

Moda Health Plan, Inc.

Choose a better
experience with your
health insurance



Idaho 2023 | Small Group (2-50)



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

with nearly **70 years** of offering insurance plans in the Pacific Northwest

Easy

with **no referrals** required for specialists

Convenient

with **modern ways** to stay healthy, like texting a doctor and virtual appointments



Quality, evidence-based plans

Our flexible benefit designs support the long-term health of your clients' employees, including preventive exams, women's annual exams, well-baby care, immunizations and many screenings.



Prescriptions with choice

Your clients' employees get integrated pharmacy benefits with a comprehensive formulary design that provides them with maximum choice. Approved drug list: modahealth.com/pdl



Benefits admin, made easy

Online tools put the power in your clients' hands, so they can jump on whenever they need to make a change, run reports, access resources and manage their bill.



modahealth.com/idaho

Founded in **1955**

we've been **helping our members** with evidence-based health plans, diverse provider networks, innovative member programs and **our signature caring customer service.**

Moda has

333,000+

members in our
medical plans

More than

1 million

members in our stand-alone
pharmacy segment





We know your
time is valuable.

Quick links

2023 Medical plans

The Moda Select Network

How to enroll

Member perks

Contact us



Your guide to *plan management*

We want to make it easy for you and your clients to enroll and manage their account.



Enrollment, made easy

1 Confirm client's eligibility Your client's business must:

- Have two to 50 full-time employees on average during the preceding calendar year
- Have at least one employee enrolled on the first day of the plan year

2 Enroll by the 10th of the month

New group enrollment information must be received no later than the 10th of the month prior to the desired effective date. Late enrollment can be accommodated upon request.

3 Choose an employee eligibility waiting period

It cannot exceed 90 days for medical plans.

4 Make changes to plans upon renewal

Changes may include, but are not limited to, eligibility waiting periods, group plan choices, employer eligibility changes and contribution or participation amounts.

Faster benefits administration

The Employer Dashboard was created to help your clients quickly access and manage the details of benefits administration.

It's self-service, easy-to-use and available 24/7.

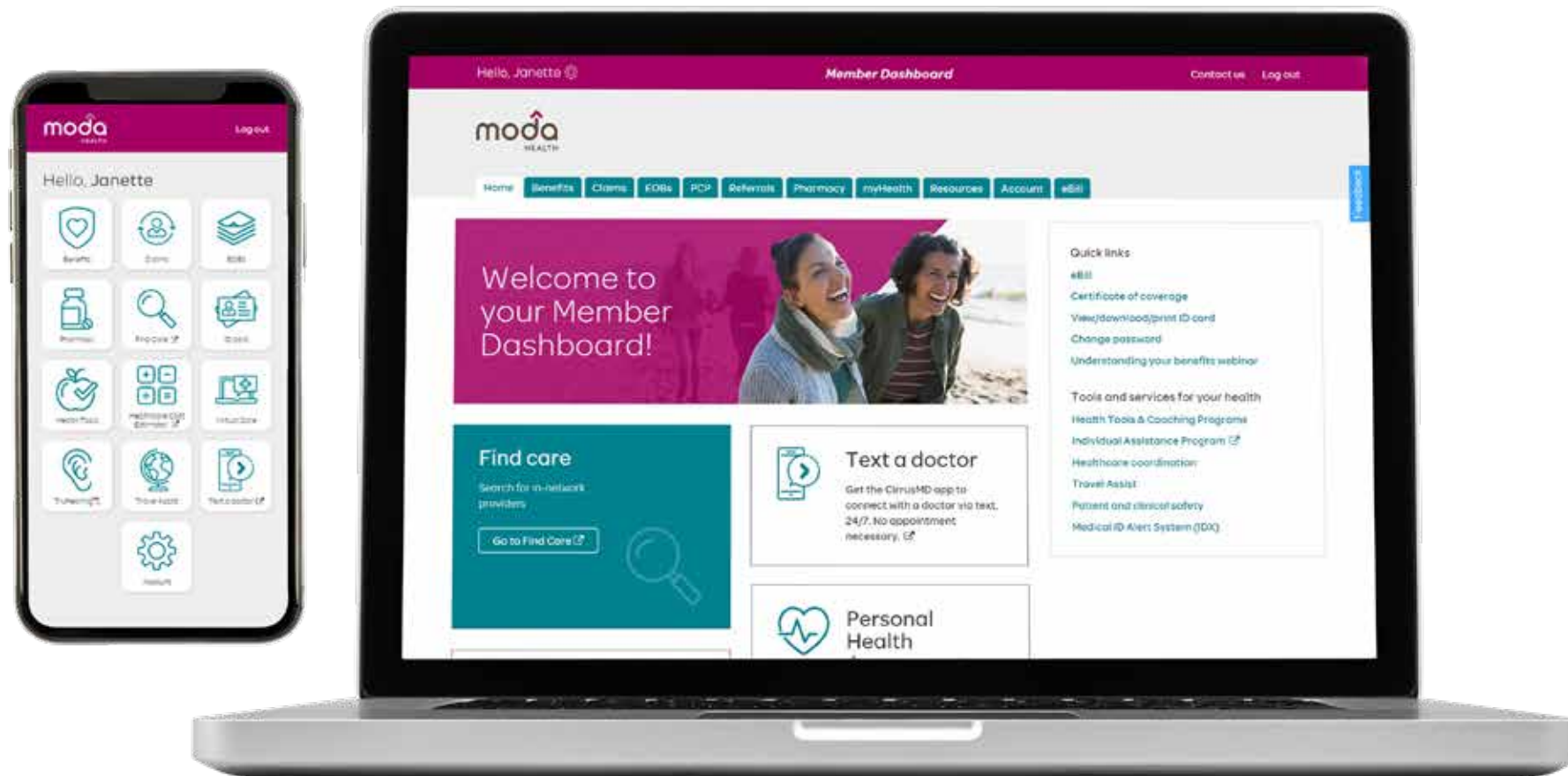
- Review employee enrollment information and history
- Generate an enrollment census of covered employees and/or dependents
- View benefit and plan details and Member Handbooks
- Manage billing with eBill
- Send secure messages
- Order ID cards



