

# Moda Select

## Individual & family



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

Moda Health  
Plan, Inc.



2026

*Required filings that relate to these 2026 plans are currently under review by the applicable regulatory agencies and are subject to change until approved.*





# 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  
experience offering insurance  
plans for over 70 years



## \$0 Preventive care

Preventive exams, women's annual exams,  
well-baby care, and many immunizations  
and screenings, so you can stay healthy



## Prescription benefits

Comprehensive prescription drug  
coverage and an online-approved  
drug list tool [modahealth.com/pdl](https://modahealth.com/pdl),  
so you can confirm what's covered



## 24/7 doctor access

[CirrusMD app](#), so you can  
connect to a doctor in under a minute,  
anytime, anywhere, at no cost

Get to know us at [modahealth.com/idaho](https://modahealth.com/idaho)



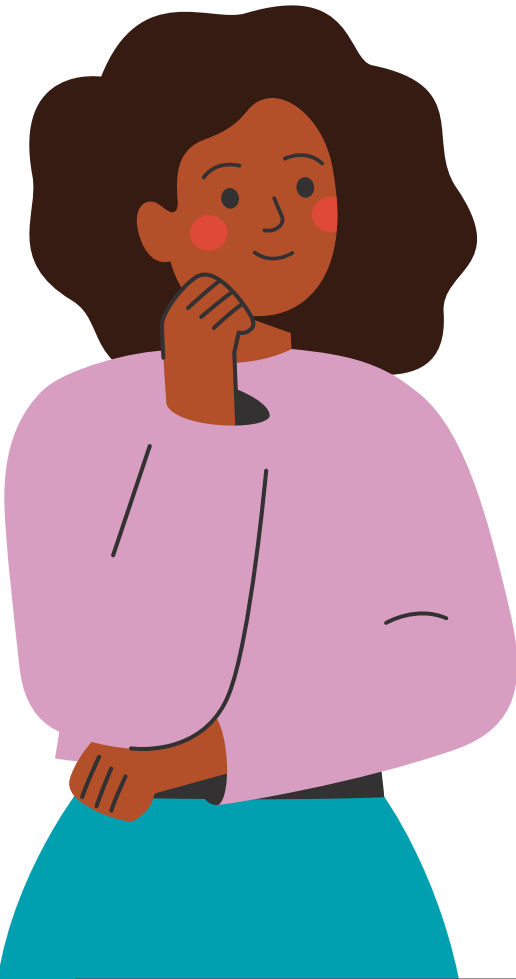
**Choose a better experience.**  
Enroll today at [modahealth.com/shop](https://modahealth.com/shop)



# Make a better choice

**Insurance can be confusing.** We want to make the experience better for you by helping you understand your choices.

When selecting your plan, you want to know:



- ? **Is my provider in my network?**  
Learn more on page 6.
- ? **How does the plan work?**  
Look at our plan comparison chart on page 8.
- ? **What plan is right for me?**  
Learn about your plan options on page 5.
- ? **Are my medications covered?**  
Look them up on the medication search page at [modahealth.com/pdl](https://modahealth.com/pdl).
- ? **Where can I find medical plan rates and premium details for my family?**  
Visit [modahealth.com/shop](https://modahealth.com/shop).

# Find a health plan that fits your life

Jessica likes **Affordability.**  
Great if she doesn't see her doctor much but wants protection from big bills.

**Bronze**

- Lower monthly premium
- You pay more when you get care

Dave likes **Stability.**  
A smart choice if he wants more coverage without paying too much each month.

**Silver**

- Balanced monthly premium and care costs
- You might save more if you qualify for extra help

Karin likes **Security.**  
This is her best option if she sees doctors often and takes medicine every day.

**Gold**

- Higher monthly premium
- You pay less when you get care

## Not sure which plan to pick?

Ask yourself these questions. If you answer "yes," the checked plan might be right for you.

