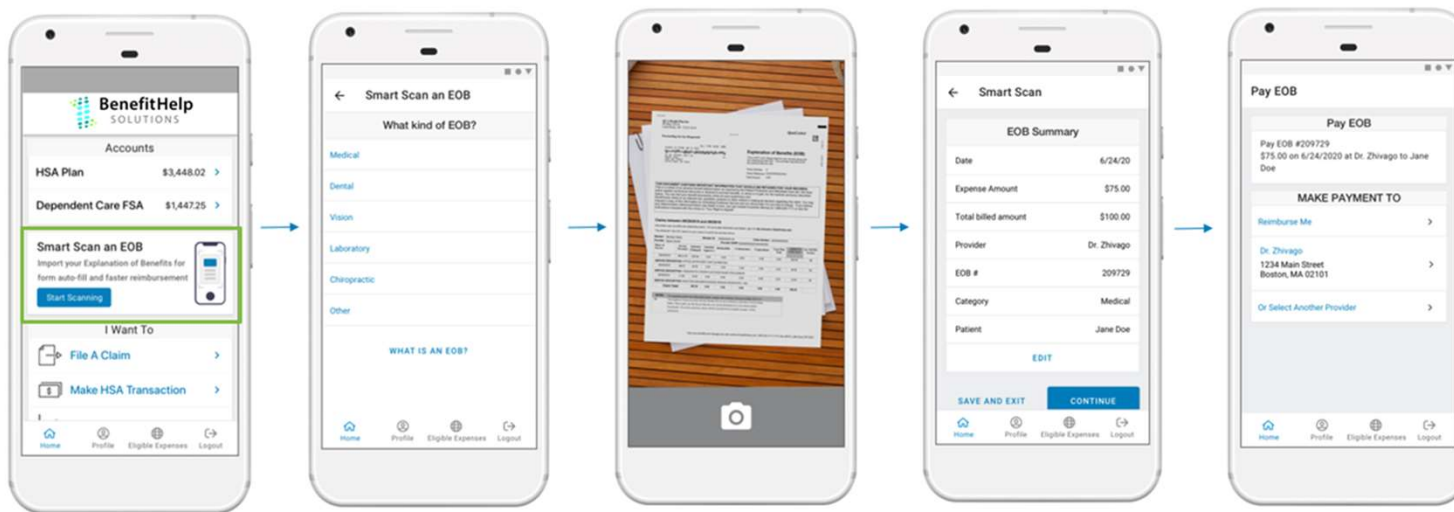
Integrated product features

- Included in Moda HDHP
- Automated account setup
- Integrated enrollment and ongoing eligibility
- Claims integration
- Balance and account information on Moda member portal



EOB Smart Scan

- AI-driven solution that makes it easy to scan an EOB right from the mobile app and auto-fill expense details



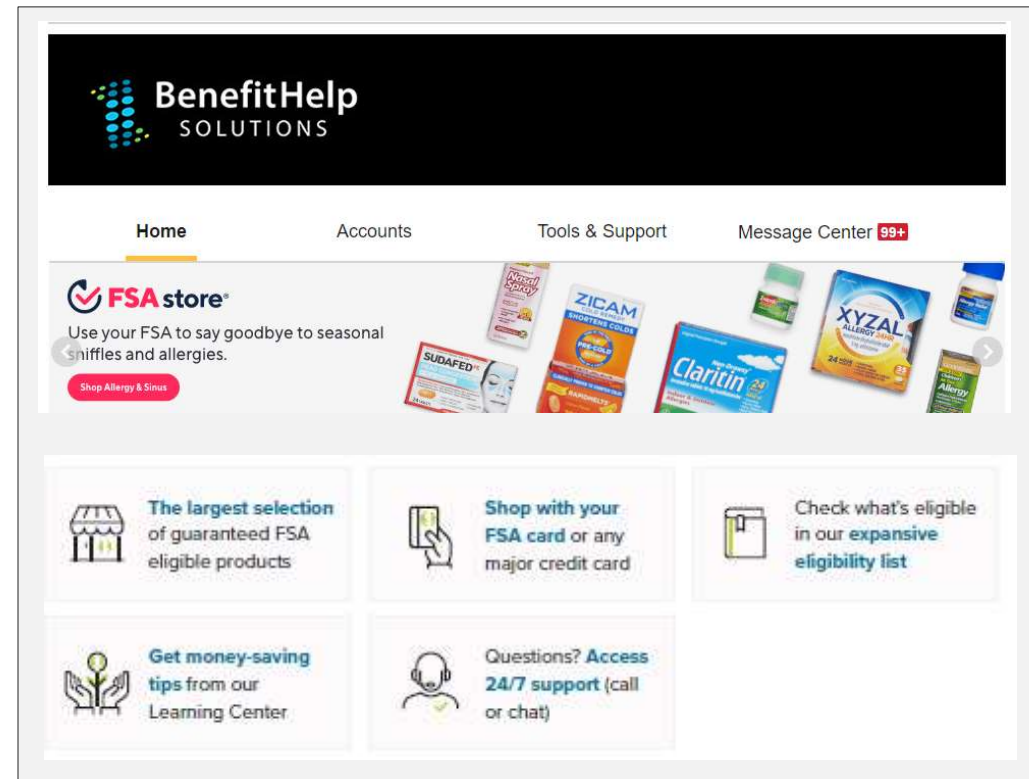
FSA Store Direct Pay

Purchase eligible items without debit card

View available balance while shopping for FSA eligible items

Checkout with secure “cardless” click

DirectPay will use FSA information to charge FSA store purchases



Employee Navigator Integration

COBRA
Reimbursement Accounts





Our promise
to you



- Partnership
- Member focused
- Communication and collaboration
- Commitment and predictability
- Prompt service
- Coverage your clients need with the flexibility they want



Questions?

Thank You