



Small Group (2-50)

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



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.



Moda Health Plan, Inc.

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**

Easy

with **no referrals**
required for specialists

Convenient

ways to **stay healthy**, like texting
a doctor and virtual appointments



Quality, evidence-based plans

Our flexible benefit designs support the long-term health of your clients' employees, including preventive exams, women's annual exams, well-baby care, immunizations and many screenings.



Prescriptions with choice

Your clients' employees get integrated pharmacy benefits with a comprehensive formulary design that provides them with maximum choice.
Approved drug list: modahealth.com/pdl



Benefits admin, made easy

Online tools put the power in your clients' hands, so they can jump on whenever they need to make a change, run reports, access resources and manage their bill.



modahealth.com/idaho

Founded in **1955**

we've been **helping our members** with evidence-based health plans, diverse provider networks, innovative member programs and **our signature caring customer service**.

Moda has

500,000+

members in our
medical plans

More than

900,000

members in our
pharmacy segment





We know your
time is valuable.

Quick links

2026 Medical plans

2026 VSP Choice plans

The Moda Select Network

Enrollment, made easy

Member perks

Contact us



Your guide to *plan management*

We want to make it easy for you and your clients to enroll and manage their account.



Enrollment, made easy

1 Confirm client's eligibility

Your client's business must:

- Have two to 50 full-time employees on average during the preceding calendar year
- Have at least two employees enrolled on the first day of the plan year

2 Enroll by the 10th of the month

New group enrollment information must be received no later than the 10th of the month prior to the desired effective date. Late enrollment can be accommodated upon request.

3 Choose an employee eligibility waiting period

It cannot exceed 90 days for medical plans.

4 Make changes to plans upon renewal

Changes may include, but are not limited to, eligibility waiting periods, group plan choices, employer eligibility changes, and contribution or participation amounts.

Faster benefits administration

The Employer Dashboard was created to help you and your clients quickly access and manage the details of benefits administration.

It's self-service, easy-to-use and available 24/7.

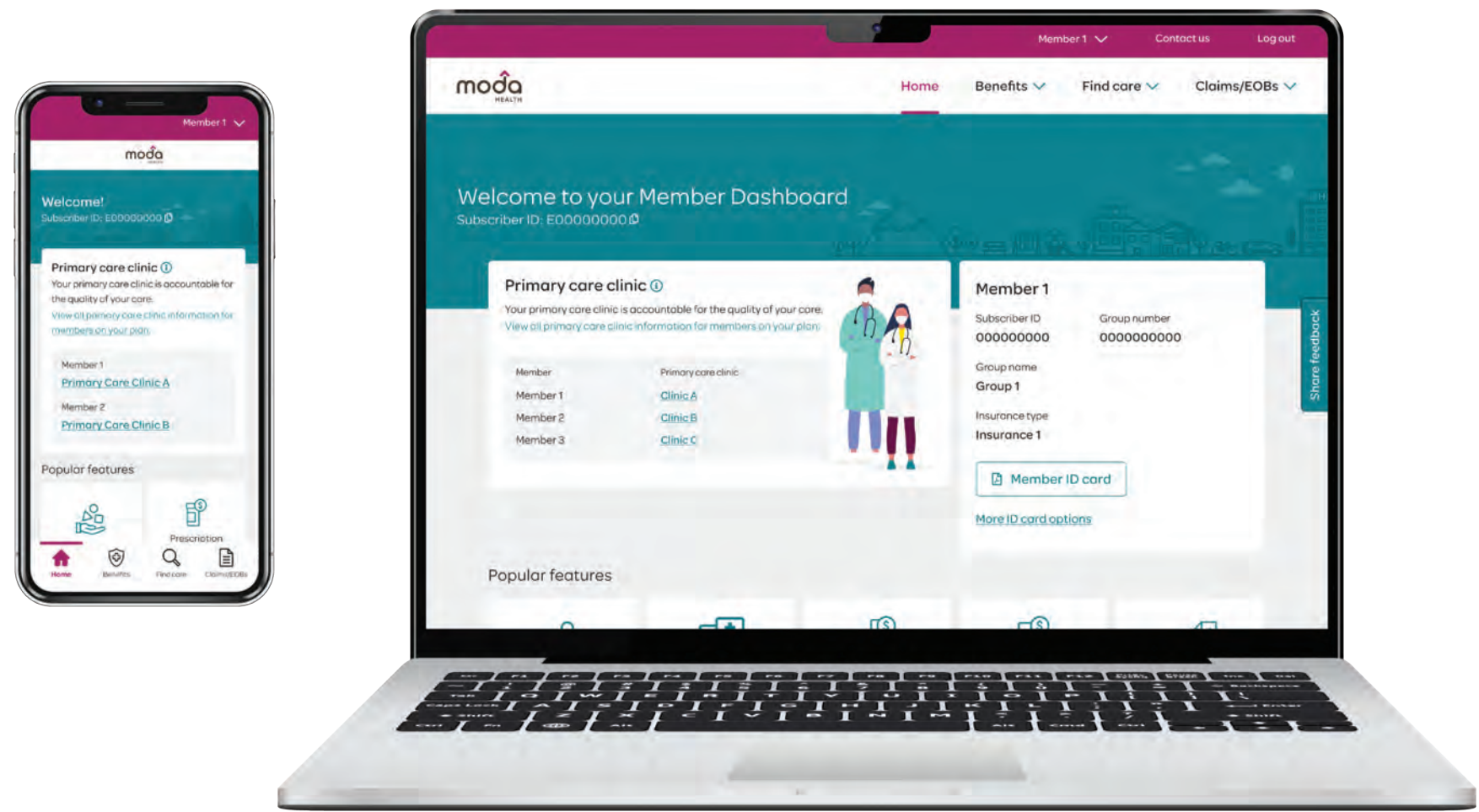
- Review employee-enrollment information and history
- Generate an enrollment census of covered employees and/or dependents
- View benefit and plan details and Member Handbooks
- Manage billing with eBill
- Send secure messages
- Order ID cards





