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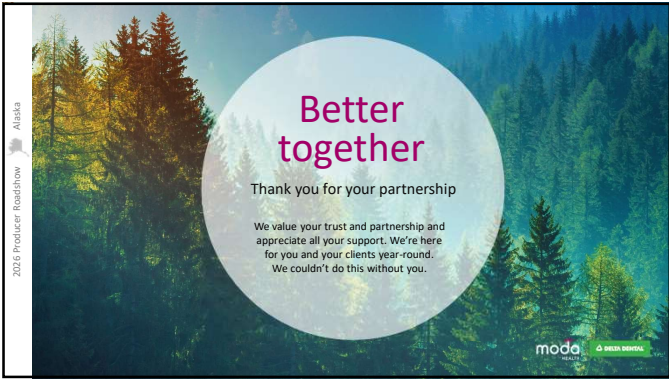
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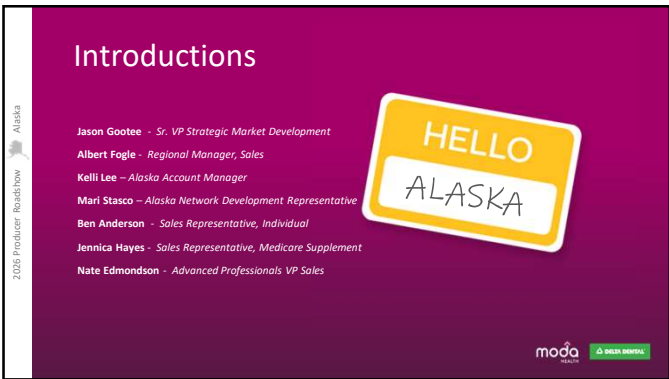
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Alaska

2026 Producer Roadshow

# Agenda

- Why Moda Health and Delta Dental
- 2026 Producer Commissions
- Local Presence
- Key 2026 benefits and YOY changes
- BHS
- Partnership

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DELTA DENTAL

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Alaska

2026 Producer Roadshow


# Why

## Moda Health and Delta Dental

- Coverage your clients need with the flexibility they want
- Local Medical and Dental plans, *better together*
- Alternative Funding arrangements
- Local service representatives, *better experience*

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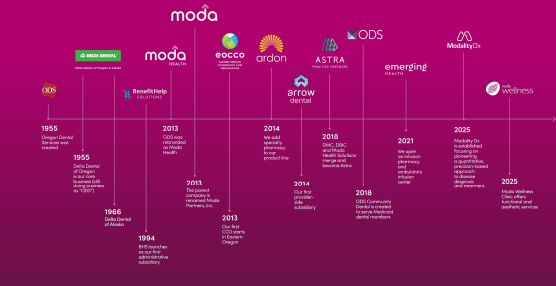
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Alaska

2026 Producer Roadshow

Trusted partner in Alaska since **2005**

## The Moda Family of companies: Strength in diversification



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2025 Producer Roadshow  
Alaska

COMMISSIONS

	2025	2026
<b>Medical</b>		
Large group*	5%	5%
At Alaska AHP	5%	5%
Small Group	\$60.00 PMPM	\$60.00 PMPM
Individual	\$18.00 PMPM	\$18.00 PMPM
Short Term Medical	20%	20%
<b>Dental</b>		
Large group*	5%	5%
At Alaska AHP	5%	5%
Small group	\$3.00 PMPM	\$3.00 PMPM
Individual	\$3.00 PMPM	\$3.00 PMPM
<b>Medicare</b>		
Medicare Supplement	15% years 1-6 for new enrollments 5% starting in year 7 of continuous enrollment until the policy terms	15% years 1-6 for new enrollments 5% starting in year 7 of continuous enrollment until the policy terms
VSP Vision Rider	10%	10%

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ALASKA BENEFIT

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2026 RATE FILING

	Medical	Dental
SMALL GROUP	7.9%	3.0%
INDIVIDUAL	5.3%	3.0%

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ALASKA BENEFIT

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Local Presence  
*We're active in your community.*



- Title sponsor of the Anchorage Mayor's Marathon Solstice Classic 8K
- University of Alaska Sponsorship
- Treadwell Ice Arena Sponsorship
- Anchorage Project Access
- Anchorage Dental Society
- American Cancer Society