To learn more about the Employer Dashboard, contact your *Moda Health sales representative at 800-578-1402*

Member perks to improve *health and save*

Our comprehensive wellness programs have something for every employee, supporting their work toward better health with exclusive discounts, programs and tools.





Discounts

- Gym memberships
- Acupuncture, chiropractic, therapeutic massage (*once alternative care benefit limit has been reached*)
- Hearing aids and exams
- Popular health and fitness brands (*like Vitamix® and Garmin®*)




Tools

- Health assessments
- Prescription price check
- 24/7 text-a-doctor 
- Employee Assistance Program 




Coaching and care

- Health coaching 
- Care coordination
- Diabetes management
- Tobacco cessation
- Emergency medical assistance when traveling



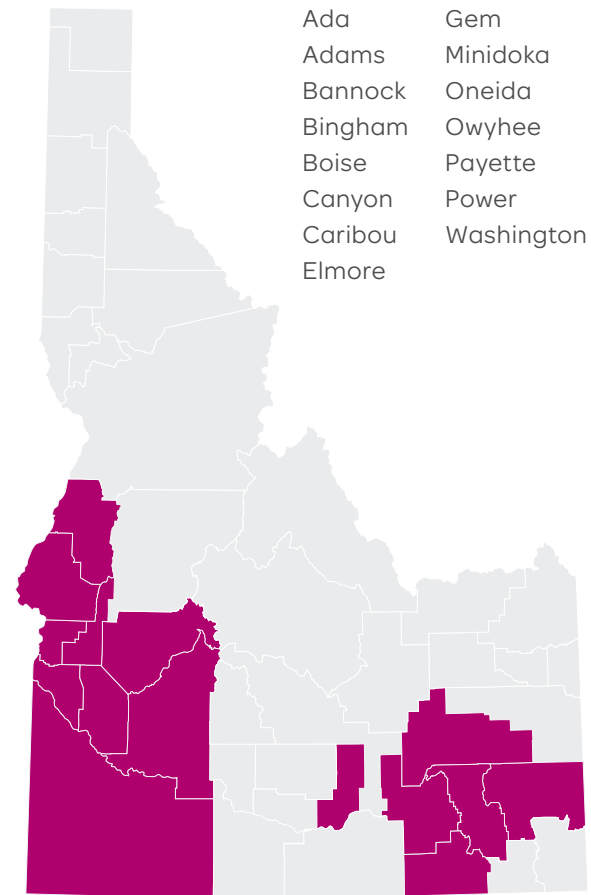
Mental health support

12 weeks of mobile therapy for your clients' employees from a private therapist through their smartphone 

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.

The Moda Select Network is for residents living in the following counties:



A national travel network is available. Ask your Moda Health Sales representative to learn more.

Health partners in your area

Treasure Valley



South Central Idaho



Southeast Idaho



Not all providers at these locations are in-network.



2023 *Medical plan* benefit table

No referrals needed.
Employee Assistance Program available with all plans.