To learn more about the Employer Dashboard, contact your *Moda Health sales representative at 800-578-1402*

Member perks to improve *health and save*

Our comprehensive wellness programs have something for every employee, supporting their work toward better health with exclusive discounts, programs and tools.





Discounts

- Gym memberships 
- Acupuncture, chiropractic, therapeutic massage (*once alternative care benefit limit has been reached*)
- Hearing aids and exams 
- Popular health and fitness brands (*like Vitamix® and Garmin®*)






Tools

- Health assessments
- Identity protection services
- Prescription price check
- 24/7 text-a-doctor 
- Employee Assistance Program 




Coaching and care

- Health coaching 
- Care coordination
- Diabetes management 
- Tobacco cessation
- Emergency medical assistance when traveling 



Mental health support

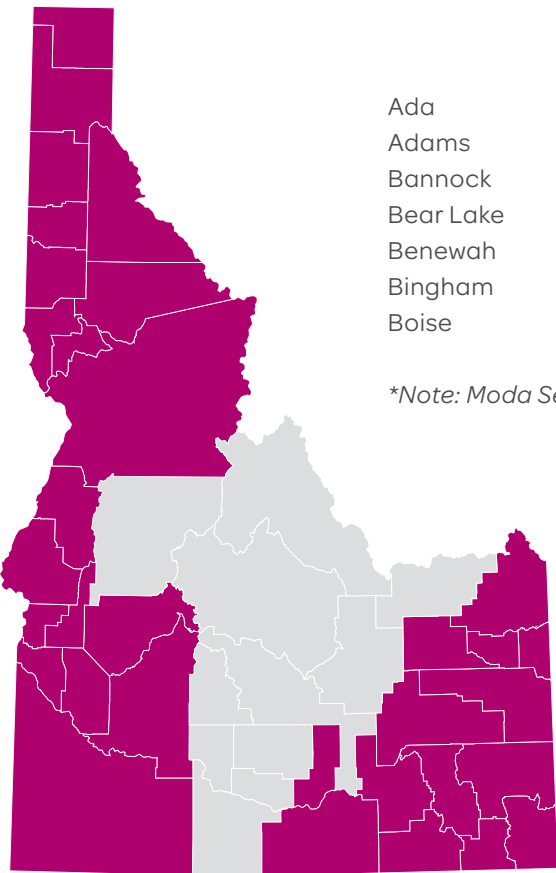
12 weeks of mobile therapy for your clients' employees from a private therapist through their smartphone 

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

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 employees living in the following 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	

**Note: Moda Select has additional in-network service areas in Texas and Alaska.*



Can employees get care outside of the service area?

Yes! We have options based on where the care is located. Please contact our team at 844-248-7877 with questions about where employees can obtain care.

Health partners in your area

Treasure Valley



North Idaho



South Central Idaho



Southeast Idaho



Eastern Idaho



Not all providers at these locations are in-network.



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					
Moda Select Network	● Moda 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%
	● Moda 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%
	● Moda 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%
	● Moda 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%
	● Moda 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%
	● Moda 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%
	● Moda 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%
	● Moda 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%
	● Moda 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%
	● Moda 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
Moda Select Network HDHP	● Moda 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
	● Moda Select Silver HDHP 2800 ^{2,3}	\$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
	● Moda 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
	● Moda 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, SBCs, 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 Moda Health policies are subject to change in order to be compliant with state and federal guidelines.

