

Moda Select

Individual & family

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



Moda Health
Plan, Inc.



2025



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 in the Pacific Northwest



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, 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 except for High-Deductible Health Plans (HDHP)



Choose a better experience.

Enroll today at 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.



Are my medications covered?

Look them up on the medication search page at modahealth.com/pdl.



Learn more about the Moda Select individual and family plans on page 8

Which plan is right for you?

	● Gold	● Silver	● Bronze
Monthly premium	\$\$\$	\$\$	\$
Out-of-pocket costs	\$	\$\$	\$\$\$
Great if you...	use a lot of healthcare use a little healthcare		



Ready to choose?

Make your selection at modahealth.com/shop

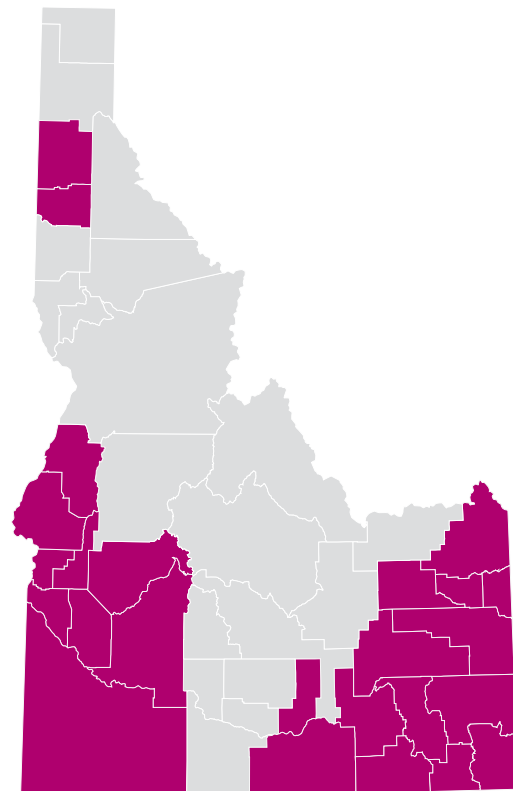


Are my medications covered?

Look them up at modahealth.com/pdl

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 residents living in these counties:

Ada	Bingham	Cassia	Jefferson	Owyhee
Adams	Boise	Elmore	Kootenai*	Payette
Bannock	Bonneville	Franklin*	Madison	Power
Bear Lake*	Canyon	Fremont	Minidoka	Teton
Benewah*	Caribou	Gem	Oneida	Washington

* New for 2025



See if your doctor is in-network at modahealth.com/modaselect



? Are services available out-of-network?

Yes! All of our Idaho plans include both in- and out-of-network benefits. You can see out-of-network providers, but you'll receive the most savings when you see an in-network provider.

? Can I get care outside of the service area?

Yes! We have options based on where the care is located. Please contact our team at 855-718-1767 with questions about where you can obtain care.

Health partners in your area

Treasure Valley



Northern Idaho



Eastern Idaho



South Central Idaho



Southeast Idaho



Not all providers at these locations are in-network.

