2026 Medical plan benefit summary

Moda Health Affinity Gold 1000 - AI/AN Zero

	Indian Health Care Provider (IHCP) you pay	In-network you pay	Out-of-network you pay
Calendar year costs			
Deductible per person	$0	$0	Not covered
Deductible per family	$0	$0	Not covered
Out-of-pocket max per person	$0	$0	Not covered
Out-of-pocket max per family	$0	$0	Not covered
Care & services			
Preventive care visit	0%	0%	Not covered
Primary care provider (PCP) office visit	0%	0%	Not covered
Specialist office visit	0%	0%	Not covered
Urgent care visit	0%	0%	Not covered
Virtual care visit - CirrusMD	N/A	0%	Not covered
Other providers	0%	0%	Not covered
Outpatient diagnostic X-ray & lab	0%	0%	Not covered
Emergency room visit	0%	0%	0%
Ambulance	0%	0%	0%
Inpatient/outpatient care	0%	0%	Not covered
Behavioral health office visit	0%	0%	Not covered
Physical, speech or occupational therapy visit	0%	0%	Not covered
Acupuncture and spinal manipulation services	0%	0%	Not covered
Dental services for under age 19	0%	0%	Not covered
Vision exam for under age 19	0%	0%	Not covered
Vision hardware for under age 19	0%	0%	Not covered
Adult vision exam	0%	0%	Not covered
Prescription medications			
Value	0%	0%	0%
Select	0%	0%	0%
Preferred	0%	0%	0%
Non-Preferred	0%	0%	0%
Preferred Specialty	0%	0%	Not covered
Non-Preferred Specialty	0%	0%	Not covered
Features			
Metallic level	Gold		
Exchange	On		
Medicare Part D creditable	Creditable		
Provider network	Affinity		
Out-of-area network	Aetna® PPO		
Service area	Statewide		
Additional benefits (not covered out-of-network)	Dental services for under age 19 and adult vision exam		

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.