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ALASKA BENEFIT

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Slide 8

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**AS1** Sales: You will need to add 2026 rate increases to this slide, once they are confirmed  
Alethea Sabia, 2025-08-08T22:54:35.416

**AF2** Add another line "Associated Industries"  
Albert Fogle, 2025-08-14T22:37:54.085





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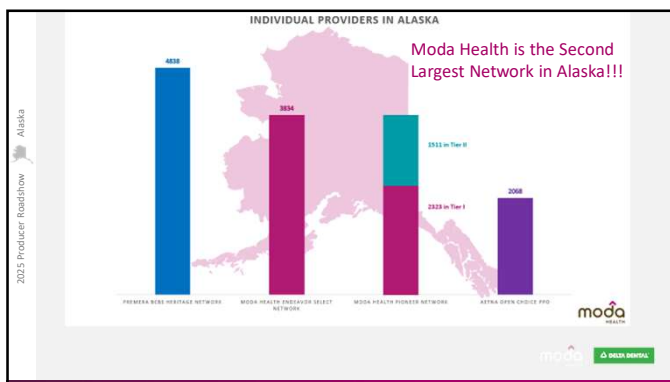
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AF1

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## Network Updates

- Number of new provider groups – 559\*
- Number of new individual providers – 2,321\*
- Upcoming New Providers – 100+ in the next 90 days
- Network Adequacy
  - Anchorage Municipality, Mat-Su Borough, Kenai Peninsula Borough, All of Southeast Alaska
  - Fairbanks North Star Borough needs:
    - Fairbanks ENT – Recently interested in contracting!!
    - Fairbanks Foot & Ankle

\* Since 7/1/2023

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## Slide 11

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**AF1** Please update this slide. The numbers will need updated when we get the new data.

Albert Fogle, 2025-07-21T20:27:36.579

## Slide 12

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**AF1** Network Update Slide

Albert Fogle, 2025-07-21T20:28:30.530

2026 Producer Roadshow

Alaska

### Endeavor Select will become Connexus

- Available Statewide for Large Groups
- Available for Associated Industries
- "Any Doctor" network in Alaska
- Coverage nationwide
- Members have access to BOTH Providence and Alaska Regional at the in-network benefit level

And all other rural facilities

ALASKA REGIONAL  
Bartlett Regional Hospital  
South Peninsula Hospital  
ALASKA NATIVE MEDICAL CENTER  
PeaceHealth

Providence Alaska Medical Center  
central peninsula hospital  
SEARHC

MAT-SU REGIONAL HOSPITAL

Outside Connexus service area members are covered by Aetna PPO Network for full-service medical care with in-network benefits

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

moda Aetna

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2026 Producer Roadshow

Alaska

### Pioneer will become Moda Select

- Limited-service area in Alaska
- Only network option for Moda Direct Groups
- A 3-tier network
- Employee must reside in Service Area
- Coverage in Oregon with Affinity Network
- Coverage in Texas & Idaho with Moda Select Network
- All other L48 coverage through Aetna PPO

**Tier 1**

ALASKA REGIONAL  
Bartlett Regional Hospital  
South Peninsula Hospital  
ALASKA NATIVE MEDICAL CENTER  
PeaceHealth

central peninsula hospital

SEARHC

MAT-SU REGIONAL HOSPITAL

**Tier 2**

First Choice Health

**Tier 3**

All other Alaska providers not in Tier One or Tier Two

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2026 Producer Roadshow

Alaska

### For care outside of Alaska

Connexus Network in Oregon, Idaho and SW Washington

Moda Select service areas  
Idaho and Austin Texas  
Affinity Network Service area in Oregon

Outside of those service areas:

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

moda Aetna

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## Slide 15

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**AF1** Oregon & Idaho need to be the magenta color since there is coverage in those states

Albert Fogle, 2025-08-14T22:39:40.702



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2026 Producer Roadshow  
Alaska

