

Alaska 2023



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

Pioneer | Individual & family

moda
HEALTH

 **DELTA DENTAL**

Better value and a **better experience** with the flexibility you want

When you choose Moda Health and Delta Dental of Alaska, you'll receive high-quality insurance, more freedom, expert guidance and curated wellness services, tools and programs.



Proven with nearly **70 years** of offering insurance plans

Plans that put *you first*



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



One of the largest networks of dentists

Experience top-of-the-line dental care from one of the largest dental networks in Alaska and across the country



24/7 doctor access

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

*Included in all plans except Moda Pioneer Bronze HDHP 5500



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 10.



How does the plan work?

Look at our plan comparison chart on page 12.



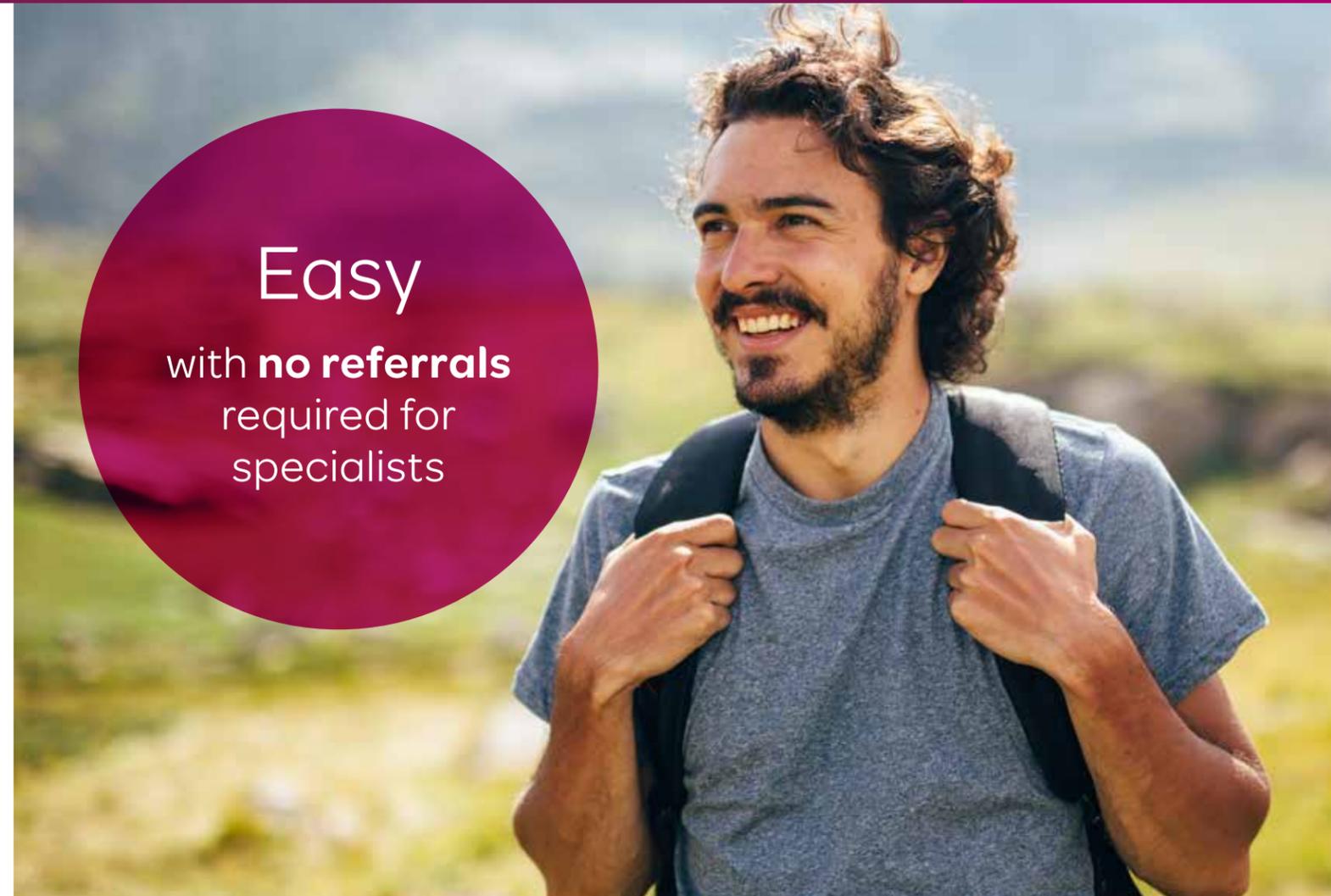
Are my medications covered?

