

2026 Medical plan benefit summary

● Moda Select Idaho Gold 1100 + Vision Exam - AI/AN Limited

	Indian Health Care Provider (IHCP) you pay	Non-IHCP In-network you pay	Non-IHCP Out-of-network you pay
Calendar year costs			
Deductible per person	\$0	\$1,100	\$2,200
Deductible per family	\$0	\$2,200	\$4,400
Out-of-pocket max per person	\$0	\$8,000	\$80,000
Out-of-pocket max per family	\$0	\$16,000	\$160,000
Care & services			
Preventive care visit	0%	\$0 per visit	60% after deductible
Primary care provider (PCP) office visit	0%	\$15 per visit	60% after deductible
Specialist office visit	0%	\$30 per visit	60% after deductible
Urgent care visit	0%	\$30 per visit	60% after deductible
Virtual care visit – CirrusMD	N/A	\$0 per visit	N/A
Other providers	0%	\$5 per visit	60% after deductible
Outpatient diagnostic X-ray & lab	0%	15% after deductible	60% after deductible
Emergency room visit	0%	15% after deductible	15% after deductible
Ambulance	0%	15% after deductible	15% after deductible
Inpatient/outpatient care	0%	15% after deductible	60% after deductible
Behavioral health office visit	0%	\$15 per visit	60% after deductible
Physical, speech or occupational therapy visit	0%	\$30 per visit	60% after deductible
Spinal manipulation services	0%	\$30 per visit	60% after deductible
Dental services for under age 19	Not covered	Not covered	Not covered
Vision exam for under age 19	0%	\$0 per visit	60%
Vision hardware for under age 19	0%	0%	60%
Adult vision exam	0%	\$10 per visit	60%
Prescription medications			
	One copay for a 30-day supply		
Value	0%	\$2	\$2
Select	0%	\$10	\$10
Preferred	0%	30% after deductible	30% after deductible
Non-Preferred	0%	50% after deductible	50% after deductible
Preferred Specialty	0%	30% after deductible	30% after deductible
Non-Preferred Specialty	0%	50% after deductible	50% after deductible
Features			
Metallic level	● Gold		
Exchange	On		
Medicare Part D creditable	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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