Spotlight

Individual Medical-2026 Plan Updates

- Plan Name Updates
  - Pioneer to Moda Select
  - Alaska included
  - Example: Moda Pioneer Bronze HDHP 5500 to Moda Select Alaska Bronze HDHP 5500
- Alaska Benchmark changes
  - TMJ Services covered
  - removed \$3,000 hearing aid dollar max. Added new limit of one hearing aid per ear every 3 years
  - changed hearing exam from once every 3 years to once per year
- Pediatric Dental
  - Cleanings and fluoride treatments updated to twice per calendar year
  - Teledentistry.com In-Network Provider
- Minimal plan benefit changes
  - In and Out of Network deductibles for Individuals and Families
  - Out of Pocket Maximums for Individuals and Families
- 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](mailto:Ind&MedSuppSales@modahealth.com)

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2026 Producer Roadshow  
Alaska

Spotlight

Individual Medical – Agent Resources

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

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2026 Producer Roadshow

**Spotlight** *Individual Medical – Application Best Practices*

- The Marketplace sends weekly files with enrollments and updates. It is not updated daily
- During OE, applications need to be submitted by the 15<sup>th</sup> of the month for an effective date of the first of following 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 1<sup>st</sup> 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 844-274-9117 or by completing an EFT form and sending it to Moda Health Individual Unit Billing & Eligibility [indunit@modahealth.com](mailto:indunit@modahealth.com)

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**Spotlight** *Short Term Medical*

- Also known as limited-duration or gap insurance
- Temporary medical insurance
- Affordable solution to protect the insured
- Not considered adequate coverage through the Affordable Care Act (ACA)
- Pre-existing conditions are not covered and STM does not cover everything. However, it does cover:
  - Outpatient visits to the doctor
  - Emergency room visits
  - Hospital stays
  - Surgeries required for illness or injury
  - Related x-rays and laboratory services
  - Medical Transportation

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**Spotlight** *Short Term Medical – Why enroll?*

Between jobs and doesn't want to pay high COBRA premiums

Waiting to become eligible for Medicare

In need of coverage until the Open Enrollment Period begins

Not yet eligible for a major medical plan through an employer

Dependents aging off from parent's plan

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Alaska

2026 Producer Roadshow

Spotlight

Short Term Medical

Deductible:

Choose from \$500, \$1,000, \$2,500, \$5,000 or \$7,500

Coinsurance:

Once you meet your deductible, choose how much you pay for covered expenses – 20%, 30% or 50%.

Pharmacy:

Choose whether you'd like to include outpatient prescription reimbursement with your plan.

\$10,000 of coinsurance

You pay 100%

Deductible

Deductible met

You pay your % of covered expenses

We pay your % of covered expenses

Coinsurance

Coinsurance met

We pay 100% of covered expenses\*

\*up to \$1 million per person/per policy for covered expenses

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2026 Producer Roadshow

Spotlight

Short Term Medical

- **Access:** No network. See any medical provider in U.S. for covered benefits.
- **YOY changes for AK STM:**
  - No changes
- **Local Differentiators:** All plans include
  - Accidental death: \$25,000 (covered adults) \$5,000 (covered children)
  - Emergency medical assistance while traveling outside state/country
- **Where to enroll and shopping experience**
  - [modahealth.com/short-term-medical](https://modahealth.com/short-term-medical)
  - Access via your broker link

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2026 Producer Roadshow

Medicare Supplement Plans

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Spotlight

Medicare Supplement

- **Network Access:**
  - No network. See any provider, nationwide in the U.S. who accepts Medicare
- **YOY changes for AK Med Supp:**
  - Current rates are good through 2/28/2026
  - Rates for 3/1/26 are tbd
- **Local Differentiators:**
  - Competitive rates
  - Value-added benefits (refer to slide 33)
  - Local customer service
  - New in 2026, we will be including a Delta Dental PPO and a Premier Dental option on the Medicare supplement application.
- **Where to enroll:** Online at ModaMedicare.com or by using your personal url link. Paper applications also accepted.

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Spotlight

Medicare Supplement

**If you were eligible for Medicare before Jan 1, 2020**

We offer standardized Medicare Supplement Plans, A, F, G and N. We also offer Plans F and G with a deductible option.

**If you were eligible for Medicare on or after Jan 1, 2020**

We offer standardized Medicare Supplement Plans, A, G and N. We also offer Plan G with a deductible option.

