STOP! Read this first.

Much of the information contained in the enclosed **Summary of Benefits and Coverage** (SBC) does not directly apply to your health reimbursement arrangement (HRA). SBCs are mandated by federal health care reform to help consumers understand and compare health insurance plans. While your HRA is a group health plan, it is not insurance. Some of the information and defined terms in the enclosed SBC are not applicable to your HRA.

When reading through the enclosed SBC, keep in mind:

- **Your HRA is not an insurance plan. It is an account you can use to reimburse your qualified out-of-pocket medical care expenses.**
- **Your HRA is funded with employer contributions, which may include mandatory salary reductions.**
- **With your HRA, you do not have co-pays or deductibles, and you do not pay a premium for HRA coverage unless you have elected COBRA continuation of coverage. However, you can use funds in your HRA to reimburse these types of qualified expenses if your HRA is claims-eligible.**
- **Qualified expenses for your Garner HRA, as defined by the IRS, include services received from any Garner "top" provider.**
- **Your maximum benefit (reimbursement) amount from the Garner HRA is $700 for self-only coverage or $1,400 for family coverage, up to your available HRA account balance at the time your claim is processed.**

To learn more about your Garner HRA Plan benefits, your best resource is the Garner HRA Plan Summary. To get a copy, log in at **website** and click **Resources**, or contact the Garner HRA concierge team by calling 458-488-4828.

* For more information about limitations and exceptions, see the plan document, which is accessible via the Garner Health website, concierge, or smartphone app.

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, contact Moda Health at www.modahealth.com or bay calling 1-1-866-923-0409. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-888-217-2363 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For network providers $2,300 coordinated care individual / $2,400 non-coordinated care individual / $4,800 family; for out-of-network providers $4,300 individual / $8,600 family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes. Examples of some services: In-network breastfeeding support, tobacco cessation treatment, and most preventive care, as well as in and out of network value medications and breastfeeding supplies, are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For network providers $7,400 coordinated care individual / $7,650 non-coordinated care individual / $15,300 family; for out-of-network providers $14,200 individual / $28,400 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, transplants and bariatric surgery not performed at Center of Excellence facilities, out-of-pocket expenses in excess of the reference price for an oral appliance or hip and knee replacements, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out–of–pocket limit.
Will you pay less if you use a network provider?	Yes. See www.modahealth.com or call 1-866-923-0409 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider		Out-of-Network Provider (You will pay the most)	
		Coordinated Care (You will pay the least)	Non-Coordinated Care		
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% coinsurance $10 copay/visit, for virtual care visits	25% coinsurance $10 copay/visit, for virtual care visits	50% coinsurance	0% coinsurance/CirrusMD virtual visit
	Specialist visit	20% coinsurance	25% coinsurance	50% coinsurance	0% coinsurance/CirrusMD virtual visit Includes office visits by chiropractors, naturopathic physicians and acupuncturists. Limited to 12 visits per plan year for acupuncture care and spinal manipulation.
	Preventive care/screening/ immunization	No charge for most services. 20% coinsurance for remaining services.	No charge for most services. 25% coinsurance for remaining services.	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	25% coinsurance	50% coinsurance	Includes other tests such as EKG, allergy testing and sleep study. Some services require a $100 copay.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	25% coinsurance	50% coinsurance	Prior authorization is required for many services. Failure to obtain prior authorization results in denial

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider		Out-of-Network Provider (You will pay the most)	
		Coordinated Care (You will pay the least)	Non-Coordinated Care		
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.modahealth.com/pdl	Value tier	$4 copay/retail, $8 copay/mail-order, and $12 copay/90-day retail prescription	$4 copay/retail, $8 copay/mail-order, and $12 copay/90-day retail prescription	$4 copay/retail prescription	No deductible. Covers up to a 31-day supply (retail pharmacy); and 90-day supply (mail order and participating retail pharmacies). Prior authorization may be required. Mail order at Moda designated mail order pharmacy only. Covers up to a 31-day supply for most specialty medications. Prior authorization may be required. Moda designated pharmacy only. High-cost non-preferred medications are excluded unless a formulary exception is requested and approved. Anticancer medication is covered at the standard coinsurance rate for in-network and out-of-network providers. $35 maximum for 31-day supply and $105 maximum for 90-day supply for insulin, deductible does not apply.
	Select tier	20% coinsurance	25% coinsurance	25% coinsurance	
	Preferred tier	20% coinsurance	25% coinsurance	25% coinsurance	
	Nonpreferred tier	20% coinsurance	25% coinsurance	25% coinsurance	
	Specialty tier	20% coinsurance	25% coinsurance	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	25% coinsurance	50% coinsurance	Prior authorization may be required. Failure to obtain prior authorization results in denial.
	Physician/surgeon fees	20% coinsurance	25% coinsurance	50% coinsurance	