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



Ready to choose?

Make your selection at modahealth.com/shop



Easy
with **no referrals**
required for
specialists

Which is right for you?

Learn more about the Moda Pioneer individual and family plans **on page 12.**

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



Are my medications covered?

Look them up at modahealth.com/pdl

Member perks to reach *your health goals*

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



Tools

- Health assessments
- Prescription price check



Discounts

- Gym memberships
- Alternative care (acupuncture, chiropractic and therapeutic massage)
- Popular health and fitness brands (Vitamix® and Garmin®)



Coaching and care

- Health coaching
- Care coordination
- Tobacco cessation
- Mobile therapy
- Emergency medical assistance when traveling
- Travel and care coordination for elective surgeries



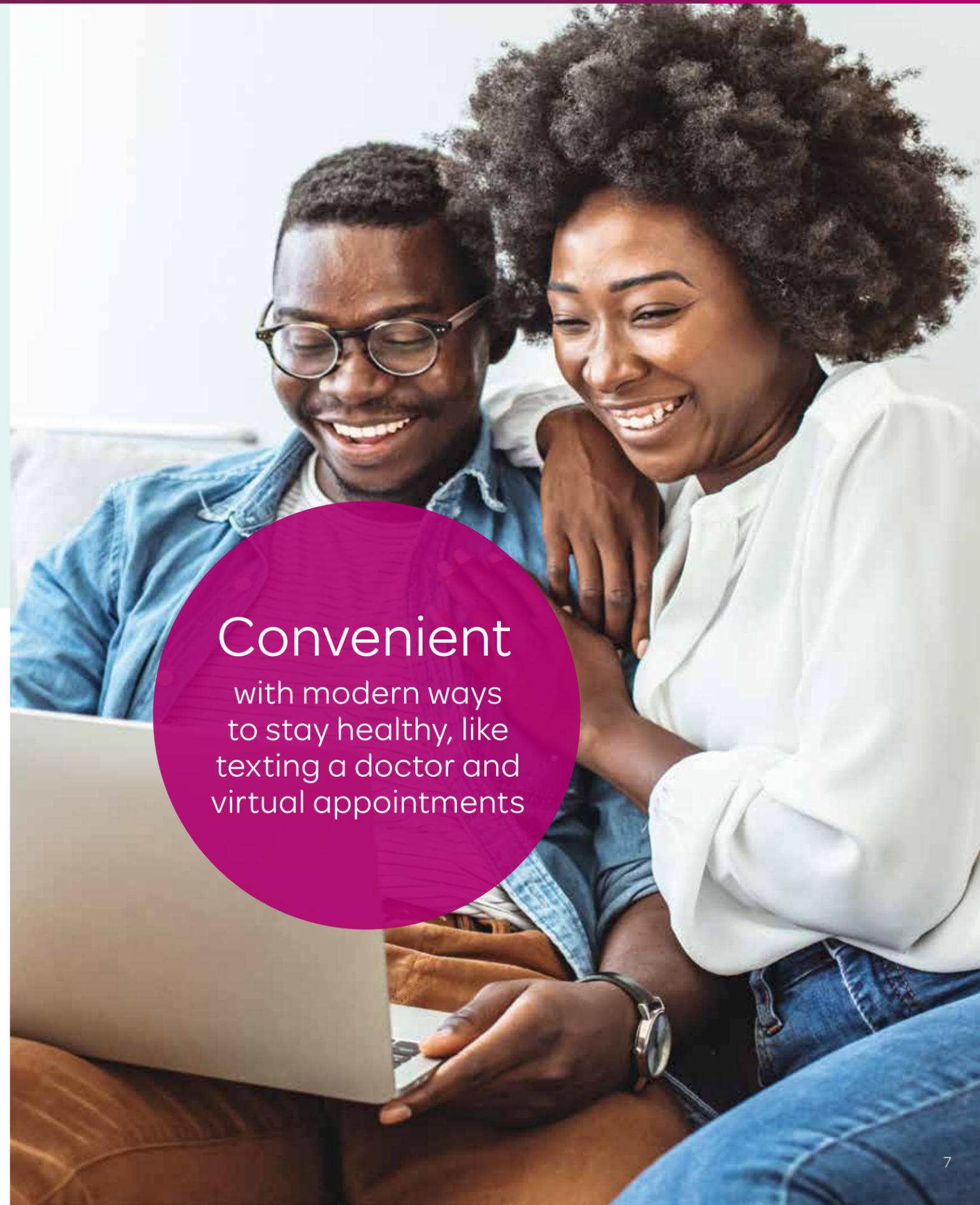
Mental health support

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

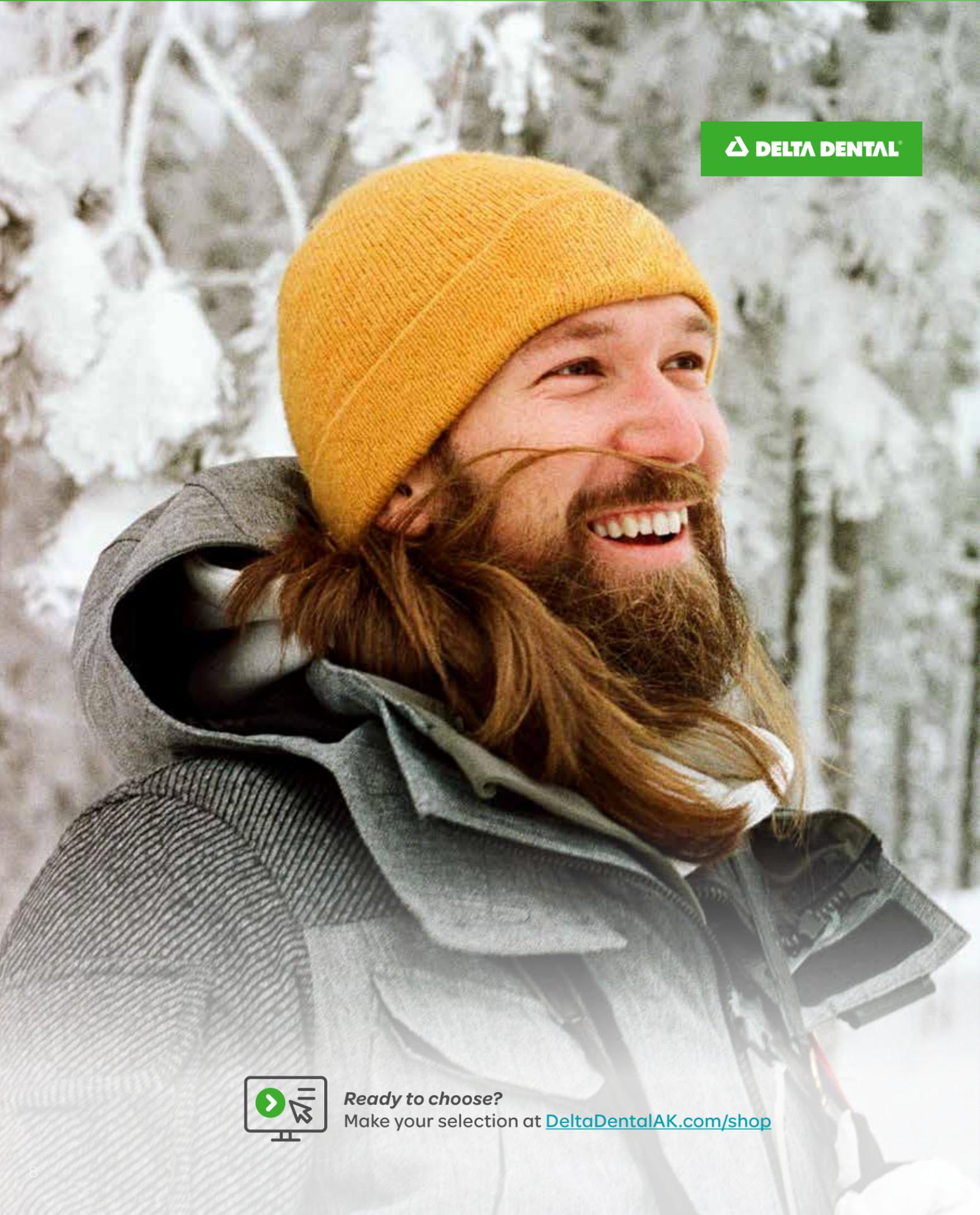


Choose a better experience.

