

# Moda Select

## Individual & family

Choose a better experience  
with your **health insurance**



Moda Health  
Plan, Inc.



2026

*Required filings that relate to these 2026 plans are currently under review by the applicable regulatory agencies and are subject to change until approved.*





## Better value and a ***better experience***

When you choose Moda Health,  
you'll receive high-quality  
health plans, expert guidance  
and curated wellness services,  
tools and programs.



**Proven**  
experience offering insurance  
plans for over **70 years**



### **\$0 Preventive care**

Preventive exams, women's annual exams,  
well-baby care, and many immunizations  
and screenings, so you can stay healthy



### **Prescription benefits**

Comprehensive prescription drug  
coverage and an online-approved  
drug list tool [modahealth.com/pdl](https://modahealth.com/pdl),  
so you can confirm what's covered



### **24/7 doctor access**

[CirrusMD app](#), so you can connect to a doctor  
in under a minute, anytime, anywhere, at no cost

Get to know us at [modahealth.com/texas](https://modahealth.com/texas)



**Choose a better experience.**

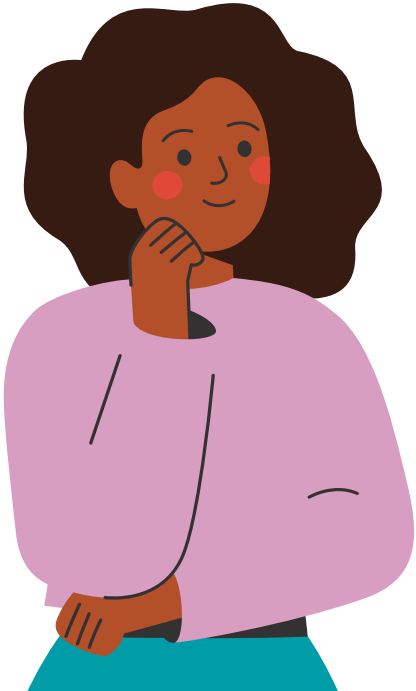
Shop our plans at [modahealth.com/shop](https://modahealth.com/shop)



# Make a *better choice*

Insurance can be confusing. We want to make the experience better by helping you understand your choices.

*When selecting your plan, you want to know:*



**Is my provider in my network?**

Learn more on page 6.



**How does the plan work?**

Look at our plan comparison chart on page 8-9.



**What plan is right for me?**

Learn about your plan options on page 5.



**Are my medications covered?**

Look them up on the medication search page at [modahealth.com/pdl](https://modahealth.com/pdl).



**Where can I find medical plan rates and premium details for my family?**

Visit [modahealth.com/shop](https://modahealth.com/shop).

**Moda Select is an Exclusive Provider Organization (EPO) plan with a premier network of local providers.**

Moda Select prioritizes both your well-being and your budget. If your current doctor isn't in-network, our selection process makes it easy to switch to one who is.



*In-network* means the doctors and facilities meet certain requirements and agree to accept discounted rates for services under your plan.



*Out-of-network* means the doctor or facility is not contracted with your health plan and can charge you full price for services. Care from out-of-network providers are not covered on Moda Select plans.

Easy  
with **no referrals**  
required for  
specialists



## Which is right for you?

Learn more on pages 8-9.

	● Gold	● Silver	● Bronze
Monthly premium	\$\$\$	\$	\$
Out-of-pocket costs	\$	\$	\$\$\$
Great if you...	use a lot of healthcare		use a little healthcare