Plan name	Calendar year costs			Care & services								Prescription medications ⁷					
	Annual deductible per member/family	Coinsurance	Annual OOP maximum per member/family	PCP visits ¹	Specialist visits ²	Emergency room visits	Virtual office visits ³	Mental health office visits ⁴	Outpatient rehabilitation ⁵	Alternative care ⁶	Value	Select	Preferred	Non-preferred	Preferred specialty	Non-preferred specialty	
	In-network members pay			In-network members pay								In-network members pay					
● Moda Select Gold 500	\$500 / \$1,000	30%	\$8,150 / \$16,300	\$20 / visit	\$40 / visit	\$350, then ded, then 30%	\$20 / visit	\$20 / visit	\$40 / visit	\$20 / visit	\$0	\$10	\$35	50%	30%	50%	
● Moda Select Gold 1000	\$1,000 / \$2,000	25%	\$8,150 / \$16,300	\$15 / visit	\$35 / visit	\$350, then ded, then 25%	\$15 / visit	\$15 / visit	\$35 / visit	\$15 / visit	\$0	\$10	\$35	50%	30%	50%	
● Moda Select Gold 1500	\$1,500 / \$3,000	20%	\$7,000 / \$14,000	\$20 / visit	\$40 / visit	\$350, then ded, then 20%	\$20 / visit	\$20 / visit	\$40 / visit	\$20 / visit	\$0	\$10	\$35	50%	30%	50%	
● Moda Select Gold 2000	\$2,000 / \$4,000	20%	\$6,000 / \$12,000	\$20 / visit	\$40 / visit	\$350, then ded, then 20%	\$20 / visit	\$20 / visit	\$40 / visit	\$20 / visit	\$0	\$10	\$35	50%	30%	50%	
● Moda Select Gold 3000	\$3,000 / \$6,000	20%	\$5,000 / \$10,000	\$20 / visit	\$40 / visit	\$350, then ded, then 20%	\$20 / visit	\$20 / visit	\$40 / visit	\$20 / visit	\$0	\$10	\$35	50%	30%	50%	
● Moda Select Silver 3500	\$3,500 / \$6,000	40%	\$8,550 / \$17,100	\$50 / visit	\$70 / visit	\$400, then ded, then 40%	\$50 / visit	\$50 / visit	\$70 / visit	\$50 / visit	\$0	\$30	\$70	50%	30%	50%	
● Moda Select Silver 4500	\$4,500 / \$9,000	30%	\$8,900 / \$17,800	\$40 / visit	\$60 / visit	\$400, then ded, then 30%	\$40 / visit	\$40 / visit	\$60 / visit	\$40 / visit	\$0	\$30	\$70	50%	30%	50%	
● Moda Select Silver 5000	\$5,000 / \$10,000	30%	\$8,900 / \$17,800	\$40 / visit	\$60 / visit	\$400, then ded, then 30%	\$40 / visit	\$40 / visit	\$60 / visit	\$40 / visit	\$0	\$30	\$70	50%	30%	50%	
● Moda Select Silver 6000	\$6,000 / \$12,000	30%	\$8,900 / \$17,800	\$40 / visit	\$60 / visit	\$400, then ded, then 30%	\$40 / visit	\$40 / visit	\$60 / visit	\$40 / visit	\$0	\$30	\$70	50%	30%	50%	
● Moda Select Silver 6500	\$6,500 / \$13,000	30%	\$8,750 / \$17,500	\$40 / visit	\$60 / visit	\$400, then ded, then 30%	\$40 / visit	\$40 / visit	\$60 / visit	\$40 / visit	\$0	\$30	\$70	50%	30%	50%	
● Moda Select Bronze 7500⁹	\$7,500 / \$15,000	40%	\$8,550 / \$17,100	\$60 / visit	\$90 / visit	\$400, then ded, then 40%	\$60 / visit	\$60 / visit	\$90 / visit	\$90 / visit	\$0	\$30	\$70	50%	30%	50%	
● Moda Select Bronze 8550	\$8,550 / \$17,100	0%	\$8,550 / \$17,100	\$0 after deductible	\$0 after deductible	0% after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	0% after deductible	\$0	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	
● Moda Select Gold HDHP 3000	\$3,000 / \$6,000	0%	\$3,000 / \$6,000	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	\$0	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	
● Moda Select Silver HDHP 2800⁹	\$2,800 / \$5,600	30%	\$5,750 / \$11,150	30% after deductible	30% after deductible	\$350, then ded, then 30%	30% after deductible	30% after deductible	30% after deductible	30% after deductible	\$0	\$30 after deductible	\$70 after deductible	50% after deductible	30% after deductible	50% after deductible	
● Moda Select Silver HDHP 4800	\$4,800 / \$9,600	0%	\$4,800 / \$9,600	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	\$0	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	
● Moda Select Bronze HDHP 6900	\$6,900 / \$13,800	0%	\$6,900 / \$13,800	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	\$0	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible	

*Footnotes 1 & 3 for non-HDHP plans except Moda Select Bronze 7500.