Benefits	Plans available to all applicants				Medicare eligible before 2020
	A	G	N	F	
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	
Blood (first three pints)	✓	✓	✓	✓	
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	
Skilled nursing facility confinement	✓	✓	✓	✓	
Medicare Part A deductible		✓	✓	✓	
Medicare Part B deductible				✓	
Medicare Part B excess charges		✓	✓	✓	
Foreign travel emergency (up to plan limits)		✓	✓	✓	
Out-of-pocket limit					✓

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Group Plan Offerings

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2026 Producer Roadshow

**Spotlight** *Small group*

- **Network Access:** Moda Select
- **YOY changes for AK SG:**
  - Pioneer network becomes Moda Select Network
  - Aetna becomes full-service wrap, versus urgent/emergent only
  - TMJ Services covered (AK EHB Update)
  - Hearing – 1 per ear every 3 years (AK EHB Update)
- **Local Differentiators:**
  - An increase in 559 provider groups & 2,300+ providers in Tier 1
  - Embedded in plans: pediatric and adult vision, hearing, and EAP
  - DeltaVision
- **Where to get a quote:**
  - Rate Finder
  - Contact Moda Sales representative

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**Spotlight** *Large Group (51+)*

- **Network Access:** Connexus & Moda Select
- **YOY changes for AK LG:**
  - Endeavor Select Network becomes Connexus Network
  - First Choice Network is removed as the Wrap Network for Connexus Network
  - Members now have access to BOTH Providence and Alaska Regional at the in-network benefit level
  - TMJ services covered (AK EHB Update)
  - Hearing – 1 per ear every 3 years (AK EHB Update)
  - Pharmacy Plan Changes – 6 plan options & Value is \$5 Copay
- **Local Differentiators:**
  - Flexibility
  - Local service
  - Vision V1003 provides a plan year dollar amount of \$300 for vision services
  - Delta Vision
- **Where to get a quote:**
  - Moda Sales representative

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**Spotlight** *2026 ASO, Stop Loss & Equal Funding*

- **Administrative Services Only (ASO)**
  - 100+ enrolled employees
  - Stop Loss coverage up to \$500K
  - Customizable benefits and network options
  - Navitus PBM is a transparent pass through with **NO SPREAD PRICING**
  - Wellness programs and health coaching
  - Standard and custom reporting
  - Variety of vendor relationships (Garner Health, Sword, Behavioral Health)

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## Slide 30

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**AF1** Revise the page to mimic the large group slide

Albert Fogle, 2025-08-14T22:37:25.069



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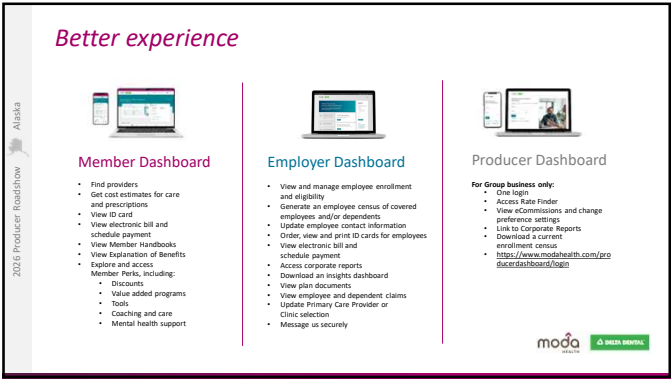
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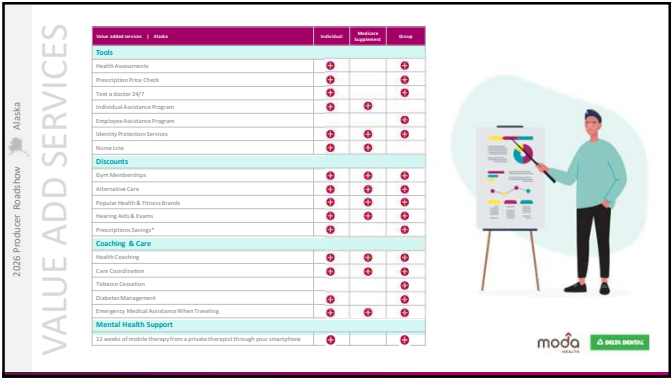
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2026 Producer Roadshow  
Alaska

## Who is Associated Industries?



Business Services • Commercial Construction  
Health Industry • Manufacturing • Retail

- Formed in 1910, AI is a non-profit employer association governed by a volunteer board comprised of members from various industries.
- In 1954, recognizing a need for small employers to have access to comprehensive and affordable employer-sponsored benefits and administrative support, AI launched the Associated Employers Trust (AHP).
- In 2014, AI established industry-specific trusts to meet the bona fide association criteria from the Department of Labor.
- AI through their Moda partnership has facilitated competitive pricing for small businesses throughout Alaska since 2021, nearing 200 participating employers.