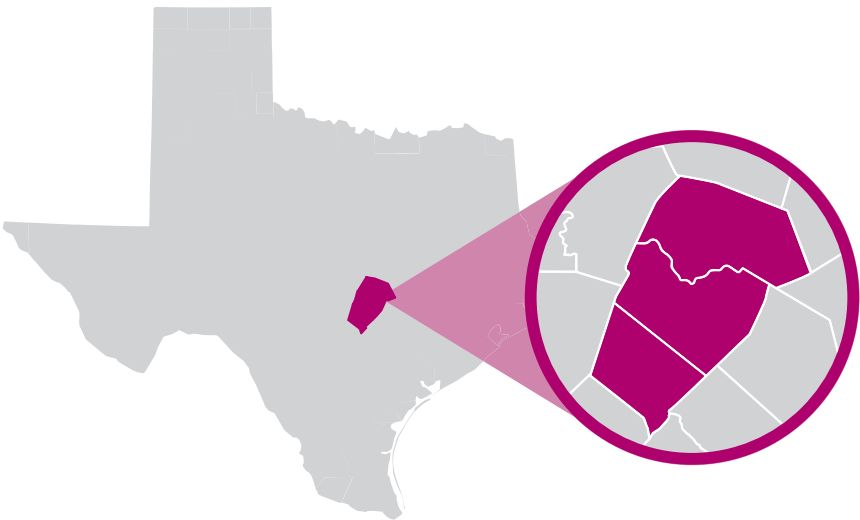


**Are my medications covered?**


Look them up at [modahealth.com/pdl](https://modahealth.com/pdl)

# A network that connects you to care

The **Moda Select** EPO plans cover care when you see providers in the Moda Select Network. We've carefully selected a community of primary care providers (PCPs), specialists and partner health systems, so you'll have better value and better care.



**Moda Select** Network is for residents living in the following counties:  
Hays • Travis • Williamson

 While traveling outside of the service area, members can receive emergency or urgent care through the First Health Network.

 See if your doctor is in-network at [modahealth.com/modaselect](https://modahealth.com/modaselect)



? **Are some services available out-of-network?**  
Yes! Out-of-network care is covered for medical emergency services, retail pharmacy services, and services at an in-network facility when you cannot choose an in-network provider.

? **I'm traveling outside the service area. Can I still get medical care?**  
Yes! Access the same in-network benefits you enjoy in Texas when you travel to Moda Select service areas in Alaska and Idaho.  
*Outside of the Moda Select service areas, members are covered for medical emergency services and urgent care through the First Health Network.*

## Here are some of our larger in-network partners:



Capital Area Primary Care • Capital Area Specialty Providers  
Capital Area Cardiology • Capital Area Multispecialty Providers



2026 *Medical plan*  
benefit table

	<div><div></div>Direct plans</div>			<div><div></div>Direct plans</div>						
	Gold plans			Silver plans				Bronze plans		
	Moda Select Texas Standard Gold	Moda Select Texas Gold 1000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Gold 2000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Standard Silver	Moda Select Texas Silver 3000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Silver 5000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Silver 7000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Standard Bronze	Moda Select Texas Bronze 8700 (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Bronze HDHP 7500
What you pay for the <i>in-network</i> care you receive each year										
Deductible per person	\$2,000	\$1,000	\$2,000	\$6,000	\$3,000	\$5,000	\$7,000	\$7,500	\$8,700	\$7,500
Deductible per family	\$4,000	\$2,000	\$4,000	\$12,000	\$6,000	\$10,000	\$14,000	\$15,000	\$17,400	\$15,000
Out-of-pocket max per person	\$8,200	\$8,000	\$7,900	\$8,900	\$8,500	\$7,750	\$8,000	\$10,000	\$8,700	\$7,500
Out-of-pocket max per family	\$16,400	\$16,000	\$15,800	\$17,800	\$17,000	\$15,500	\$16,000	\$20,000	\$17,400	\$15,000
Out-of-network benefits available	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕
Benefits that make up your plan and what you pay										
Primary Care Provider (PCP) office visit	\$30 per visit	\$15 per visit	\$15 per visit	\$40 per visit	\$25 per visit	\$40 per visit	\$40 per visit	\$50 per visit	\$85 per visit	0% after deductible
Specialist office visit <sup>1</sup>	\$60 per visit	\$30 per visit	\$30 per visit	\$80 per visit	\$50 per visit	\$70 per visit	\$70 per visit	\$100 per visit	\$120 per visit	0% after deductible
Urgent care visit	\$45 per visit	\$30 per visit	\$30 per visit	\$60 per visit	\$50 per visit	\$70 per visit	\$70 per visit	\$75 per visit	\$120 per visit	0% after deductible
Virtual care visit	\$30 per visit	\$5 pervisit	\$5 pervisit	\$40 per visit	\$15 per visit	\$30 per visit	\$30 per visit	\$50 per visit	\$75 per visit	0% after deductible
Outpatient diagnostic X-ray and lab	25% after deductible	15% after deductible	15% after deductible	40% after deductible	35% after deductible	35% after deductible	40% after deductible	50% after deductible	0% after deductible	0% after deductible
Emergency room visit	25% after deductible	40% after deductible	20% after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	0% after deductible	0% after deductible
Spinal manipulation services	\$30 per visit	\$30 per visit	\$30 per visit	\$40 per visit	\$50 per visit	\$70 per visit	\$70 per visit	\$50 per visit	\$120 per visit	0% after deductible
Mental health and substance use disorder office visit	\$30 per visit	\$15 per visit	\$15 per visit	\$40 per visit	\$25 per visit	\$40 per visit	\$40 per visit	\$50 per visit	\$85 per visit	0% after deductible
Outpatient rehabilitation	\$30 per visit	\$30 per visit	\$30 per visit	\$40 per visit	\$50 per visit	\$70 per visit	\$70 per visit	\$50 per visit	\$120 per visit	0% after deductible
Inpatient/outpatient care	25% after deductible	15% after deductible	15% after deductible	40% after deductible	35% after deductible	35% after deductible	40% after deductible	50% after deductible	0% after deductible	0% after deductible
Prescription medication <sup>2</sup>										
Value	\$15	\$2	\$2	\$20	\$2	\$2	\$2	\$25	\$2	0%
Select	\$15	\$10	\$10	\$20	\$20	\$20	\$20	\$25	\$25	0% after deductible
Preferred	\$30	40%	40%	\$40	40%	40%	40%	\$50 after deductible	40% after deductible	0% after deductible
Non-Preferred	\$60	50%	50%	\$80 after deductible	50% after deductible	50% after deductible	50% after deductible	\$100 after deductible	50% after deductible	0% after deductible
Preferred Specialty	\$250	40%	40%	\$350 after deductible	40%	40%	40%	\$500 after deductible	40% after deductible	0% after deductible
Non-Preferred Specialty	\$250	50%	50%	\$350 after deductible	50% after deductible	50% after deductible	50% after deductible	\$500 after deductible	50% after deductible	0% after deductible
Things to consider when choosing your plan										
Features and special benefits included in your plan	<div>PCP!+</div>	<div>PCP!+👤</div>	<div>PCP!+👤</div>	<div>PCP!+</div>	<div>PCP!+👤</div>	<div>PCP!+👤</div>	<div>PCP!+👤</div>	<div>PCP!+</div>	<div>PCP!+</div>	<div>PCP!+HSA</div>