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider		Out-of-Network Provider (You will pay the most)	
		Coordinated Care (You will pay the least)	Non-Coordinated Care		
If you need immediate medical attention	Emergency room care	20% coinsurance	25% coinsurance	20% coinsurance for Coordinated Care and 25% coinsurance for Non-Coordinated Care	In-network deductible and out-of-pocket limit applies.
	Emergency medical transportation	20% coinsurance	25% coinsurance	20% coinsurance for Coordinated Care and 25% coinsurance for Non-Coordinated Care	In-network deductible and out-of-pocket limit apply.
	Urgent care	20% coinsurance $10 copay/visit, for virtual care visits	25% coinsurance $10 copay/visit, for virtual care visits	25% coinsurance	In-network deductible and out-of-pocket limit applies to mental health and chemical dependency services. 0% coinsurance/CirrusMD virtual visit
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	25% coinsurance	50% coinsurance	Prior authorization is required. Failure to obtain prior authorization results in denial.
	Physician/ surgeon fees	20% coinsurance	25% coinsurance	50% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	25% coinsurance	50% coinsurance	0% coinsurance/CirrusMD virtual visit Prior authorization is required for some services. Failure to obtain prior authorization results in denial.
	Inpatient services	20% coinsurance	25% coinsurance f	50% coinsurance	Prior authorization is required. Failure to obtain prior authorization results in denial.
If you are pregnant	Office visits	20% coinsurance	25% coinsurance	50% coinsurance	Cost sharing does not apply to certain preventive services. Depending on the type of services, a copay, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% coinsurance	25% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	25% coinsurance	50% coinsurance	

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider		Out-of-Network Provider (You will pay the most)	
		Coordinated Care (You will pay the least)	Non-Coordinated Care		
If you need help recovering or have other special health needs	Home health care	20% coinsurance	25% coinsurance	50% coinsurance	Plan year maximum of 140 visits.
	Rehabilitation services	20% coinsurance	25% coinsurance	50% coinsurance	Plan year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation except as required for mental health parity. May be eligible for 60 days for inpatient and 60 sessions for outpatient rehabilitation for acute head or spinal cord injury. Habilitation services are limited to services that qualify under rehabilitation guidelines and medically necessary to treat a mental health condition. Prior authorization may be required. Failure to obtain prior authorization results in denial.
	Habilitation services	20% coinsurance	25% coinsurance	50% coinsurance	
	Skilled nursing care	20% coinsurance	25% coinsurance	50% coinsurance	Plan year maximum of 60 days
	Durable medical equipment	20% coinsurance	25% coinsurance	50% coinsurance	Includes supplies and prosthetics. Frequency limits apply to some DME. Prior authorization may be required. Failure to obtain prior authorization results in denial.
	Hospice services	20% coinsurance	25% coinsurance	50% coinsurance	None.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Not covered	Limited to in-network preventive vision screening for children age 3-5. Eye exams are not covered for other ages.
	Children's glasses	Not covered	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
• Cosmetic Surgery, except as required for certain situations • Dental Care (Adult) except for accident related injuries	• Long Term Care • Private Duty Nursing	• Routine Eye Care (Adult) • Routine Foot Care, except for diabetes • Weight Loss Programs, except for WW
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Abortion • Acupuncture • Bariatric Surgery	• Chiropractic Care • Hearing Aids	• Infertility Treatment • Naturopathic supplies • Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or http://www.dol.gov/ebsa/healthreform for group health coverage subject to ERISA, the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov for non-federal governmental group health plans, and the Oregon Division of Financial Regulation at 1-888-877-4894 or www.dfr.oregon.gov for Church plans. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Moda Health at 1-866-923-0409. For group health coverage subject to ERISA, you may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the Oregon Division of Financial Regulation at 1-888-877-4894 or www.dfr.oregon.gov.

Does this plan provide Minimum Essential Coverage? **Yes**.
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? **Yes**.
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:
Spanish (Español): Para obtener asistencia en Español, llame al 888-786-7461.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 888-873-1395.
Chinese (中文): 如果需要中文的帮助， **请拨打这个号码** 888-873-1395.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 888-873-1395.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- **The plan's overall deductible** **$2,300**
- **Specialist coinsurance** **20%**
- **Hospital (facility) coinsurance** **20%**
- **Other coinsurance** **20%**

This EXAMPLE event includes services like:
Specialist office visits *(prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$2,300
Copayments	$0
Coinsurance	$2,100
What isn't covered	
Limits or exclusions	$50
The total Peg would pay is	**$4,450**

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well- controlled condition)

- **The plan's overall deductible** **$2,300**
- **Specialist coinsurance** **20%**
- **Hospital (facility) coinsurance** **20%**
- **Other coinsurance** **20%**

This EXAMPLE event includes services like:
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$2,300
Copayments	$100
Coinsurance	$600
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	$3,020

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- **The plan's overall deductible** **$2,300**
- **Specialist coinsurance** **20%**
- **Hospital (facility) coinsurance** **20%**
- **Other coinsurance** **20%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$2,300
Copayments	$0
Coinsurance	$100
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$2,400

The total patient would pay amount assumes the patient is not using funds from the Health Reimbursement Account (HRA). Account balances may provide you with funds to help cover out-of-pocket expenses. An HRA is not insurance. It is funded with employer contributions.

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