	Bronze	Silver	Gold
Will I see a doctor or specialist often?		✓	✓
Will I have higher medical bills this year?			✓
Do I take ongoing medications?		✓	✓
Am I covering a spouse or family?		✓	
Do I mostly need checkups?	✓		
Do I like knowing what I'll pay (like copays)?		✓	✓
Do I qualify for extra help paying for care?		✓	✓



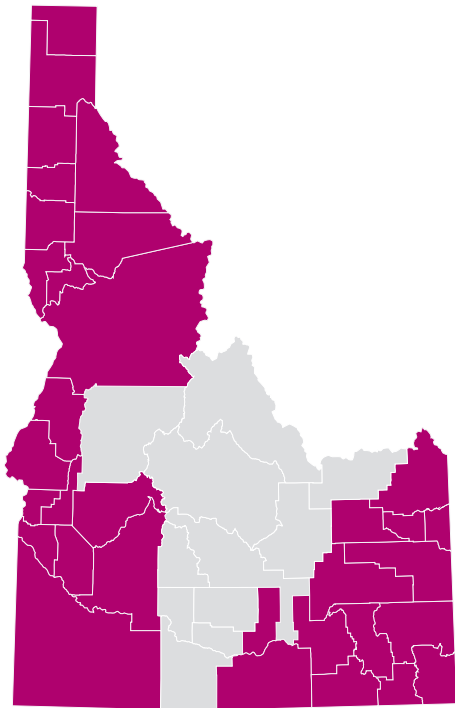
**Ready to choose?**  
Make your selection at [modahealth.com/shop](https://modahealth.com/shop)



**Still unsure?** Just call us at **855-718-1767**.  
We're here to help you find the right fit.

# The *Moda Select* 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.



The *Moda Select* Network is for members living in these counties:

Ada	Bonner	Elmore	Latah	Payette
Adams	Bonneville	Franklin	Lewis	Power
Bannock	Boundary	Fremont	Madison	Shoshone
Bear Lake	Canyon	Gem	Minidoka	Teton
Benewah	Caribou	Idaho	Nez Perce	Washington
Bingham	Cassia	Jefferson	Oneida	
Boise	Clearwater	Kootenai	Owyhee	



See if your doctor is in-network at [modahealth.com/modaselect](https://modahealth.com/modaselect)



### Care when *outside* of Idaho

When you’re traveling outside of Idaho, you’ll get full-service medical care with in-network benefits through:

- **Moda Select** service areas in Alaska and Texas
- **Affinity Network** service areas in Oregon
- **Aetna® PPO Network** through Aetna Signature Administrators® nationwide. This includes service areas *outside* the **Moda Select Network** in Alaska, Texas and *outside* the **Affinity Network** in Oregon.

To get started, go to [modahealth.com/findcare](https://modahealth.com/findcare) and select your network.

### Health partners in your area

#### Treasure Valley



#### North Idaho



#### Eastern Idaho



#### South Central Idaho



#### Southeast Idaho



Not all providers at these locations are in-network.



