2026 Medical plan benefit summary

Moda Select Idaho Silver 4000 + Vision Exam - 94% CSR

	In network you pay	Out-of-network you pay
Calendar year costs		
Deductible per person	$0	$0
Deductible per family	$0	$0
Out-of-pocket max per person	$1,000	$10,000
Out-of-pocket max per family	$2,000	$20,000
Care & services		
Preventive care visit	$0 per visit	60%
Primary care provider (PCP) office visit	$5 per visit	60%
Specialist office visit	$15 per visit	60%
Urgent care visit	$15 per visit	60%
Virtual care visit – CirrusMD	$0 per visit	N/A
Other providers	$0 per visit	60%
Outpatient diagnostic X-ray & lab	$60 per day per provider	60%
Emergency room visit	$150	$150
Ambulance	20%	20%
Inpatient/outpatient Care	20%	60%
Behavioral health office visit	$5 per visit	60%
Physical, speech or occupational therapy visit	$15 per visit	60%
Spinal manipulation services	$15 per visit	60%
Dental services for under age 19	Not covered	Not covered
Vision exam for under age 19	$0 per visit	60%
Vision hardware for under age 19	0%	60%
Adult vision exam	$10 per visit	60%
Prescription medications	One copay for a 30-day supply	
Value	$2	$2
Select	$10	$10
Preferred	40%	40%
Non-Preferred	50%	50%
Preferred Specialty	40%	40%
Non-Preferred Specialty	50%	50%
Features		
Metallic level	Silver	
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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