2025 *Moda Select* medical plans

	Gold plans		Silver plans			Bronze plans		
	Moda Select Gold 1000 + Vision Exam	Moda Select Gold 2200 + Vision Exam	Moda Select Silver 3000 + Vision Exam	Moda Select Silver 4000 + Vision Exam	Moda Select Silver 6400 + Vision Exam	Moda Select Bronze 8900 + Vision Exam	Moda Select Bronze 9200 + Vision Exam	Moda Select Bronze HDHP 7500
What you pay for the <i>in-network</i> care you receive each year								
Deductible per person	\$1,000	\$2,200	\$3,000	\$4,000	\$6,400	\$8,900	\$9,200	\$7,500
Deductible per family	\$2,000	\$4,400	\$6,000	\$8,000	\$12,800	\$17,800	\$18,400	\$15,000
Out-of-pocket max per person	\$8,000	\$7,600	\$8,250	\$8,900	\$7,350	\$9,200	\$9,200	\$7,500
Out-of-pocket max per family	\$16,000	\$15,200	\$16,500	\$17,800	\$14,700	\$18,400	\$18,400	\$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	\$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	\$90 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	\$90 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	\$40 per visit	\$40 per visit	0% after deductible
Emergency room visit	15% after deductible	10% after deductible	35% after deductible	\$400 after deductible	35% after deductible	10% 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	\$90 per visit	\$125 per visit	0% after deductible
Mental health and substance use disorder office visit	\$15 per visit	\$10 per visit	\$25 per visit	\$10 per visit	\$25 per visit	\$50 per visit	\$50 per visit	0% after deductible
Outpatient rehabilitation	\$30 per visit	\$30 per visit	\$70 per visit	\$50 per visit	\$70 per visit	10% 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	10% after deductible	0% after deductible	0% after deductible
Prescription medication¹								
Value	\$2	\$2	\$2	\$2	\$2	\$2	\$2	0%
Select	\$10	\$5	\$20	\$20	\$20	\$20	\$20	0% after deductible
Preferred	30% after deductible	30%	40% after deductible	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	0% after deductible
Preferred specialty	30% after deductible	30%	40% after deductible	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	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 +	HSA PCP +

Plan highlights

✔ Out-of-network benefits available

For out-of-network benefits, scan the QR code, then click the Summary of Benefits (SOB) link for detailed information on each plan.



PCP Choose a PCP

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

HSA Health savings account

Our health savings account (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

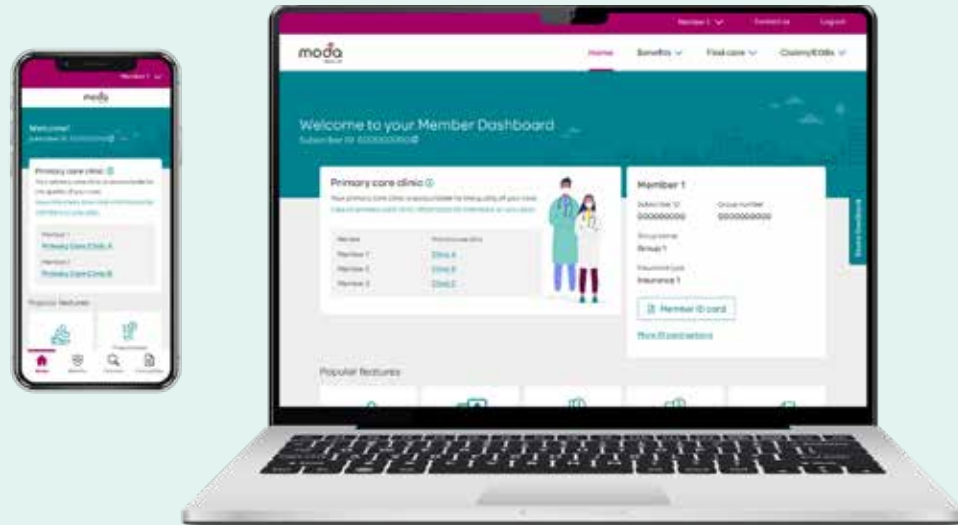
- 🧠** Unlimited mental health and substance use disorder in-person office visits
- PT** Rehabilitation and habilitation benefits (physical, occupational and speech therapy) limited to separate 20 sessions per year
- 🏠** Spinal manipulation limited to 18 visits per year

¹ One copay for a 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.