2026 *Moda Select* medical plans

						<div>Direct plan</div>			
	Gold plans		Silver plans			Silver plan	Bronze plans		
	Moda Select Idaho Gold 1100 + Vision Exam	Moda Select Idaho Gold 2200 + Vision Exam	Moda Select Idaho Silver 3000 + Vision Exam	Moda Select Idaho Silver 4000 + Vision Exam	Moda Select Idaho Silver 6400 + Vision Exam	Moda Select Idaho Silver 2900 Direct	Moda Select Idaho Bronze 9200 + Vision Exam	Moda Select Idaho Bronze 10,000 + Vision Exam	Moda Select Idaho Bronze HDHP 7500
What you pay for the <i>in-network</i> care you receive each year									
Deductible per person	\$1,100	\$2,200	\$3,000	\$4,000	\$6,400	\$2,900	\$9,200	\$10,000	\$7,500
Deductible per family	\$2,200	\$4,400	\$6,000	\$8,000	\$12,800	\$5,800	\$18,400	\$20,000	\$15,000
Out-of-pocket max per person	\$8,000	\$7,600	\$8,500	\$8,900	\$7,400	\$8,700	\$9,500	\$10,000	\$7,500
Out-of-pocket max per family	\$16,000	\$15,200	\$17,000	\$17,800	\$14,800	\$17,400	\$19,000	\$20,000	\$15,000
Out-of-network benefits available	✓	✓	✓	✓	✓	✓	✓	✓	✓
Benefits that make up your plan and what you pay									
Primary Care Provider (PCP) office visit	\$15 per visit	\$10 per visit	\$25 per visit	\$10 per visit	\$25 per visit	\$35 per visit	\$50 per visit	\$50 per visit	0% after deductible
Specialist office visit	\$30 per visit	\$30 per visit	\$70 per visit	\$50 per visit	\$70 per visit	\$70 per visit	\$100 per visit	\$125 per visit	0% after deductible
Urgent care visit	\$30 per visit	\$30 per visit	\$70 per visit	\$50 per visit	\$70 per visit	\$70 per visit	\$100 per visit	\$125 per visit	0% after deductible
Virtual care visit	\$5 per visit	\$0 per visit	\$15 per visit	\$5 per visit	\$15 per visit	\$25 per visit	\$40 per visit	\$40 per visit	0% after deductible
Outpatient diagnostic X-ray and lab	15% after deductible	10% after deductible	35% after deductible	\$60 per day per provider	35% after deductible	35% after deductible	25% after deductible	\$75 per day per provider	0% after deductible
Emergency room visit	15% after deductible	10% after deductible	35% after deductible	\$400 after deductible	35% after deductible	35% after deductible	25% after deductible	0% after deductible	0% after deductible
Spinal manipulation services	\$30 per visit	\$30 per visit	\$70 per visit	\$50 per visit	\$70 per visit	\$70 per visit	\$100 per visit	\$125 per visit	0% after deductible
Behavioral health office visit	\$15 per visit	\$10 per visit	\$25 per visit	\$10 per visit	\$25 per visit	\$35 per visit	\$50 per visit	\$50 per visit	0% after deductible
Physical, speech or occupational therapy visit	\$30 per visit	\$30 per visit	\$70 per visit	\$50 per visit	\$70 per visit	\$70 per visit	25% after deductible	0% after deductible	0% after deductible
Inpatient/outpatient care	15% after deductible	10% after deductible	35% after deductible	40% after deductible	35% after deductible	35% after deductible	25% after deductible	0% after deductible	0% after deductible
Prescription medication <sup>1</sup>									
Value	\$2	\$2	\$2	\$2	\$2	\$2	\$2	\$2	0%
Select	\$10	\$5	\$20	\$20	\$20	\$20	\$25	\$20	0% after deductible
Preferred	30% after deductible	30%	40% after deductible	40%	40%	40%	40%	40%	0% after deductible
Non-Preferred	50% after deductible	50%	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	0% after deductible
Preferred Specialty	30% after deductible	30%	40% after deductible	40%	40%	40%	40%	40%	0% after deductible
Non-Preferred Specialty	50% after deductible	50%	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	0% after deductible
Things to consider when choosing your plan									
Features and special benefits included in your plan	PCP +	PCP +	PCP +	PCP +	PCP +	PCP +	PCP +	PCP +	PCP HSA +

1 One copay per 30-day supply

These benefits and Moda Health Plan policies are subject to change in order to be compliant with state and federal guidelines. This document provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

Plan highlights

PCP


Choose a PCP

To help you manage your health, we highly encourage selecting an in-network PCP

✓

Out-of-network available

For out-of-network benefits, scan the QR code, then click on Idaho to view Summaries of Benefits and Coverage (SBCs) with detailed information on each plan.



Direct plan

Our Direct plan is only available for purchase through Moda Health. It is not available at YourHealthIdaho.org. If you are not eligible for tax credits you may save on premiums by purchasing this plan at [modahealth.com/shop](#).

HSA

Health savings account (HSA)

Our HSA-compatible, high-deductible health plan (Bronze HDHP 7500) gives you flexibility and choice. You have the freedom to choose any financial institution for your HSA. You can use HSA tax-free dollars to pay for deductibles, coinsurance and other qualified expenses not covered by your health plan.

+

Included with *all* plans:

Unlimited mental health and substance use disorder in-person office visits

PTRehabilitation and habilitation benefits (physical, occupational and speech therapy) limited to separate 20 sessions per year

Spinal manipulation limited to 18 visits per year

Pediatric vision for under age 19, including vision exam, glasses, lenses or contacts once per calendar year