VSP Choice plan – *add adult vision coverage to your clients’ plans*

Offers choice, flexibility and significant savings on lens enhancements and extra glasses through a VSP network provider.
visionplans.vsp.com/broker/Plans/Choice-Plans



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

All VSP Choice plans include:

- An exam and lenses once every 12 months
- Frames once every 24 months (every 12 months for Premium plan)

	VSP provider
Examination	Covered in full after exam copay
Contact lens exam (fitting & evaluation)	(15% savings on the contact lens exam) Covered in full after copay up to \$60
Essential medical eye care	\$20
Lenses:	
Single vision	Covered in full after materials copay
Lined bifocal	Covered in full after materials copay
Lined trifocal	Covered in full after materials copay
Lens enhancements:	
Anti-reflective coating	\$41 - \$85
Polycarbonate lenses	\$35
Standard progressive lenses	N/A
Premium progressive lenses	\$95 - \$105
Custom progressive lenses	\$150 - \$175
Photochromic lenses	\$75
Scratch-resistant coating	\$17 - \$33
Frames	\$150 - \$250
Necessary contact lenses*	Covered in full after materials copay
	Open-access schedule
Examination	\$45
Lenses:	
Single vision	\$30
Bifocal	\$50
Trifocal	\$65
Lenticular	\$100
Progressive	\$50
Frames	\$70
Elective contact lenses*	\$105
Necessary contact lenses	\$210

* Contact lenses in lieu of prescription glasses

2026 Limitations & Exclusions

Limitations

- Acupuncture is limited to 20 visits per year
- Authorization by Moda Health is required for all medical and surgical admissions and some outpatient services and medications
- Biofeedback is limited to 10 visits per lifetime for tension or migraine headaches
- Brand-tier medications – If members use a brand medication when a generic equivalent is available, they will have to pay the non-preferred cost sharing plus the difference in cost between the generic and brand medication
- Coordination of Benefits – when a member has more than one health plan, combined benefits for all plans is limited to the maximum plan allowance for all covered services
- Hearing aids are covered one aid per impaired ear every 3 years
- If a group’s size is less than 20 employees, any expense that is actually paid under Medicare will have benefits reduced by the amount Medicare paid or would have paid
- Infusion therapy – some medications require use of an authorized provider to be eligible for coverage. Outpatient hospital setting is not covered for some medications.
- Prescriptions are limited to a maximum 30-day supply per prescription for most specialty pharmacy and up to a 90-day supply per prescription for retail and mail-order pharmacies
- Preventive care – cost sharing may apply to services not required under the Affordable Care Act
- Rehabilitation and habilitation benefits include separate limits of 20 outpatient sessions per year
- Skilled nursing facility is limited to 30 days per year
- Spinal manipulation is limited to 20 visits per year
- Vision exam and glasses or contacts are covered once per year for members under age 19

Exclusions

- Abortion, except the mother’s life is at risk or the pregnancy is a result of rape or incest
- Care outside the United States, other than urgent or emergency care
- Charges above the maximum plan allowance
- Cosmetic services and supplies (exception for reconstructive surgery if medically necessary and not specifically excluded)
- Court-ordered sex offender treatment
- Custodial care
- Dental examinations and treatment (except for accidental injury)
- Experimental or investigational treatment
- Infertility (services or supplies for treatment of, including reversal of sterilization)
- Injury resulting from practicing for or participating in professional athletic events
- Instruction programs, except as provided under the outpatient diabetic instruction benefit
- Massage or massage therapy
- Naturopathic supplies, including herbal, naturopathic or homeopathic medicines, substances or devices and any other nonprescription supplements
- Obesity (all services and supplies except those required under the Affordable Care Act)
- Optional services or supplies, including those for comfort, convenience, environmental control or education, and treatment not medically necessary
- Orthognathic surgery, except when medically necessary to repair an accidental injury or for treatment of cancer
- Services or supplies available under any city, county, state or federal law, except Medicaid
- Services ordered or provided by the patient or a member of the patient’s immediate family
- Temporomandibular Joint Syndrome (TMJ)
- Vision surgery to alter the refractive character of the eye





Ready to choose better health *for your clients?*

Questions?

Contact your Moda Health Sales representative

@ quotes@modahealth.com

📞 800-578-1402 | TTY users, please call 711

💻 modahealth.com/idaho

Portland office (corporate headquarters)
601 SW Second Ave., Portland, OR 97204-3156

For a list of medical plan exclusions, any reduction or limitations, contact Moda Health. These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines. Health plans provided by Moda Health Plan, Inc.

