

# 2026 Medical plan benefit summary



## ● Moda Health Oregon Standard Bronze

	In network you pay	Out-of-network you pay
<b>Calendar year costs</b>		
Deductible per person	\$9,200	\$18,400
Deductible per family	\$18,400	\$36,800
Out-of-pocket max per person	\$9,200	\$18,400
Out-of-pocket max per family	\$18,400	\$36,800
<b>Care &amp; services</b>		
Preventive care under the ACA (out-of-network for select services)	\$0/visit	0% after deductible
Primary care provider (PCP) office visit	\$50/visit	0% after deductible
First 3 in-person or virtual PCP, naturopath and behavioral health office visits	\$5/visit	0% after deductible
Specialist office visit	\$150/visit	0% after deductible
Urgent care visit	\$100/visit	0% after deductible
Virtual care visit – CirrusMD	\$50/visit	N/A
Other providers	\$50/visit	0% after deductible
Outpatient diagnostic X-ray & lab	0% after deductible	0% after deductible
Emergency room visit	0% after deductible	0% after deductible
Ambulance	0% after deductible	0% after deductible
Inpatient/outpatient Care	0% after deductible	0% after deductible
Behavioral health office visit	\$50/visit	0% after deductible
Physical, speech or occupational therapy visit	\$50/visit	0% after deductible
Acupuncture and spinal manipulation services	\$50/visit	0% after deductible
Pediatric vision exam	\$0/visit	0%
Pediatric vision hardware	0%	0%
Prescription medications	(One copay for a 30-day supply. \$35 maximum per 30-day supply for insulin)	
Value	\$25	\$25
Select	\$25	\$25
Preferred	0% after deductible	0% after deductible
Non-Preferred	0% after deductible	0% after deductible
Preferred Specialty	0% after deductible	Not Covered
Non-Preferred Specialty	0% after deductible	Not Covered
<b>Features</b>		
Metallic level	Expanded Bronze	
Exchange	Off	
Medicare Part D creditable	Not Creditable	
Provider network	Connexus	
Service area	Statewide	

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.