

2026 Medical plan benefit summary



● Moda Health Oregon Standard Silver

	In network you pay	Out-of-network you pay
Calendar year costs		
Deductible per person	\$6,100	\$12,200
Deductible per family	\$12,200	\$24,400
Out-of-pocket max per person	\$9,200	\$18,400
Out-of-pocket max per family	\$18,400	\$36,800
Care & services		
Preventive care under the ACA (out-of-network for select services)	\$0/visit	50% after deductible
Primary care provider (PCP) office visit	\$40/visit	50% after deductible
First 3 in-person or virtual PCP, naturopath and behavioral health office visits	\$5/visit	50% after deductible
Specialist office visit	\$100/visit	50% after deductible
Urgent care visit	\$70/visit	50% after deductible
Virtual care visit – CirrusMD	\$40/visit	N/A
Other providers	\$40/visit	50% after deductible
Outpatient diagnostic X-ray & lab	30% after deductible	50% after deductible
Emergency room visit	30% after deductible	30% after deductible
Ambulance	30% after deductible	30% after deductible
Inpatient/outpatient Care	30% after deductible	50% after deductible
Behavioral health office visit	\$40/visit	50% after deductible
Physical, speech or occupational therapy visit	\$40/visit	50% after deductible
Acupuncture and spinal manipulation services	\$40/visit	50% 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	\$15	\$15
Select	\$15	\$15
Preferred	\$60	\$60
Non-Preferred	50%	50%
Preferred Specialty	50%	Not Covered
Non-Preferred Specialty	50%	Not Covered
Features		
Metallic level	Silver	
Exchange	Off	
Medicare Part D creditable	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.