ASSOCIATED INDUSTRIES

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2026 Producer Roadshow  
Alaska

## Associated Industries Membership

- **Basic Membership — \$645 annually — No Change For 2026!**
  - \$0 for Anchorage Home Builder Association Members
  - 25% Discount for Anchorage, Chugiak ER, Fairbanks, Juneau, Ketchikan and Kodiak Chamber of Commerce & Associated General Contractors of Alaska Members
- Basic Membership Provides Access To:
  - Association Health Plan
  - Consolidated Billing & COBRA Administration
  - 401K Program for Small Businesses
  - Workforce Training Resources
  - Owner HR Support Line
  - Digital HR Tool Kit HR Self-Assessment
  - Member Newsletter and eAlerts
- Employers participating in the Association Health Plan must be an active member of Associated Industries. Producers are not required to be members.



ASSOCIATED INDUSTRIES

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Alaska  
2026 Producer Roadshow

### Associated Industries Alaska Health Trusts

- This collaborative program makes it easier for small employers to offer a comprehensive benefits package.
- Members have access to:
  - Quality health plans
  - Dental and Vision coverage
  - Basic life/AD&D
  - Employee Assistance Program
  - High-touch service model
  - Carrier resources



ASSOCIATED INDUSTRIES

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Alaska  
2026 Producer Roadshow



### Quote Request Details

- Available to the small group market (1-50 employees; can renew up to 99 employees)
- AP Connect Portal is point of entry
- Data elements:
  - Member level census
  - Current/renewal rates
  - Current benefit details
  - Field underwriting information encouraged!
- Standard turnaround time is 2-3 business days
- On and off anniversary proposals available
- AP is your resource for one-on-one training for AP Connect

ASSOCIATED INDUSTRIES

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Alaska  
2026 Producer Roadshow

### 2026 Plan Year Highlights & Opportunities

Product Changes To Note

- Pioneer 500, 1000, and Denali 1000 being sunset
- Additional medical plans expected in 2027

Network Expansion and Rebranding – Connexus and Moda Select

- Connexus Network replaces Endeavour Select and now includes Providence
- Connexus exclusively available to small groups through the AI-Industry Trusts
- Moda Select replaces Pioneer Network; represents less than 10% of current membership
- Aetna PPO network available in geographic footprints not serviced under Connexus
- Network expansion eliminates the primary barrier to employer movement to the Trust(s)

There And Back Again...

- Regulatory objections related to pricing conventions addressed
- Risk management strategies reintroduced; retention target of 88%
- Sales acceleration expected with a goal of 50+ new groups

Strategies That Drive Success

- Targeting new inventory, leveraging marketing/membership partner assets
- Moda "cross solve" opportunities
- Speed to market, providing what our producers need faster and more efficiently

ASSOCIATED INDUSTRIES

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# AIMS Third Party Administration

Delivering efficient administrative services, managing eligibility, premium collection, and compliance for seamless benefit plan operations. AIMS handles the "data and dollars" for you and your clients!

- Seamlessly manages member eligibility and enrollment changes through a secure online portal.
- Automated data sharing with carriers, ensuring accuracy and compliance with industry standards.
- Full COBRA administration support, from notifications to premium billing and compliance tracking.
- Access to invoices, census information, and other data points for producers and employers.
- State-of-the-art security protocols ensure data protection and HIPAA compliance.
- Dedicated support team available telephonically or via email.

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## Access the Alaska Producer Portal

Scan the QR code to view producer information, download forms, and get the latest updates. We'll also be providing a one-pager highlighting the Alaska program in marketing resources.



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Use the dedicated program email for general inquiries. Leverage your AP Sales Representative for strategic discussions. Reference the program website for collateral, guidelines, commission details, and more!