- 1 No cost sharing for members under age 19. Members 19+ get first 3 office visits at no cost sharing, combined with virtual visits. Subsequent visits by the selected PCP at the PCP visit copay level and by other providers at the specialist visit copay level.
- 2 Hearing exam is \$45/visit for all non-HDHP plans and \$45 after deductible for all HDHP plans.
- 3 No cost sharing for visits through CirrusMD. Visits to other providers are no cost sharing for members under age 19. For members 19+, first 3 visits with other providers are at no cost sharing, combined with in-person visits.
- 4 First 3 in-person or virtual care office visits at no cost sharing, combined with substance use disorder office visits.
- 5 Outpatient Rehabilitation includes physical therapy, occupational therapy, speech therapy, cardiac rehabilitation, and pulmonary rehabilitation.
- 6 Alternative care includes spinal manipulation and acupuncture.
- 7 One prescription drug copay per 30 day supply.
- 8 PCP visits by the selected PCP at the PCP visit copay level and by other providers at the specialist visit copay level. No cost sharing for virtual care visits through CirrusMD.
- 9 Individual deductible does not apply to family coverage. Coverage for 2 or more members must meet the family deductible. Hearing exam is \$45/visit after deductible.

This is a summary of the health plan benefits and is not a contract; limitations and exclusions apply. See the plan benefit summaries, SBCs, handbook or contract for details. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control. These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines.

2023 Limitations & Exclusions

Limitations

- Acupuncture is limited to 20 visits per year
- Authorization by Moda Health is required for all medical and surgical admissions and some outpatient services and medications
- Biofeedback is limited to 10 visits per lifetime for tension or migraine headaches
- Brand tier medications – If members use a brand medication when a generic equivalent is available, they will have to pay the non-preferred cost sharing plus the difference in cost between the generic and brand medication
- Coordination of Benefits – when a member has more than one health plan, combined benefits for all plans is limited to the maximum plan allowance for all covered services
- Hearing aids are covered once every 36 months
- If a group's size is less than 20 employees any expense that is actually paid under Medicare, or would have paid under Medicare Part B had the member enrolled in Medicare, will have benefits reduced by the amount Medicare paid or would have paid
- Infusion therapy – some medications require use of an authorized provider to be eligible for coverage. Outpatient hospital setting is not covered for some medications.
- Prescriptions are limited to a maximum 30-day supply per prescription for most specialty pharmacy and up to a 90-day supply per prescription for retail and mail order pharmacies.
- Rehabilitation and habilitation benefits include separate limits of 20 outpatient sessions per year
- Skilled nursing facility is limited to 30 days per year
- Spinal manipulation is limited to 20 visits per year
- Vision exam and glasses or contacts are covered once per year for members under age 19

Exclusions

- Abortion, except the mother's life is at risk or the pregnancy is a result of rape or incest
- Care outside the United States, other than urgent or emergency care
- Charges above the maximum plan allowance
- Cosmetic services and supplies (exception for reconstructive surgery if medically necessary and not specifically excluded)
- Court-ordered sex offender treatment
- Custodial care
- Dental examinations and treatment (except for accidental injury)
- Experimental or investigational treatment
- Infertility (services or supplies for treatment of, including reversal of sterilization)
- Injury resulting from practicing for or participating in professional athletic events
- Instruction programs, except as provided under the outpatient diabetic instruction benefit
- Massage or massage therapy
- Naturopathic supplies, including herbal, naturopathic or homeopathic medicines, substances or devices and any other nonprescription supplements
- Obesity (all services and supplies except those required under the Affordable Care Act)
- Optional services or supplies, including those for comfort, convenience, environmental control or education, and treatment not medically necessary
- Orthognathic surgery, except when medically necessary to repair an accidental injury or for treatment of cancer
- Services or supplies available under any city, county, state or federal law, except Medicaid
- Services ordered or provided by the patient or a member of the patient's immediate family
- Temporomandibular Joint Syndrome (TMJ)
- Vision surgery to alter the refractive character of the eye





Ready to choose better health *for your clients?*

Questions?

Contact your Moda Health Sales representative

@ quotes@modahealth.com

📞 800-578-1402 | TTY users, please call 711

🌐 modahealth.com/idaho

Portland office (corporate headquarters)
601 SW Second Ave., Portland, OR 97204-3156

For a list of medical plan exclusions, any reduction or limitations, contact Moda Health. These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines. Health plans provided by Moda Health Plan, Inc.