Enroll today at modahealth.com/shop



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



Quality coverage for your smile

Our plans come with dental insurance options. This way, your whole health is covered.

With Delta Dental of Alaska plans, you'll have access to Delta Dental, one of the nation's largest dental networks. That means you can choose from thousands of dentists across the state and the country.



Savings from in-network dentists



Cleanings every 6 months

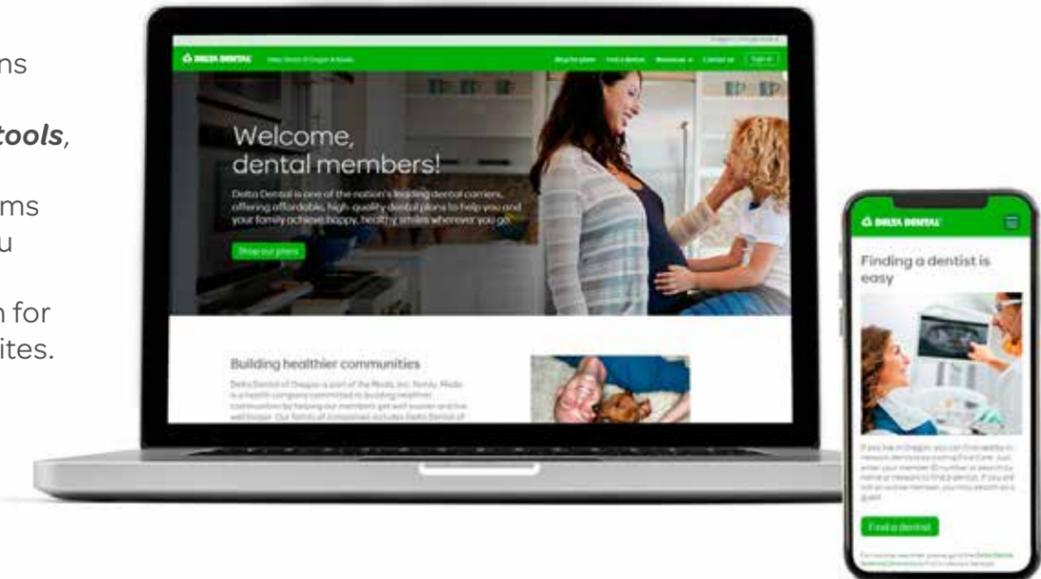


Superior customer service



Freedom to choose a dentist

Our dental plans also include **useful online tools**, resources and special programs for those of you who may need extra attention for your pearly whites.



Ready to choose? Make your selection at DeltaDentalAK.com/shop



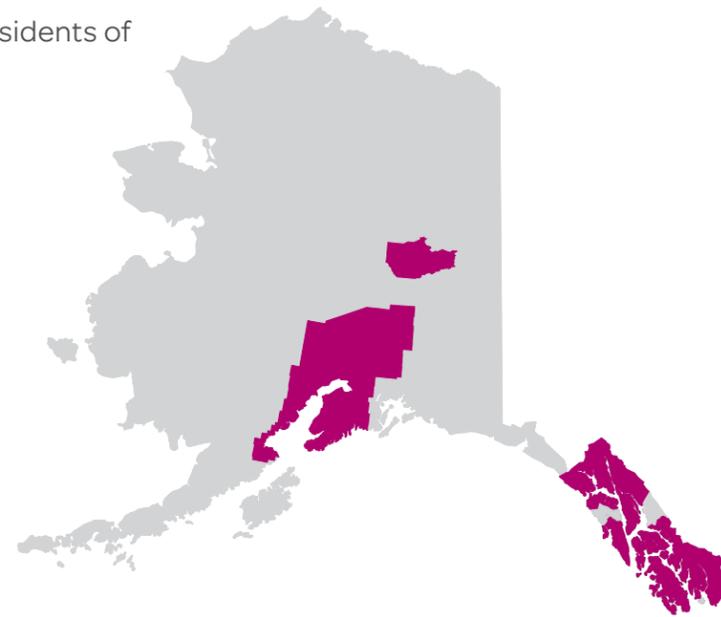
Review your dental plan options on pages 14-15