[AI-Alaska@advprofessionals.com](mailto:AI-Alaska@advprofessionals.com)    <https://app.strivebenefits.com/ai-alaska-producer>


**Sales Representatives**



Nathan Edmonson  
VP Sales & Marketing  
206.602.3558  
[nathan.edmonson@advprofessionals.com](mailto:nathan.edmonson@advprofessionals.com)



Tara Reynolds  
Senior Sales Representative  
253.541.6538  
[tara@advprofessionals.com](mailto:tara@advprofessionals.com)



Raven Mancias  
Senior Sales Representative  
206.410.7107  
[raven@advprofessionals.com](mailto:raven@advprofessionals.com)

Advanced Professionals Insurance & Benefit Solutions (AP)

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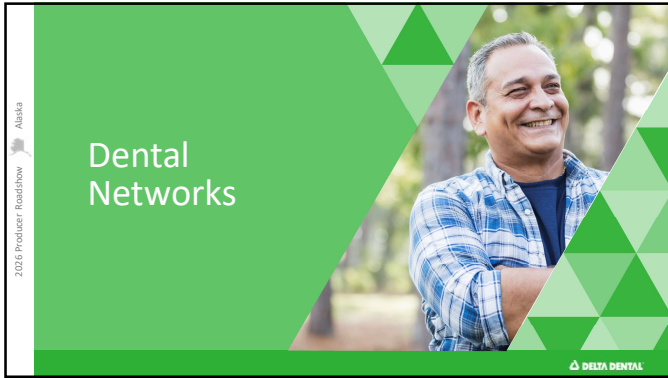
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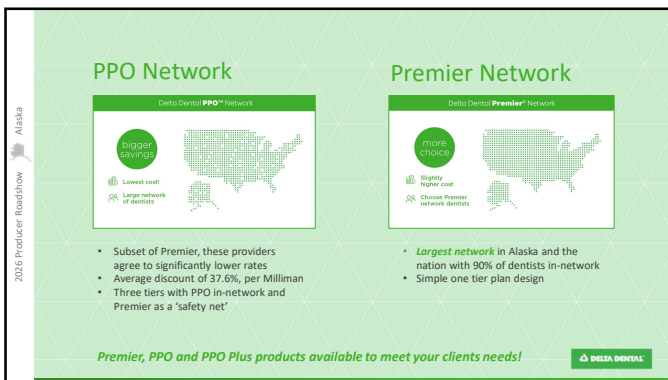
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Alaska  
2026 Producer Roadshow

**Spotlight** *Individual Dental*

- New Direct Non-Certified Plan. Delta Dental PPO 2000
- Coverage for Cone Beam X-Rays
- Exams, cleanings, and fluoride treatments updated to twice per calendar year
- Teledentistry.com In-Network Provider
- Pediatric Dental increased to \$450 per child and \$900 per family

DELTA DENTAL

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Alaska  
2026 Producer Roadshow

**Spotlight** *Small Group Dental*

- **Networks: Premier and PPO**
- **YOY changes for AK GRP Dental:**
  - Out of pocket max for pediatric increased to \$450/900
  - Cleaning, exams and fluoride (under 19) frequency now twice per calendar year
  - Add Teledentistry to all plans
  - Add cone beam x-rays
  - DeltaVision
- **Local Differentiators:**
  - \$0 cost share for kids tiers 1-3, when seeing in-network PPO provider
  - Network access
  - Great local service
- **Where to enroll:**
  - Rate Finder

DELTA DENTAL

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Alaska  
2026 Producer Roadshow

**Spotlight** *Large Group Dental (51+)*

- **Networks: Premier and PPO**
- **YOY changes for AK GRP Dental:**
  - Cleaning, exams and fluoride (under 19) frequency now twice per calendar year
  - Add Teledentistry to all plans
  - Add cone beam x-rays
  - DeltaVision
- **Local Differentiators:**
  - PPO Plus Plans – Most Competitive!!
  - Network access
  - Great local service

DELTA DENTAL

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2026 Producer Roadshow

**Employer paid plans:**

- Offered with a Delta Dental employer paid plan as a single election for the member
- Will need to have the same enrollment tier as the dental (EE only, ee + child etc.)

