



Moda Select Individual & Family



2027

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

ModalDIndvMCbk-Direct 1-1-2027
ModalDIndvMChdhpbk-Direct 1-1-2027

ID IND Brochure 2027



Required filings that relate to these 2027 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, 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

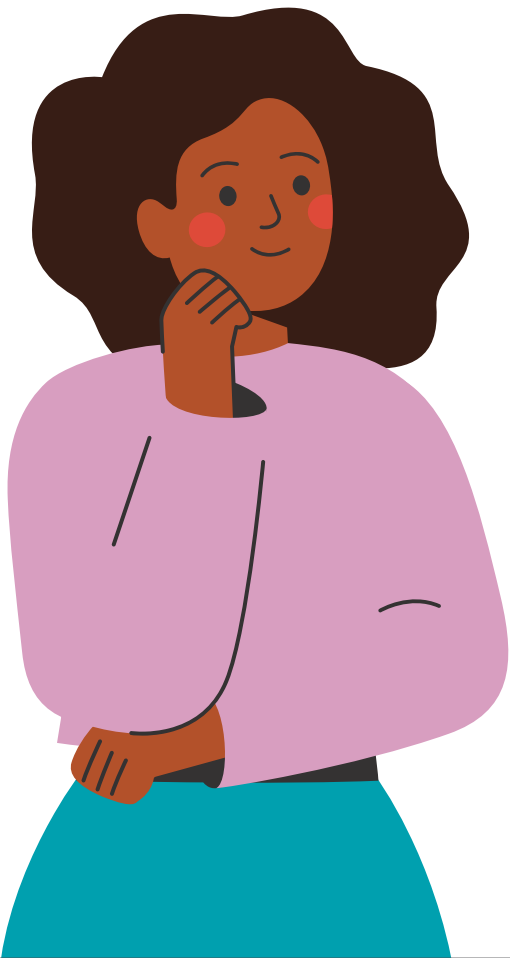


Choose a better experience.

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.
- ? 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.
- ? Where can I find medical plan rates and premium details for my family?
Visit modahealth.com/shop.



Ready to choose?
Make your selection at 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.

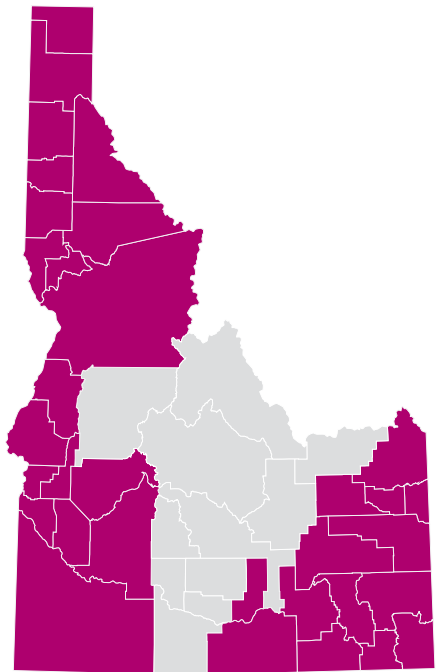
	Bronze	Silver	Gold
Will I see a doctor or specialist often?		✓	✓
Will I have higher medical bills this year?			✓
Do I take ongoing medications?		✓	✓
Am I covering a spouse or family?		✓	
Do I mostly need checkups?	✓		
Do I like knowing what I'll pay (like copays)?		✓	✓
Do I qualify for extra help paying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



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 individual 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/find-care



Care when *outside* of Idaho

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

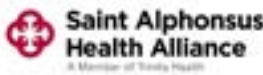
- Moda Select service areas
- Aetna® PPO Network through Aetna Signature Administrators® nationwide. This includes service areas *outside* the Moda Select Network.



To get started go to modahealth.com/find-care 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.

2027 *Moda Select* medical plans

	Gold plans		Silver plans			Bronze plans		
	Moda Select Idaho Gold 1250 + 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 Bronze 9500 + Vision Exam	Moda Select Idaho Bronze 12,000 + Vision Exam	Moda Select Idaho Bronze HDHP 8700
What you pay for the <i>in-network</i> care you receive each year – out-of-network services may be at a different rate								
Deductible per person	\$1,250	\$2,200	\$3,000	\$4,000	\$6,400	\$9,500	\$12,000	\$8,700
Deductible per family	\$2,500	\$4,400	\$6,000	\$8,000	\$12,800	\$19,000	\$24,000	\$17,400
Out-of-pocket max per person	\$9,000	\$9,000	\$10,250	\$9,500	\$8,500	\$11,000	\$12,000	\$8,700
Out-of-pocket max per family	\$18,000	\$18,000	\$20,500	\$19,000	\$17,000	\$22,000	\$24,000	\$17,400
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	\$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	\$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	\$40 per visit	\$40 per visit	0% after deductible
Outpatient diagnostic X-ray & lab	15% after deductible	10% after deductible	35% after deductible	\$60 per day per provider	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	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	\$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	\$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	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	25% after deductible	0% after deductible	0% after deductible
Prescription medication ¹								
Value	\$5	\$5	\$10	\$10	\$10	\$15	\$15	0%
Select	\$10	\$10	\$20	\$20	\$20	\$25	\$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	40% after deductible	40% after deductible	45% after deductible	45% after deductible	45% after deductible	45% after deductible	45% after deductible	0% after deductible
Non-Preferred Specialty	50% after deductible	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 HSA +	PCP HSA +	PCP HSA +

