

2027 Medical plan benefit summary



● Moda Select Gold HDHP Aggregate 1800

	In network you pay	Out-of-network you pay
Calendar year costs		
Deductible per person	\$1,800	\$3,600
Deductible per family	\$3,600	\$7,200
Out-of-pocket max per person	\$5,000	\$45,000
Out-of-pocket max per family	\$10,000	\$90,000
Care & services		
Preventive care visit under the ACA	0%	50% after deductible
Primary care provider (PCP) office visit	20% after deductible	50% after deductible
Specialist office visit	20% after deductible	50% after deductible
Urgent care visit	20% after deductible	50% after deductible
Virtual care visit – CirrusMD	0% after deductible	Not applicable
Other providers	20% after deductible	50% after deductible
Outpatient diagnostic X-ray & lab	20% after deductible	50% after deductible
Emergency room visit	20% after deductible	20% after deductible
Ambulance	20% after deductible	20% after deductible
Inpatient/outpatient Care	20% after deductible	50% after deductible
Behavioral health office visit	20% after deductible	50% after deductible
Physical, speech or occupational therapy visit	20% after deductible	50% after deductible
Acupuncture and spinal manipulation services	20% 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	20% after deductible	20% after deductible
Preferred	20% after deductible	20% 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	Gold	
Exchange	Off	
Medicare Part D creditable	Yes	
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	

For coverage with two or more members, the entire family deductible must be met before benefits are payable for anyone. Limitations and exclusions apply. See the Summary of Benefits and Coverage (SBC) and the member handbook for the requirements, limitations and exclusions of the Plan. This document is provided for informational purposes only, and is intended for licensed and appointed producers of Moda Health. It is not an SBC and should not be regarded as a replacement for the SBC. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control.