**Voluntary plans:**

- Offered with a Delta Dental voluntary plan
- Member can choose the dental only or the dental with the vision (not a single election)
- Member cannot choose voluntary vision only
- Will need to have the same enrollment tier as the dental (EE only, ee + child etc.)

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2026 Producer Roadshow

**Managing benefits made easy**

Providing Third-Party Administrative Services since 1994

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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

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## Slide 49

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### **AF1** Create a Delta Vision Slide

Albert Fogle, 2025-08-14T21:56:00.173

### **AF1 0** [@Mike McGuffey] see Delta Vision Flyer for inspiration

Albert Fogle, 2025-08-14T22:47:07.494

### **AS1 1** [@Mike McGuffey] See the Oregon Roadshow deck slide 34. You can edit the bullets to remove references to Willamette Dental. And you can have the spine changed to Alaska. But I think it is the base for what you need to do here.

Alethea Sabia, 2025-08-14T23:40:33.834

2025 Producer Roadshow  
Alaska

### 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.

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### 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

Your personal guide to maximizing benefits

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2025 Producer Roadshow  
Alaska

### EOB Smart Scan

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

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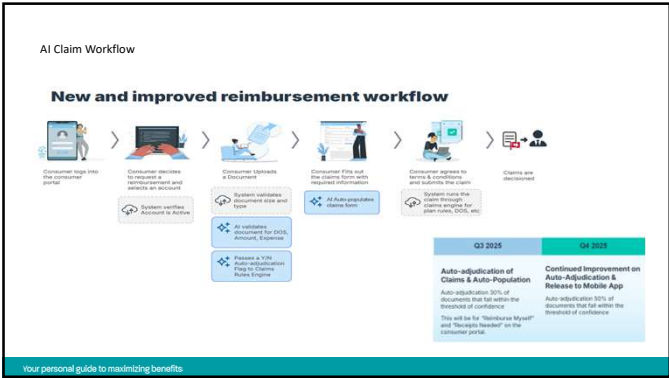
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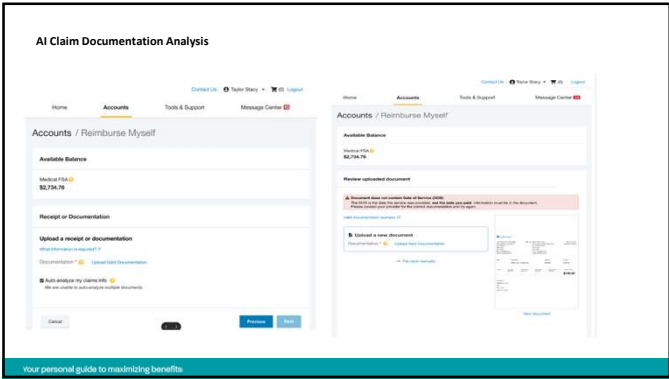
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FSA Store Direct Pay

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

BenefitHelp SOLUTIONS

Home Accounts Tools & Support Message Center

FSA store

Over 1000 FSA eligible products to choose from

The largest selection of government FSA eligible products

Shop with your FSA card or any major credit card

Check what's eligible in our interactive eligibility tool

Get money-saving tips from our Learning Center

Questions? Access 24/7 support (call or chat)

Your personal guide to maximizing benefits

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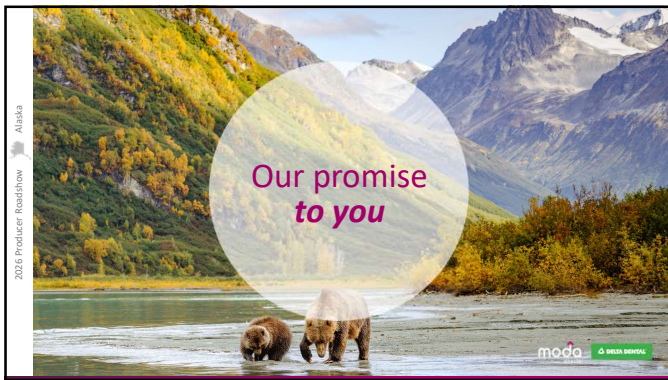
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Check out all the **2026** plan details here:



Group & Individual plans



Medicare plans

moda ALASKA [ALASKA BENEFIT](#)

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Questions?

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Thank You

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