

2026 Medical plan benefit summary



● Moda Select Silver HDHP 5300

	In network you pay	Out-of-network you pay
Calendar year costs		
Deductible per person	\$5,300	\$15,900
Deductible per family	\$10,600	\$31,800
Out-of-pocket max per person	\$5,300	\$15,900
Out-of-pocket max per family	\$10,600	\$31,800
Care & services		
Preventive care under the ACA	0%	0% after deductible
Primary care provider (PCP) office visit	0% after deductible	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% after deductible	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	● Silver	
Medicare Part D creditable	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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