A network that connects you to care

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 **Pioneer Network** is for residents of

- Municipality of Anchorage
- Fairbanks North Star Borough
- Haines Borough
- Kenai Peninsula Borough
- Ketchikan Gateway Borough
- Mat-Su Borough
- Petersburg Borough
- Municipality of Skagway Borough
- City and Borough of Juneau
- City and Borough of Sitka
- City and Borough of Wrangell
- Hoonah-Angoon Census Area
- Prince of Wales-Hyder Census Area



The **Pioneer Network** was developed to provide cost-effective, coordinated care. Pioneer offers **three benefit levels** (tiers) of healthcare:

Tier One



Visit modahealth.com/PioneerProviders to see a list of Tier One providers.

Tier Two  **First Choice Health**
network in Alaska

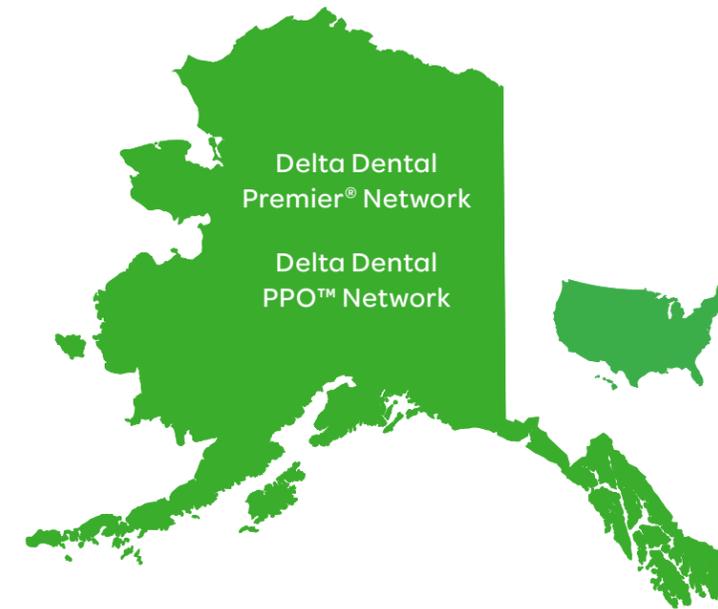
Tier Three All other Alaska providers *not in* Tier One or Tier Two

Members can use any professional provider or hospital. However, Tier Three providers can balance bill when permitted by law. Members receive the best benefit by using Tier One providers.



Delta Dental networks go where you go

With access to thousands of dentists across the state and country. In-network dentists agree to accept our contracted fees as full payment, saving you out-of-pocket costs.