Plan highlights

- PCP

Choose a PCP

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

Out-of-network benefits 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.
- HSA

Health savings account (HSA)

Our HSA-compatible bronze plans give you flexibility and choice. Once you have set up an HSA with the financial institution of your choice or our partner, BenefitHelp Solutions, 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
- 👶

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

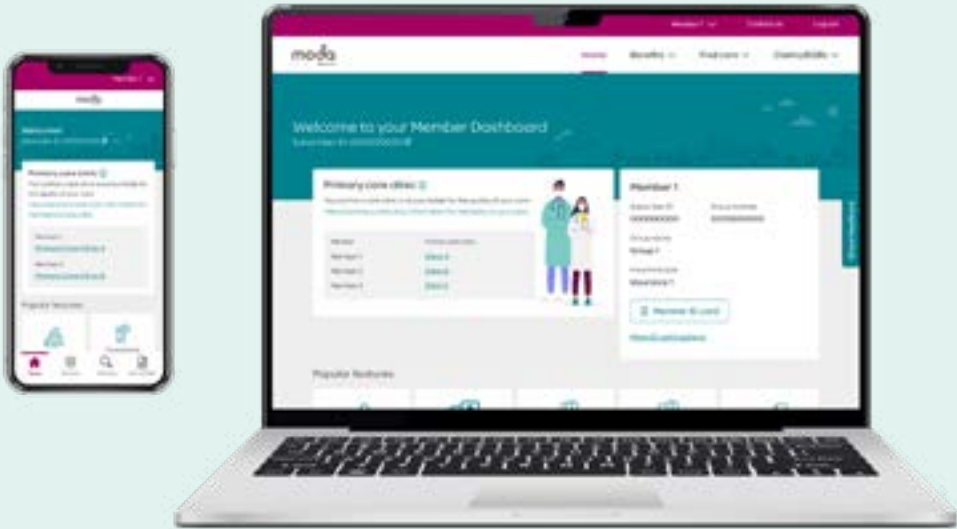
These benefits and Moda Health Plan policies are subject to change in order to be compliant with state and federal guidelines. This document provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will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

1 One copay per 30-day supply

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.



No-cost mental health support — when you need it



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:

Free mental health support — 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

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

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



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Enroll today at modahealth.com/shop



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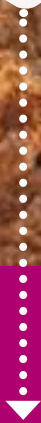
Ready to choose *better health?*

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

Shop our plans at modahealth.com/shop

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

Enroll online at 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

When you receive your subscriber ID, go to modahealth.com/medical/dashboard 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 | 855-718-1767

ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-877-605-3229 (TTY: 711) or speak to your provider.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-877-605-3229 (TTY: 711) o hable con su proveedor.

LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số (Người khuyết tật: 1-877-605-3229 (TTY: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

주의: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-877-605-3229 (TTY: 711) 번으로 전화하거나 서비스 제공업체에 문의하십시오.

ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-877-605-3229 (TTY: 711) или обратитесь к своему поставщику услуг.

注：日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル（誰もが利用できるよう配慮された）な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。1-877-605-3229（TTY：711）までお電話ください。または、ご利用の事業者にご相談ください。

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-877-605-3229 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.

PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyonang tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-877-605-3229 (TTY: 711) o makipag-usap sa iyong provider.

УВАГА: Якщо ви розмовляєте українська мова, вам доступні безкоштовні мовні послуги. Відповідні допоміжні засоби та послуги для надання інформації у доступних форматах також доступні безкоштовно. Зателефонуйте за номером 1-877-605-3229 (TTY: 711) або зверніться до свого постачальника».

ማሳሰቢያ፦ አማርኛ የሚናገሩ ከሆኑ፣ የቋንቋ ድጋፍ አገልግሎት በነፃ ይቀርብልዎታል። መረጃን በተደራሽ ቅርጸት ለማቅረብ ተገቢ የሆኑ ተጨማሪ አገዛዎች እና አገልግሎቶች እንዲሁ በነፃ ይገኛሉ። በስልክ ቁጥር 1-877-605-3229 (TTY: 711) ይደውሉ ወይም አገልግሎት አቅራቢዎን ያናግሩ።

FIIRO GAAR AH: Haddaad ku hadasho Soomaali, adeegyo kaalmada luuqadda ah oo bilaash ah ayaad heli kartaa. Qalab caawinaad iyo adeegyo oo habboon si loogu bixiyo macluumaadka qaabab la adeegsan karo ayaa sidoo kale bilaa lacag heli karaa. Wac 1-877-605-3229 (TTY: 711) ama la hadal bixiyahaaga.

ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-877-605-3229 (TTY: 711) ou parlez à votre fournisseur.

注意：如果您说中文，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电（文本电话 1-877-605-3229（TTY：711））或咨询您的服务提供商。

ເຊີນຊາບ: ຖ້າທ່ານເວົ້າພາສາ ລາວ, ຈະມີບໍລິການຊ່ວຍດ້ານພາສາ ແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ມີເຄື່ອງຊ່ວຍ ແລະ ການບໍລິການແບບບໍ່ເສຍຄ່າທີ່ເໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້. ໂທຫາເບີ 1-877-605-3229 (TTY: 711) ຫຼື ລົມກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.

หมายเหตุ: หากคุณใช้ภาษาไทย เรามีบริการความช่วยเหลือด้านภาษาฟรี นอกจากนี้ ยังมีเครื่องมือและบริการช่วยเหลือเพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้โดยไม่เสียค่าใช้จ่าย โปรดโทรติดต่อ 1-877-605-3229 (TTY: 711) หรือปรึกษาผู้ให้บริการของคุณ

توجہ دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔(1-877-605-3229 (TTY: 711) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں

LUS CEEV TSHWJ XEEB: Yog hais tias koj hais Lus Hmoob muaj cov kev pab cuam txhais lus pub dawb rau koj. Cov kev pab thiab cov kev pab cuam ntxiv uas tsim nyog txhawm rau muab lus qhia paub ua cov hom ntaub ntawv uas tuaj yeem nkag cuag tau rau los kuj yeej tseem muaj pab dawb tsis xam tus nqi dab tsi ib yam nkaus. Hu rau 1-877-605-3229 (TTY: 711) los sis sib tham nrog koj tus kws muab kev saib xyuas kho mob.

सावधान: यदि तपाईं नेपाली भाषा बोल्नुहुन्छ भने तपाईँका लागि निःशुल्क भाषिक सहायता सेवाहरू उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायता र सेवाहरू पनि निःशुल्क उपलब्ध छन्। 1-877-605-3229 (TTY: 711) मा फोन गर्नुहोस् वा आफ्नो प्रदायकसँग कुरा गर्नुहोस्।

കുറിപ്പ്: നിങ്ങൾ ഒരു മലയാളം സംസാരിക്കുന്ന ആളാണെങ്കിൽ, സൗജന്യ ഭാഷാ സഹായ സേവനങ്ങൾ നിങ്ങൾക്ക് ലഭ്യമാണ്. ആകസസ് ചെയ്യാവുന്ന ഫോർമാറ്റുകളിൽ വിവരങ്ങൾ നൽകുന്നതിന് ഉചിതമായ അധിക സഹായങ്ങളും സേവനങ്ങളും സൗജന്യമായി ലഭ്യമാണ്. 1-877-605-3229 (TTY: 711) ലേക്ക് വിളിക്കുക ആല്ലെങ്കിൽ നിങ്ങളുടെ ദാതാവിനോട് സംസാരിക്കുക.

PANANGIKASO: No agsasaoka iti Ilocano, magun-odmo dagiti libre a serbisio ti tulong iti pagsasao. Libre met laeng a magun-odan dagiti maitutop a katulongan ken serbisio a mangipaay iti impormasion kadagiti ma-akses a pormat. Awagan ti 1-877-605-3229 (TTY: 711) wenno makisarita iti mangipapaay kenka.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-877-605-3229 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।

సావధానం: మీరు తెలుగు మాట్లాడితే, మీకు ఉచిత భాషా సహాయ సేవలు అందుబాటులో ఉంటాయి. యాక్సెస్ చేయగల ఫార్మాట్‌లలో సమాచారాన్ని అందించడానికి తగిన సహాయక సహాయాలు మరియు సేవలు కూడా ఉచితంగా అందుబాటులో ఉంటాయి 1-877-605-3229 (TTY: 711) కి కాల్ చేయండి లేదా మీ ప్రొవైడర్‌తో మాట్లాడండి.

تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 3229-605-877 (TTY: 711) أو تحدث إلى مقدم الخدمة.

AKIYESI: Ti o ba so Yorùbá, awọn iṣẹ iranlọwọ ede ọfẹ wa fun ọ. Awọn iranlọwọ iranlọwọ ti o yẹ ati awọn iṣẹ lati pese alaye ni awọn ọna kika wiwọle tun wa laisi idiyele. Pe 1-877-605-3229 (TTY: 711) tabi sọrọ si olupese rẹ.

MAKINIKA: Ikiwa wewe huzungumza Kiswahili, msaada na huduma za lugha bila malipo unapatikana kwako. Vifaa vya usaidizi vinavyofaa na huduma bila malipo ili kutoa taarifa katika mifumo inayofikiwa pia inapatikana bila malipo. Piga simu 1-877-605-3229 (TTY: 711) au zungumza na mtoa huduma wako.

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.



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