2026 Medical plan benefit summary

Moda Select Alaska Silver 2900 Direct

	Tier 1 - you pay	Tier 2 - you pay	Tier 3 - you pay
Calendar year costs			
Deductible per person	$2,900	$5,800	$17,400
Deductible per family	$5,800	$11,600	$34,800
Out-of-pocket max per person	$8,700	$8,700	$26,100
Out-of-pocket max per family	$17,400	$17,400	$52,200
Care & services			
Preventive care visit *Tier 1 and 2: Cost sharing may apply to services not required under the Affordable Care Act*	$0/visit	$0/visit	60% after deductible
Primary care provider (PCP) office visit *First 2 Tier 1 in person or virtual PCP visits at $5*	$35/visit	40%	60% after deductible
Specialist office visit	$70/visit	40%	60% after deductible
Urgent care visit	$70/visit	40%	60% after deductible
Virtual care visit	$25/visit	40%	60% after deductible
Outpatient diagnostic X-ray & lab	35% after deductible	40% after deductible	60% after deductible
Emergency room visit	35% after deductible	35% after deductible	35% after deductible
Ambulance	35% after deductible	35% after deductible	35% after deductible
Inpatient/outpatient care	35% after deductible	40% after deductible	60% after deductible
Behavioral health office visit *First 2 Tier 1 behavioral health visits at $5*	$35/visit	40%	60% after deductible
Physical, speech or occupational therapy visit	$70/visit	40%	60% after deductible
Acupuncture, spinal manipulation & massage therapy	$35/visit	40% after deductible	60% after deductible
Dental services for under age 19	Covered	Covered	Covered
Vision exam for under age 19	$0/visit	$0/visit	50%
Vision hardware for under age 19	0%	0%	50%
Prescription medications	One copay for a 30-day supply.		
Value	$2	$2	$2
Select	$20	$20	$20
Preferred	40%	40%	40%
Non-Preferred	50% after deductible	50% after deductible	50% after deductible
Preferred Specialty	40%	40%	Not covered
Non-Preferred Specialty	50% after deductible	50% after deductible	Not covered
Features			
Metallic level	Silver		
Exchange	Off		
Medicare Part D creditable	Creditable		
Network	Tier 1 - Moda Select network, Tier 2 - First Choice network in Alaska, Tier 3 - Other providers in Alaska, Dental Services - Delta Dental Premier network		
Service area	Municipality of Anchorage, Fairbanks North Star Borough, Haines Borough, Kenai Peninsula Borough, Ketchikan Gateway, Matanuska-Susitna Borough, Petersburg Borough, Municipality of Skagway, City and Borough of Juneau, City and Borough of Sitka, City and Borough of Wrangell, Hoonah-Angoon Census Area, Prince of Wales-Hyder Census Area		
Additional benefits	Includes hearing exam/hearing aid and adult vision		

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.