Delta Dental PPO™ Network

Potential savings in-network = \$\$\$

Choose from a large selection of dentists



Delta Dental Premier® Network

Potential savings in-network = \$\$

Get more choice with the largest dental network in Alaska



2023 *Medical plan* benefit table

	Gold plans		Silver plans		Bronze plans		
	Moda Pioneer Gold 1500	Moda Pioneer Alaska Standard Gold	Moda Pioneer Silver 4500	Moda Pioneer Alaska Standard Silver	Moda Pioneer Bronze 6500	Moda Pioneer Alaska Standard Bronze	Moda Pioneer Bronze HDHP 5500
	Tier 1 you pay		Tier 1 you pay		Tier 1 you pay		
Calendar year costs							
Deductible per person	\$1,500	\$2,000	\$4,500	\$5,800	\$6,500	\$9,100	\$5,500
Deductible per family	\$3,000	\$4,000	\$9,000	\$11,600	\$13,000	\$18,200	\$11,000
Out-of-pocket max per person	\$6,000	\$8,700	\$7,600	\$8,900	\$8,250	\$9,100	\$7,000
Out-of-pocket max per family	\$12,000	\$17,400	\$15,200	\$17,800	\$16,500	\$18,200	\$14,000
Care and services							
Primary care provider (PCP) office visit	\$25 / visit ¹	\$30 / visit	\$25 / visit ¹	\$40 / visit	\$30 / visit ¹	0% after deductible	35% after deductible
Specialist office visit	\$50 / visit	\$60 / visit	\$50 / visit	\$80 / visit	\$60 / visit	0% after deductible	35% after deductible
Urgent care visit	\$50 / visit	\$45 / visit	\$50 / visit	\$60 / visit	\$60 / visit	0% after deductible	35% after deductible
Virtual care visit	\$15 / visit	\$30 / visit	\$15 / visit	\$40 / visit	\$20 / visit	0% after deductible	35% after deductible
Emergency room visit	30% after deductible	25% after deductible	30% after deductible	40% after deductible	30% after deductible	0% after deductible	35% after deductible
Acupuncture, spinal manipulation and massage therapy services ³	\$25 / visit	\$30 / visit	\$25 / visit	\$40 / visit	\$30 / visit	0% after deductible	35% after deductible
Mental health and substance use disorder office visit ⁴	\$25 / visit ⁵	\$30 / visit	\$25 / visit ⁵	\$40 / visit	\$30 / visit ⁵	0% after deductible	35% after deductible
Outpatient rehabilitation ⁶	\$50 / visit	\$30 / visit	\$50 / visit	\$40 / visit	\$60 / visit	0% after deductible	35% after deductible
Inpatient/outpatient care	30% after deductible	25% after deductible	30% after deductible	40% after deductible	30% after deductible	0% after deductible	35% after deductible
Prescriptions²							
Value	\$2	\$15	\$2	\$20	\$2	0% after deductible	\$2
Select	\$10	\$15	\$20	\$20	30% after deductible	0% after deductible	35% after deductible
Preferred	\$45	\$30	\$60	\$40	30% after deductible	0% after deductible	35% after deductible
Non-Preferred	50% after deductible	\$60	50% after deductible	\$80 after deductible	45% after deductible	0% after deductible	40% after deductible
Preferred Specialty	40% after deductible	\$250	40% after deductible	\$350 after deductible	35% after deductible	0% after deductible	35% after deductible
Non-Preferred Specialty	50% after deductible	\$250	50% after deductible	\$350 after deductible	45% after deductible	0% after deductible	40% after deductible
Features							
Plan highlights							

1 No cost sharing for first 2 PCP visits per year
 2 Copay amounts are per 30-day supply
 3 You can get up to 24 acupuncture, massage and spinal manipulation visits in a calendar year
 4 Unlimited mental health and substance disorder in person office visits
 5 No cost sharing for first 2 mental health or substance use disorder office visits
 6 Up to 45 outpatient rehab and 45 outpatient habilitation sessions per years

These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines. This brochure 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

The Pioneer Network was developed to provide cost-effective, coordinated care. Pioneer offers three benefit levels (tiers) of healthcare. To view detailed summaries of these plans including all benefit tiers, use the QR code below.



Our health savings account (HSA)-compatible, high-deductible health plan (Bronze HDHP 5500) 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 disorder in person office visits⁴
- Up to 45 outpatient rehabilitation and 45 habilitation visits in a calendar year⁶
- You can get up to 24 acupuncture, massage and spinal manipulation visits in a calendar year³

