Moda Health Medicare Advantage 2024

Benton, Clackamas, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Linn, Marion, Multnomah, Polk, Wasco, Washington, and Yamhill



Medicare Advantage | Enrollment Brochure



Welcome to Moda Health,

the place you go when you want more than a health plan – because you know good health is about so much more than just the plan details



For nearly 30 years, Moda Health has been offering Medicare Advantage plans to our members.

An Oregon-based company since 1955

70 years of offering insurance plans in the Pacific Northwest.



Medicare coverage that includes prescriptions, dental, vision, gym memberships, \$0 dollar premiums and so much more



A partnership you can trust



More coverage

Why choose Moda Health Medicare Advantage

Quality, choice and access

Enjoy choosing from a large network of quality healthcare providers and hospital systems. You'll have access to over 10,000 doctors and specialists in Oregon. Your Moda Health Medicare Advantage plan also comes with access to our expert health coaches and caring customer service. We are a dedicated team, here to support you.

Our plans

We have preferred provider organization (PPO) plans with and without pharmacy benefits. If you choose a plan with pharmacy coverage, you won't have a copay for vaccines!

All of our PPO plans include:



Added benefits

benefits. Among these benefits are gym membership and wellness resources.

of Benefits and supplemental benefit flyers for specific benefit information.

Nurse Line

Line are available 24 hours a day.

Call for guidance on:

- Basic health conditions and symptoms
- Treatment for minor injuries and burns

Text a doctor

- Connect with a doctor via text, 24/7, without appointments or time limits
- Ask urgent or general health questions

Dental

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comprehensive dental services.

Vision

can learn more about VSP at vsp.com.

- When you choose a Moda Health Medicare Advantage plan, you receive additional
- This information is not a complete description of benefits. Please see the enclosed Summary

- Need quick advice? The friendly nurses on our Registered Nurse Advice
- Home cold and flu remedies
- When to visit your doctor
- Enjoy fast and private access to a dedicated doctor in under a minute -- at no cost to you. With the CirrusMD app, all you need is internet access to:
 - Message, share photos or video chat
 - Get peace of mind, even at 2 a.m.
 - Come back to conversations or follow up as often as you'd like
- Two no-cost preventive visits through the Delta Dental Medicare Advantage network with a total maximum benefit for all routine preventive and
- Get a routine vision exam and eyewear through the VSP Advantage Elements plan, and in-network coverage through VSP's Advantage provider network. All routine vision exams and eyewear claims are administered by VSP. You

Added benefits (continued)



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Hearing

Receive a routine hearing aid exam and hearing aid coverage through TruHearing. Hearing aids are costly. This benefit makes them much more affordable. You can learn more at <u>truhearing.com</u>.

Pharmacy 90-day supply

Lower your risk of running out of needed prescriptions when you fill a 90day prescription supply at an in-network pharmacy. This will save you money compared to filling a one or two-month supply.

For an added convenience, your prescriptions can be mailed to your home through our mail order pharmacy, and you'll save even more!

90-day supply and mail order delivery is available for non-specialty prescriptions, and only on plans that include Part D prescription drug coverage.

• The option to work out at home

• Healthy aging classes that you

can take online or by mail

• A fitness tracker

with a fitness kit (limit one per year)



Gym membership

Enjoy gym membership and wellness resources from Silver&Fit[®]. This benefit includes:

- Access to participating fitness centers
- Group classes designed for older adults, where offered without an additional fee
- without an additional lee

You can learn more at <u>silverandfit.com</u>.



Alternative care

Enjoy chiropractic, acupuncture, and naturopathic services included in your plan at no extra premium



Over the counter (OTC) coverage

Receive funds quarterly to spend on CMS-approved health and wellness items at participating locations. You'll receive a debit card and can use it to make purchases in store and online.

OTC is not available on all plans. Refer to the Summary of Benefit for details.



modahealth.com



Moda Health Medicare Advantage plans

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 877-299-9062.

Understanding the benefits

- modahealth.com/medicare or call 877-299-9062 to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

Understanding important rules

- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, noncontracted providers may deny care. In addition, you will pay a higher copay/ coinsurance for services received by non-contracted providers.

Understanding impact on current coverage

Enrolling in a Medicare Advantage plan can have an impact on other coverage you may currently have. For example:

- If you currently have Original Medicare, enrolling in a Medicare Advantage plan means you will begin receiving your benefits from the Medicare Advantage plan, even though you must maintain your Medicare Parts A and B coverage.