Member perks to reach *your health goals*

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



Convenient with modern ways to stay healthy, like texting a doctor and virtual appointments



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 (including work issues, family relationships, depression, anxiety and grief)
- Emergency medical assistance when traveling

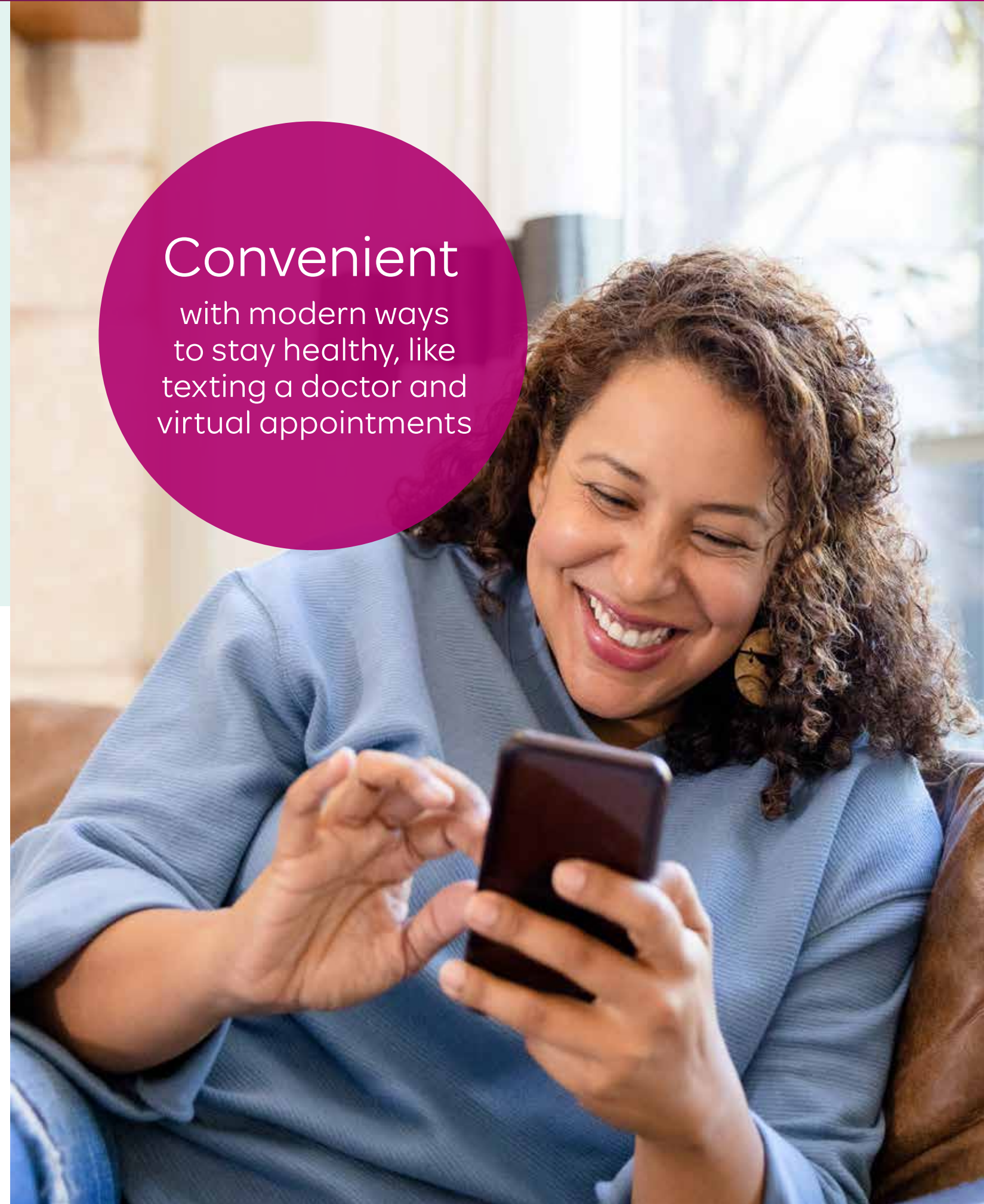


Mental health support

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






Choose a better experience.
Enroll today at modahealth.com/shop





Ready to choose better health?

