



Texas
Short term medical insurance



Why short term medical?

Circumstances are different for everyone, but the most common reason people enroll in short term medical insurance is that they have a gap in coverage and are outside of Open Enrollment.

Just-in-case coverage

Moda Health short term medical insurance provides coverage for major hospital, medical and surgical expenses resulting from an accident or onset of a new illness. While it doesn't cover everything that an ACA plan would, and doesn't last forever, it does help you feel protected while you're figuring out a longer-term solution.

Things that are usually covered include:

- | | | |
|--------------------------------|-----------------------------------|------------------|
| ✓ Surgical services | ✓ Daily hospital room and board | ✓ Urgent care |
| ✓ Anesthesia services | ✓ Miscellaneous hospital services | ✓ Doctors visits |
| ✓ In-hospital medical services | ✓ Out-of-hospital care | ✓ X-rays |

Short term medical plans do NOT cover pre-existing conditions. These are defined as an illness or injury for which you or a family member received any medical diagnosis, advice, treatment, service or drug prescription within the last five years. A condition can also be considered pre-existing if the symptoms existed which would have caused a prudent person to seek diagnosis, advice, care, or treatment (even if you didn't).

Are you eligible for short term medical?

You are eligible for Moda Health short term medical insurance if you and any family members who apply for coverage:

- Are under age 65 and will remain under age 65 for the term of the policy, dependent children must be under age 26 during the duration of the policy
- Are not eligible for Medicare Benefits and will not be eligible for Medicare Benefits for the duration of the policy
- Are not pregnant. If any member of your family is pregnant, you may not apply for coverage until the pregnancy concludes

For a full list of covered expenses and exclusions visit modahealth.com/stm

You've got *options*

Our short term medical insurance plans offer flexible ranges of cost and coverage, so you can find the right fit for you. Plans can begin as early as the next day. Tailor your plan by choosing your policy duration, deductible amount, coinsurance percentage, and outpatient prescription reimbursement option, and we'll take care of the rest. Plus, there's no network, so you can see any provider you want.

Plans are non-renewable, but you can re-apply. After your plan expires, you may apply for a second policy within a 12-month period. There is no continuous coverage between policies, and you may only have two short term medical plans within a 12-month period.



Policy Duration:

Our short term medical plans run as short as 30 days, or as long as 185. You choose the range that meets your needs.



Coinsurance:

Once you meet your deductible, choose how much you pay for covered expenses – 20%, 30% or 50%.



Deductible:

Choose from \$500, \$1,000, \$2,500, \$5,000 or \$7,500



Pharmacy:

Choose whether you'd like to include outpatient prescription reimbursement with your plan.

All plans also include accidental death benefits of:

- \$25,000 per subscriber, covered spouse or domestic partner who are age 18 or older
- \$5,000 per subscriber or covered spouse or domestic partner who are under age 18
- \$5,000 per covered dependent child.

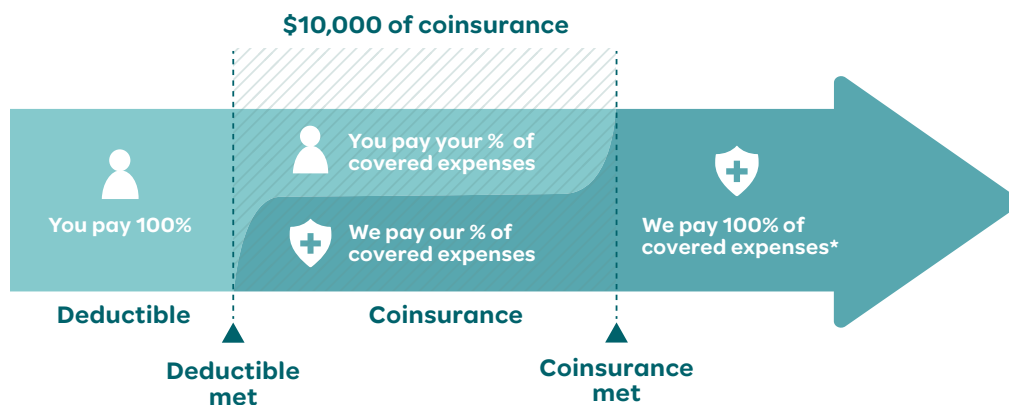
As a Moda Health member, you also have access to Global Emergency Services through Assist America. This program immediately connects you to doctors, hospitals, pharmacies and other services if you experience a medical or non-medical emergency while traveling more than 100 miles away from your permanent resident, or in another country.

Learn more at [assistamerica.com](https://www.assistamerica.com) or call 800-304-4585

Understanding out-of-pocket costs

Out-of-pocket costs can vary with short term medical plans, but they all operate pretty much the same. If you look at the diagram below, you'll see that you're responsible for 100% of your deductible, as well as the percentage you chose for your coinsurance up to \$10,000 of total covered expenses (what you pay plus what we pay). After that, we've got you covered up to \$1 million per person, per policy.

