

2026 Medical plan benefit summary

● Moda Select Idaho Bronze HDHP 7500

	In network you pay	Out-of-network you pay
Calendar year costs		
Deductible per person	\$7,500	\$15,000
Deductible per family	\$15,000	\$30,000
Out-of-pocket max per person	\$7,500	\$75,000
Out-of-pocket max per family	\$15,000	\$150,000
Care & services		
Preventive care visit	\$0 per visit	60% after deductible
Primary care provider (PCP) office visit	0% after deductible	60% after deductible
Specialist office visit	0% after deductible	60% after deductible
Urgent care visit	0% after deductible	60% after deductible
Virtual care visit – CirrusMD	\$0 per visit	N/A
Other providers	0% after deductible	60% after deductible
Outpatient diagnostic X-ray & lab	0% after deductible	60% after deductible
Emergency room visit	0% after deductible	0% after deductible
Ambulance	0% after deductible	0% after deductible
Inpatient/outpatient Care	0% after deductible	60% after deductible
Behavioral health office visit	0% after deductible	60% after deductible
Physical, speech or occupational therapy visit	0% after deductible	60% after deductible
Spinal manipulation services	0% after deductible	60% after deductible
Dental services for under age 19	Not covered	Not covered
Vision exam for under age 19	0%	60%
Vision hardware for under age 19	0%	60%
Adult vision exam	0%	60%
Prescription medications		
	One copay for a 30-day supply	
Value	0%	0%
Select	0% after deductible	0% after deductible
Preferred	0% after deductible	0% after deductible
Non-Preferred	0% after deductible	0% after deductible
Preferred Specialty	0% after deductible	0% after deductible
Non-Preferred Specialty	0% after deductible	0% after deductible
Features		
Metallic level	● Expanded Bronze	
Exchange	On and Off	
Medicare Part D creditable	Not Creditable	
Provider network	Moda Select	
Other network	Aetna® PPO Network	
Service area	Ada, Adams, Bannock, Bear Lake, Benewah, Bingham, Boise, Bonner, Bonneville, Boundary, Canyon, Caribou, Cassia, Clearwater, Elmore, Franklin, Fremont, Gem, Idaho, Jefferson, Kootenai, Latah, Lewis, Madison, Minidoka, Nez Perce, Oneida, Owyhee, Payette, Power, Shoshone, Teton, and Washington	

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