Other scenarios may occur. Check with your current plan to confirm the impact of enrolling in a Medicare Advantage plan.



Pre-enrollment checklist

□ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit

□ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.

Benefits, premiums and/or copayments/coinsurance may change on January 1, 2025.

• If you are currently enrolled in a Medicare Advantage plan, enrollment in a new Medicare Advantage plan will automatically terminate your current Medicare Advantage plan.

How to enroll

Ready to **enroll**?

Read on to find out how. And, remember, *we are here to help*! Please contact us if you would like assistance.

How to enroll:



Complete the application for the plan you would like.

Application forms are enclosed.

A fillable version of the enrollment form is also available online.

Send your completed and signed application using one of the following options:

1. Scan and email to: bemc@modahealth.com

2. Fax to: 503-224-1975

3. Mail to: Moda Health Plan, Inc. Attn: Medicare Membership Accounting 601 SW 2nd Ave Portland, OR 97204-9748



You can also enroll at modahealth.com/medicare.

Please keep a copy of your application for your records.



If you would like help enrolling, call us at 844-274-9122. Our office hours are 8:30 a.m. to 5:00 p.m., Pacific Time, Monday through Friday.

What happens after you enroll?

- You will receive a letter in the mail acknowledging that you are enrolled in our plan
- You will receive your member ID card and a welcome packet
- You can expect to receive a welcome call from Moda Health to ensure you received and understand your plan information and benefits
- We encourage you to create an account on your personalized Member Dashboard where you will have access to your claims, additional benefits and discounts for being a member of Moda Health.



modahealth.com

Member care resources

Tools for your *health journey*

All of our plans come with **programs, care teams, tools and resources** designed to help you manage your well-being. Using your personal Member Dashboard, you can find dentists or pharmacies, get medical advice from health professionals, work with health coaches, compare medication prices, view your explanation of benefits and more.



Prescription price check

This tool makes it easy to view prescription medication costs and how much you would pay by medication tier at an in-network pharmacy.

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Healthcare Cost Estimator

The Healthcare Cost Estimator offers you a simple way to understand:

- Estimated procedure costs
- Cost comparisons across providers
- Your specific out-of-pocket costs

Use this tool to shop for cost-effective alternatives and make better, well-informed decisions.



Health coaching

Need a hand with your health? Our health coaches use evidencebased practices to help you set goals and feel your best.

Care coordination and case management

When you're sick, need hospitalization or surgery, or are seriously injured, we'll give you support - so you can focus on healing. We can help you:

- Understand and utilize all of your benefits
- Navigate the healthcare system
- Communicate with your providers
- Arrange care ordered by your provider
- Find community resources



Moda Health Plan, Inc. is a PPO and PDP with a Medicare contract. Enrollment in Moda Health Plan, Inc. depends on contract renewal.



Once you are an active member, use these care resources to help you be your healthy best! Simply log in to our Member Dashboard at modahealth.com/ memberdashboard to get started.



Multi-Language Insert Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 888-786-7509. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 888-786-7509. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。 如果您需要此翻译服务,请致电 888-786-7509。我们的中文工作人员很乐意帮助您。这是一 项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 888-786-7509。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 888-786-7509. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 888-786-7509. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 888-786-7509 sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 888-786-7509. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 888-786-7509 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.



Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 888-786-7509. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 7509-786-888 . سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 888-786-7509 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 888-786-7509. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contactenos através do número 888-786-7509. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 888-786-7509. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 888-786-7509. Ta usługa jest bezpłatna.

Japanese: 当社の健康健康保険と薬品処方薬プランに関するご質問にお答えするために、 無料の通訳サービスがありますございます。通訳をご用命になるには、 888-786-7509にお電話ください。日本語を話す人者が支援いたします。これは無料のサ ービスです。

Form CMS-10802 (Expires 12/31/25) Form CMS-10802 (Expires 12/31/25)



Individual & family

Medicare

Small group

Large group

Questions? We're here to help.

Connect with a local insurance agent at 844-274-9122. They are available to help you from 8:30 a.m. to 5:00 p.m., Pacific Time, Monday through Friday.

Important plan information

601 S.W. Second Ave. Portland, OR 97204-3154 modahealth.com/medicare