Here's an example: If you chose a plan with a \$500 deductible and 20% coinsurance, you'd pay 100% of covered expenses up to \$500. Then, you'd pay 20% of any covered expenses after that, and we'd pay 80%. Once our combined covered expenses reach \$10,000, we cover any remaining covered expenses up to the million dollar limit per person per policy.



*Up to \$1 million per person/per policy for covered expenses

For a full list of covered expenses and exclusions visit modahealth.com/stm

To learn more about our plans and enroll, visit modahealth.com/stm



About *Moda Health*

Moda Health is headquartered in Portland, Oregon. In addition to offering short term medical insurance in Alaska and Texas, we also offer medical plans in Oregon and Alaska.

Since 1955, we've been providing our members the choice, coverage and compassion they need to feel their very best.



Moda Health nondiscrimination notice

We follow federal civil rights laws. We do not discriminate based on race, color, national origin, age, disability, gender identity, sex or sexual orientation.

We provide free services to people with disabilities so that they can communicate with us. These include sign language interpreters and other forms of communication.

If your first language is not English, we will give you free interpretation services and/or materials in other languages.

If you need any of the above, call Customer Service at:

888-217-2363 (TDD/TTY 711)

If you think we did not offer these services or discriminated, you can file a written complaint. Please mail or fax it to:

Moda Partners, Inc.
Attention: Appeal Unit
601 SW Second Ave.
Portland, OR 97204
Fax: 503-412-4003

If you need help filing a complaint, please call Customer Service.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone:

U.S. Department of Health and Human Services
200 Independence Ave. SW, Room 509F
HHH Building, Washington, DC 20201
800-368-1019, 800-537-7697 (TDD)

You can get Office for Civil Rights complaint forms at hhs.gov/ocr/office/file/index.html.

Dave Nesseler-Cass coordinates our nondiscrimination work:

Dave Nesseler-Cass,
Chief Compliance Officer
601 SW Second Ave.
Portland, OR 97204
855-232-9111
compliance@modahealth.com

ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711).

注意：如果您說中文，可得到免費語言幫助服務。請致電 1-877-605-3229 (聾啞人專用：711)

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY:711)

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 1-877-605-3229 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 1-877-605-3229 (TTY: 711)

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 1-877-605-3229 (текстовый телефон: 711).

تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجاناً. اتصل برقم 1-877-605-3229 (الهاتف النصي: 711)

ATANSYON: Si ou pale Kreyòl Ayisyen, nou ofri sèvis gratis pou ede w nan lang ou pale a. Rele nan 1-877-605-3229 (moun ki itilize sistèm TTY rele : 711)

ATTENTION : si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 1-877-605-3229 (TTY : 711)

注意：日本語をご希望の方には、日本語サービスを無料で提供しております。1-877-605-3229 (TTY、テレタイプライターをご利用の方は711)までお電話ください。

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistentendienste zur Verfügung. Rufen sie 1-877-605-3229 (TTY: 711)

توجه: در صورتی که به فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما موجود است. با 1-877-605-3229 (TTY: 711) تماس بگیرید.

THOV CEEB TOOM: Yog hais tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus, pub dawb rau koj. Hu rau 1-877-605-3229 (TTY: 711)

โปรดทราบ: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือด้านภาษาได้ฟรี โทร 1-877-605-3229 (TTY: 711)

ត្រូវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដើមឥតគិតថ្លៃ គឺមានផ្តល់ជូនលេកអ្នក។ សូមទូរស័ព្ទទៅកាន់លេខ 1-877-605-3229 (TTY: 711)

HUBACHIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 1-877-605-3229 (TTY:711) tiin bilbilaa.

(URDU) توجه دیں: اگر آپ اردو بولتے ہیں تو لسانی اعانت آپ کے لیے 1-877-605-3229 (TTY: 711) پر کال کریں۔ بلا معاوضہ دستیاب ہے۔

ध्यान दें: मदद आप दिदी बोलते ति आपको मैं याषयाई सियायतया बबनया कोई पैसया ददए उपलब्ध ति 1-877-605-3229 पर कॉल करें (TTY: 711)

અગત્યનું: જો તમે (ભાષાંતર કરેલ ભાષા અહીં દર્શાવે) બોલો છો તો તે ભાષામાં તમારે માટે વવના મૂલ્યે સહાય ઉપલબ્ધ છે. 1-877- 605-3229 (TTY: 711) પર કોલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ , ການຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍຄ່າ. ໂທ 1-877-605-3229 (TTY: 711)



Learn more

To view our short term medical plans and enroll, visit modahealth.com/stm

Questions?

We're here to help. Contact a Moda Health appointed agent or call us at 855-718-1767.

This coverage is not required to comply with certain federal market requirements for health insurance, principally those contained in the Affordable Care Act. Be sure to check your policy carefully to make sure you are aware of any exclusion or limitations regarding coverage of pre-existing conditions or health benefits (such as hospitalization, emergency services, maternity care, preventive care, prescription drugs, and mental health and substance use disorder services). Your policy might also have lifetime and/or annual dollar limits on health benefits. If this coverage expires or you lose eligibility for this coverage, you might have to wait until an open enrollment period to get other health insurance coverage.