

2026 Medical plan benefit summary



● Moda Health Affinity Gold 250 - 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	Not covered	Not covered	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		

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