Plan highlights



Choose a PCP

To help you manage your health, we highly encourage selecting an in-network PCP.



EPO plans

Providers outside of the Moda Select Network are **not** covered, and you will be responsible for the full cost of out-of-network care, except for the following: medical emergency services, retail pharmacy services, and services at an in-network facility when you cannot choose an in-network provider. \* Some exceptions do apply.

Scan the QR code, then click on Texas to view Summaries of Benefits and Coverage (SBCs) with detailed information on each plan.



Direct plans

Direct plans are *only* available for purchase through Moda Health. They are not available at healthcare.gov. If you are not eligible for tax credits, you may save on premiums by purchasing these plans at [modahealth.com/shop](https://modahealth.com/shop).



Health savings account (HSA)

Our HSA-compatible, high-deductible health plan (Bronze HDHP 7500) gives you flexibility and choice. You have the freedom to choose any financial institution for your HSA. You can use HSA tax-free dollars to pay for deductibles, coinsurance and other qualified expenses not covered by your health plan.



Included with *all* plans:



Unlimited mental health and substance use disorder in-person office visits



Rehabilitation and habilitation benefits (physical, occupational, speech therapy and spinal manipulation) limited to separate 35 sessions per year



Pediatric vision under age 19, including vision exam, glasses, lenses or contacts once per calendar year

These benefits and Moda Health Plan policies are subject to change in order to be compliant with state and federal guidelines. This document provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control. Moda Health has received network adequacy waivers for our plans. For more information on network adequacy waivers visit: [modahealth.com/texas/member/network-adequacy-waivers](https://modahealth.com/texas/member/network-adequacy-waivers).

