

2026 Medical plan benefit summary



● Moda Select Idaho Gold 2200 + Vision Exam - AI/AN Zero

	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	\$0	\$0
Deductible per family	\$0	\$0	\$0
Care & services			
Preventive care visit	0%	0%	0%
Primary care provider (PCP) office visit	0%	0%	0%
Specialist office visit	0%	0%	0%
Urgent care visit	0%	0%	0%
Virtual care visit - CirrusMD	N/A	0%	N/A
Other providers	0%	0%	0%
Outpatient diagnostic X-ray & lab	0%	0%	0%
Emergency room visit	0%	0%	0%
Ambulance	0%	0%	0%
Inpatient/outpatient care	0%	0%	0%
Behavioral health office visit	0%	0%	0%
Physical, speech or occupational therapy visit	0%	0%	0%
Spinal manipulation services	0%	0%	0%
Dental services for under age 19	Not covered	Not covered	Not covered
Vision exam for under age 19	0%	0%	0%
Vision hardware for under age 19	0%	0%	0%
Adult vision exam	0%	0%	0%
Prescription medications			
Value	0%	0%	0%
Select	0%	0%	0%
Preferred	0%	0%	0%
Non-Preferred	0%	0%	0%
Preferred Specialty	0%	0%	0%
Non-Preferred Specialty	0%	0%	0%
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		

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.