2023 *Dental plan* benefit table

	Delta Dental Premier® Plan	Delta Dental Premier® Healthy Smiles	Delta Dental Premier® Preventive Alaska Mandated Plan	Delta Dental PPO™ 1000 Plan	Delta Dental PPO™ 1500 Plan
In network, you pay					
Calendar year costs					
Deductible per person	\$0	\$0	\$25 (applies to all ages)	\$50 (applies to all ages)	
Deductible per family	NA	NA	\$75 (applies to all ages)	\$150 (applies to all ages)	
Annual maximum (age 19+)	\$1,100	NA	\$500 (applies to all ages)	\$1,000	\$1,500
Out-of-pocket maximum (under 19)	\$375 for one member / \$750 for two or more members		NA	\$375 for one member / \$750 for two or more members	
Under age 19 / Ages 19+					
Class 1					
Exams & X-rays	30% / 20%	30% / Not covered	0% after deductible	0%	0%
Cleanings	30% / 20%	30% / Not covered	0% after deductible	0%	0%
Periodontal maintenance	30% / 20%	30% / Not covered	0% after deductible	0%	0%
Sealants	30% / 20%	30% / Not covered	0% after deductible	0%	0%
Topical fluoride ¹	30% / 20% ¹	30% / Not covered	0% after deductible / 0% after deductible ⁵	0% / 0% ¹	0% / 0% ¹
Class 2					
Space maintainers	70% / Not covered	70% / Not covered	0% after deductible ⁴ / Not covered	50% after deductible / Not covered	50% after deductible / Not covered
Restorative fillings ²	70% / 35% ²	70% / Not covered	90% after deductible ²	50% after deductible / 20% after deductible ²	50% after deductible / 20% after deductible ²
Class 3					
Oral Surgery ³	70% / 50% ³	70% / Not covered	90% after deductible ²	70% after deductible / 50% after deductible ³	70% after deductible / 50% after deductible ³
Endodontics ³	70% / 50% ³	70% / Not covered	90% after deductible ²	70% after deductible / 50% after deductible ³	70% after deductible / 50% after deductible ³
Periodontics ³	70% / 50% ³	70% / Not covered	90% after deductible ²	70% after deductible / 50% after deductible ³	70% after deductible / 50% after deductible ³
Restorative crowns ³	70% / 50% ³	70% / Not covered	90% after deductible ³	70% after deductible / 50% after deductible ³	70% after deductible / 50% after deductible ³
Bridges ³	70% / 50% ³	70% / Not covered	90% after deductible ²	70% after deductible / 50% after deductible ³	70% after deductible / 50% after deductible ³
Partial and complete dentures ³	70% / 50% ³	70% / Not covered	90% after deductible ³	70% after deductible / 50% after deductible ³	70% after deductible / 50% after deductible ³
Anesthesia ³	70% / 50% ³	70% / Not covered	90% after deductible ³	70% after deductible / 50% after deductible ³	70% after deductible / 50% after deductible ³
Orthodontia ⁵	70% ⁵ / Not covered	70% ⁵ / Not covered	Not Covered	70% after deductible ⁵ / Not covered	70% after deductible ⁵ / Not covered
Features					
Provider network	Delta Dental Premier Network			Delta Dental PPO Network	

¹ Limited to once in a 12-month period for ages 19 and older only if there is recent history of periodontal surgery or high-risk of decay because of medical disease or chemotherapy or similar type of treatment.
² 6-month exclusion period applies for ages 19 and older. Exclusion periods may be waived with one year of prior dental coverage, and no more than a 90-day break in coverage from the end of the old policy to the effective date of the 2023 Delta Dental policy.
³ 12-month exclusion period applies for ages 19 and older. Exclusion periods may be waived with one year of prior dental coverage, and no more than a 90-day break in coverage from the end of the old policy to the effective date of the 2023 Delta Dental policy.
⁴ Not covered for ages 14 and over.
⁵ Only medically necessary orthodontia is covered.
⁶ Covered once in a 6-month period for ages 19 and older only if there is recent history of periodontal surgery or high-risk of decay because of medical disease or chemotherapy or similar type of treatment.



To find out additional information on these plans and whether there are any out of network benefits **use the QR code** to view detailed summaries of these plans.



Ready to choose better health?

Shop our plans at modahealth.com/shop

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

Enroll online at modahealth.com/shop

Questions? We're here to help!

individualplans@modahealth.com | 855-718-1767

Nondiscrimination notice

We follow federal civil rights laws. We do not discriminate based on race, 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 Customer Service at:
888-217-2363 (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

Dave Nesseler-Cass coordinates our nondiscrimination work:

Dave Nesseler-Cass,
Chief 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.

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.

ໂປດຊາຍ: 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)

HUBACHIISA: 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 totagia. Vala'au i le 1-877-605-3229 (TTY: 711)

IPANGAG: Nu agsasaoka iti Ilocano, 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)



Medicare

Small group

Large group

Questions? *We're here to help.*

Call one of our offices listed below.
TTY users, please call 711.

Anchorage office

510 L Street, Suite 270
Anchorage, AK 99501
855-718-1767

Portland office (corporate headquarters)

601 SW Second Ave.
Portland, OR 97204-3156
855-718-1767

ModaHealth.com

DeltaDentalAK.com



These benefits and Moda Health/Delta Dental policies are subject to change in order to be compliant with state and federal guidelines. Individual medical plans provided by Moda Assurance Company. Dental plans provided by Delta Dental of Alaska. Delta Dental is a trademark of Delta Dental Plans Association