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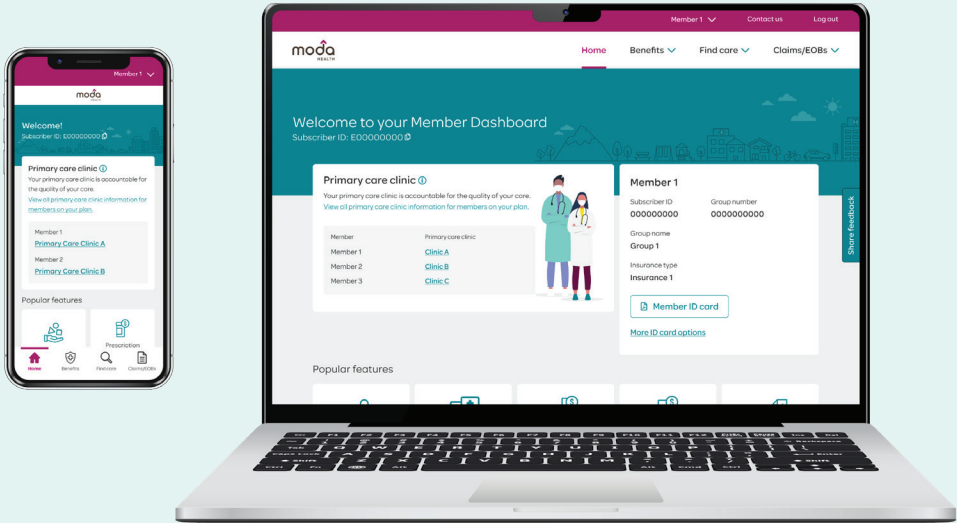
ID IND Brochure 2026

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# Member perks to reach *your health goals*

Save money as you work toward better health with exclusive discounts, programs and tools for members.

These additional services are not insurance, may not be available in all areas, and may be discontinued at any time.



Support for life's everyday challenges — *at no cost to you*



### Tools

- Health assessments
- Prescription price check
- Text a doctor 24/7



### Discounts

- Gym memberships
- Acupuncture, chiropractic, therapeutic massage (once plan benefit limit has been reached)
- Popular health and fitness brands (like Vitamix® and Garmin®)



### Coaching and care

- Health coaching
- Care coordination
- Individual Assistance Program (see page 11 for details)
- Emergency medical assistance when traveling



### Mental health support

- 12 weeks of mobile therapy from a private therapist through your smartphone

### We all need a little help sometimes.

Your plan includes free, confidential help through the Individual Assistance Program (IAP). You and your eligible family members can use this support for a variety of personal concerns, including:

- Marital/relationship issues
- Feeling stressed or anxious
- Dealing with grief or loss
- Finding childcare or eldercare
- Legal advice
- And more

You'll talk with professional counselors who can help you identify problems, set goals and make a plan that works for you.

### You also get free mental health care when you need it, including:

- 4 free virtual therapy visits from in-network providers
- You can keep seeing the same provider after the 4 free visits
- 24/7 support and help finding care



**Choose a better experience.**  
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# Ready to choose *better health?*

- 1 Select a health plan
- 2 Enroll and get started...

Shop our plans at [modahealth.com/shop](https://modahealth.com/shop)

Call us at 855-718-1767 or your agent to enroll

Enroll online at [modahealth.com/shop](https://modahealth.com/shop)



## What happens after you enroll?

### 1. After you enroll...

You'll get your welcome materials and member ID card in the mail. It tells you what's in your plan and how to use it to get the most out of your benefits. Be sure to keep your ID card handy when you visit your doctor or pick up medicine.

### 2. Create your Member Dashboard account

Go to [modahealth.com](https://modahealth.com) and select "Create an account." Your personal dashboard helps you see your claims, search for doctors and manage your plan. It's quick and easy to set up.

### 3. Pay your first bill

After you sign up, we'll send you an invoice. Your first payment starts your plan, so make sure to pay it on time to start your coverage.

Questions? *We're here to help!* | [Ind&MedSuppSales@modahealth.com](mailto:Ind&MedSuppSales@modahealth.com) | 855-718-1767



**ATENÇÃO:** Se você fala Português do Brasil, serviços gratuitos de assistência linguística estão disponíveis para você. Auxílios e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-877-605-3229 (TTY: 711) ou fale com seu provedor.





## Individual & family

Medicare Supplement

Small group

Large group

**Questions?** *We're here to help.*

Contact a Moda Health agent or call us at  
855-718-1767. TTY users, please call 711.

[Ind&MedSuppSales@modahealth.com](mailto:Ind&MedSuppSales@modahealth.com)  
[modahealth.com/idaho](https://modahealth.com/idaho)



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