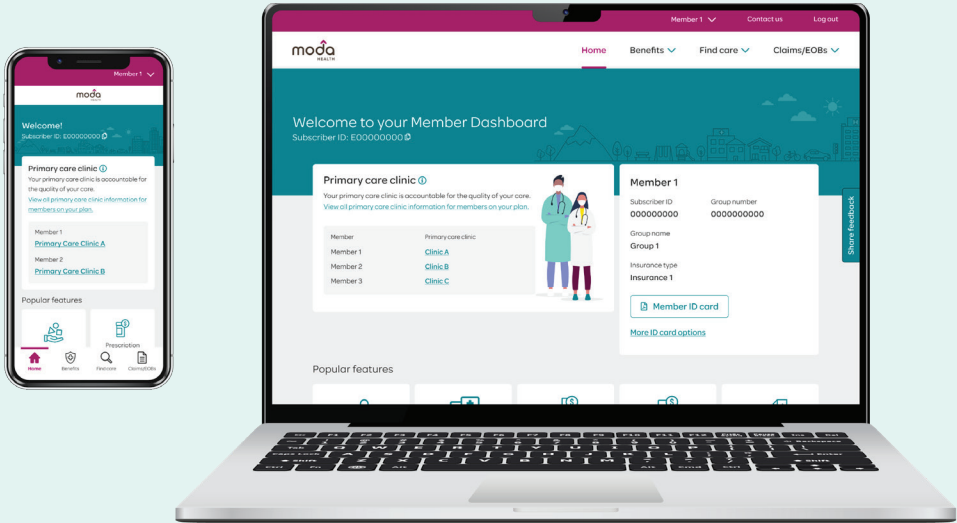
1 In-network hearing exam is subject to \$45/visit.  
2 One copay per 30-day supply. Insulin \$25 maximum cost share for a 30-day supply.



# Member perks to reach *your health goals*

Save money as you work toward better health with exclusive discounts, programs and tools for members.

These additional services are not insurance, may not be available in all areas, and may be discontinued at any time.



Support  
for life's everyday  
challenges —  
**at no cost to you**



### Tools

- Health assessments
- Prescription price check
- Text a doctor 24/7



### Discounts

- Gym memberships
- Alternative care (acupuncture, chiropractic and therapeutic massage)
- Popular health and fitness brands (Vitamix® and Garmin®)



### Coaching and care

- Health coaching
- Care coordination
- Individual Assistance Program (see page 11 for details)
- Emergency medical assistance when traveling



### Mental health support

- 12 weeks of mobile therapy from a private therapist through your smartphone

### We all need a little help sometimes.

Your plan includes free, confidential help through the Individual Assistance Program (IAP). You and your eligible family members can use this support for a variety of personal concerns, including:

- Marital/relationship issues
- Feeling stressed or anxious
- Dealing with grief or loss
- Finding childcare or eldercare
- Legal advice
- And more

You'll talk with professional counselors who can help you identify problems, set goals and make a plan that works for you.

### You also get free mental health care when you need it, including:

- 4 free virtual therapy visits from in-network providers
- You can keep seeing the same provider after the 4 free visits
- 24/7 support and help finding care



**Choose a better experience.**  
Shop our plans at [modahealth.com/shop](https://modahealth.com/shop).



**Choose a better experience.**  
Enroll today at [modahealth.com/shop](https://modahealth.com/shop)



# Ready to choose *better health?*

- 1 Select a health plan
- 2 Enroll and get started...

Shop our plans at [modahealth.com/shop](https://modahealth.com/shop)

Call us at 855-718-1767 or your agent to enroll

Enroll online at [modahealth.com/shop](https://modahealth.com/shop)

## What happens after you enroll?

**1. After you enroll...**  
You'll get your welcome materials and member ID card in the mail. It tells you what's in your plan and how to use it to get the most out of your benefits. Be sure to keep your ID card handy when you visit your doctor or pick up medicine

**2. Create your Member Dashboard account**  
Go to [modahealth.com](https://modahealth.com) and select "Create an account." Your personal dashboard helps you see your claims, search for doctors and manage your plan. It's quick and easy to set up.

**3. Pay your first bill**  
After you sign up, we'll send you an invoice. Your first payment starts your plan, so make sure to pay it on time to start your coverage.



**ATENÇÃO:** Se você fala Português do Brasil, serviços gratuitos de assistência linguística estão disponíveis para você. Auxílios e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-877-605-3229 (TTY: 711) ou fale com seu provedor.





Individual & family

Medicare Supplement

Large group

### Questions? *We're here to help.*

Contact a Moda Health appointed agent or call us at 855-718-1767. TTY users, please call 711.

Portland office (corporate headquarters)

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Portland, OR 97204-3156

[Ind&MedSuppSales@modahealth.com](mailto:Ind&MedSuppSales@modahealth.com)  
[modahealth.com/texas](https://modahealth.com/texas)



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