-  Learn more about our plans at modahealth.com/idaho
-  Call us at 855-718-1767 or your agent to enroll
-  Enroll online at modahealth.com/shop

Questions? *We're here to help!*

Ind&MedSuppSales@modahealth.com | 855-718-1767

Nondiscrimination notice

We follow federal civil rights laws. We do not discriminate based on race, religion, color, national origin, age, disability, gender identity, sex or sexual orientation.

We provide free services to people with disabilities so that they can communicate with us. These include sign language interpreters and other forms of communication.

If your first language is not English, we will give you free interpretation services and/or materials in other languages.

If you need any of the above, call:

844-931-1775 (TDD/TTY 711)

If you think we did not offer these services or discriminated, you can file a written complaint.

Please mail or fax it to:

Moda Partners, Inc.
Attention: Appeal Unit
601 SW Second Ave.
Portland, OR 97204
Fax: 503-412-4003

Scott White coordinates our nondiscrimination work:

Scott White,
Compliance Officer
601 SW Second Ave.
Portland, OR 97204
855-232-9111
compliance@modahealth.com

If you need help filing a complaint, please call Customer Service.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone:

U.S. Department of Health and Human Services
200 Independence Ave. SW, Room 509F
HHH Building, Washington, DC 20201
800-368-1019, 800-537-7697 (TDD)

You can get Office for Civil Rights complaint forms at hhs.gov/ocr/office/file/index.html.

modahealth.com/idaho



ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711).

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY:711)

注意：如果您說中文，可得到免費語言幫助服務。請致電1-877-605-3229（聾啞人專用：711）

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 1-877-605-3229 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 1-877-605-3229 (TTY: 711)

تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم (الهاتف النصي: 711) 1-877-605-3229

بولتے ہیں تو سانی (URDU) توجہ دیں: اگر آپ اردو اعانت آپ کے لیے بلا معاوضہ دستیاب ہے۔ پر کال کریں 1-877-605-3229 (TTY: 711)

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 1-877-605-3229 (текстовый телефон: 711).

ATTENTION : si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 1-877-605-3229 (TTY : 711)

توجہ: در صورتی کہ بہ فارسی صحبت می کنید، خدمات ترجمہ بہ صورت رایگان برای شما موجود است. با 1-877-605-3229 (TTY: 711) تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 1-877-605-3229 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistentendienste zur Verfügung. Rufen sie 1-877-605-3229 (TTY: 711)

注意:日本語をご希望の方には、日本語サービスを無料で提供しております。1-877-605-3229 (TTY、テレタイプライターをご利用の方は711)までお電話ください。

અગત્યનું: જો તમે (ભાષાંતર કરેલ ભાષા અહીં દર્શાવેલ) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે. 1-877-605-3229 (TTY: 711) પર કોલ કરો.

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍຄ່າ. ໂທ 1-877-605-3229 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (TTY: 711)

ATENȚIE: Dacă vorbiți limba română, vă punem la dispoziție serviciul de asistență lingvistică în mod gratuit. Sunați la 1-877-605-3229 (TTY 711)

THOV CEEB TOOM: Yog hais tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus, pub dawb rau koj. Hu rau 1-877-605-3229 (TTY: 711)

ត្រូវចងចាំ: បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្ទទៅកាន់លេខ 1-877-605-3229 (TTY: 711)

HUBACHIIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 1-877-605-3229 (TTY:711) tiin bilbilaa.

โปรดทราบ: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือด้านภาษาได้ฟรี โทร 1-877-605-3229 (TTY: 711)

FA'AUTAGIA: Afai e te tautala i le gagana Samoa, o loo avanoa fesoasoani tau gagana mo oe e le togotia. Vala'au i le 1-877-605-3229 (TTY: 711)

IPANGAG: Nu agsasaoka iti llocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 1-877-605-3229 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 1-877-605-3229 (obsługa TTY: 711)



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.

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modahealth.com/idaho



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