

2027 Medical plan benefit summary



● Moda Select Bronze HDHP Embedded 5950

	In network you pay	Out-of-network you pay
Calendar year costs		
Deductible per person	\$5,950	\$11,900
Deductible per family	\$11,900	\$23,800
Out-of-pocket max per person	\$8,700	\$45,000
Out-of-pocket max per family	\$17,400	\$90,000
Care & services		
Preventive care visit under the ACA	0%	50% after deductible
Primary care provider (PCP) office visit	40% after deductible	50% after deductible
Specialist office visit	40% after deductible	50% after deductible
Urgent care visit	40% after deductible	50% after deductible
Virtual care visit – CirrusMD	0% after deductible	Not applicable
Other providers	40% after deductible	50% after deductible
Outpatient diagnostic X-ray & lab	40% after deductible	50% after deductible
Emergency room visit	40% after deductible	40% after deductible
Ambulance	40% after deductible	40% after deductible
Inpatient/outpatient Care	40% after deductible	50% after deductible
Behavioral health office visit	40% after deductible	50% after deductible
Physical, speech or occupational therapy visit	40% after deductible	50% after deductible
Acupuncture and spinal manipulation services	40% after deductible	50% after deductible
Dental services for under age 19	Covered	Covered
Vision exam for under age 19	0%	50%
Vision hardware for under age 19	0%	50%
Prescription medications		
Value	\$0	\$0
Select	40% after deductible	40% after deductible
Preferred	40% after deductible	40% after deductible
Non-Preferred	50% after deductible	50% after deductible
Preferred Specialty	45% after deductible	Not covered
Non-Preferred Specialty	50% after deductible	Not covered
Features		
Metallic level	Expanded Bronze	
Exchange	Off	
Medicare Part D creditable	No	
Provider network	Moda Select	
Service area	Anchorage, Fairbanks North Star, Haines, Hoonah Angoon, Juneau, Kenai Peninsula, Ketchikan Gateway, Matanuska Susitna, Petersburg, Prince Of Wales Hyder, Sitka, Skagway, Wrangell	
Additional benefit	Includes hearing exam and hearing aid	

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