

2026 Medical plan benefit summary

● Moda Select Bronze 8600

| | In network you pay | Out-of-network you pay |
|---|---|------------------------|
| Calendar year costs | | |
| Deductible per person | \$8,600 | \$17,200 |
| Deductible per family | \$17,200 | \$34,400 |
| Out-of-pocket max per person | \$8,600 | \$17,200 |
| Out-of-pocket max per family | \$17,200 | \$34,400 |
| Care & services | | |
| Preventive care under the ACA | 0% | 0% after deductible |
| Primary care provider (PCP) office visit | 0% after deductible | 0% after deductible |
| <i>First 3 in person or virtual PCP and behavioral health office visits</i> | \$5/visit | 0% after deductible |
| Specialist office visit | 0% after deductible | 0% after deductible |
| Urgent care visit | 0% after deductible | 0% after deductible |
| Virtual care visit – CirrusMD | \$0/visit | N/A |
| Other providers | 0% after deductible | 0% after deductible |
| Outpatient diagnostic X-ray & lab | 0% after deductible | 0% after deductible |
| Emergency room visit | 0% after deductible | 0% after deductible |
| Ambulance | 0% after deductible | 0% after deductible |
| Inpatient/outpatient care | 0% after deductible | 0% after deductible |
| Behavioral health office visit | 0% after deductible | 0% after deductible |
| Physical, speech or occupational therapy visit | 0% after deductible | 0% after deductible |
| Acupuncture and spinal manipulation services | 0% after deductible | 0% after deductible |
| Dental services for under age 19 | Not Covered | Not Covered |
| Vision exam for under age 19 | \$0/visit | 50% |
| Vision hardware for under age 19 | 0% | 50% |
| Prescription medications | | |
| Value | 0% | 0% |
| Select | 0% after deductible | 0% after deductible |
| Preferred | 0% after deductible | 0% after deductible |
| Non-Preferred | 0% after deductible | 0% after deductible |
| Preferred Specialty | 40% after deductible | 40% after deductible |
| Non-Preferred Specialty | 50% after deductible | 50% after deductible |
| Features | | |
| Metallic level | ● Bronze | |
| Medicare Part D creditable | Not Creditable | |
| Provider network | Moda Select | |
| 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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