



2027

PERS Non-Medicare ***PPO plans***



Welcome to Moda Health!

We're glad you're here.

You'll find flexible coverage,
helpful support and care options
that put your health first.



A partnership you can trust

For over 30 years, PERS members have
trusted Moda Health with their health
insurance coverage.



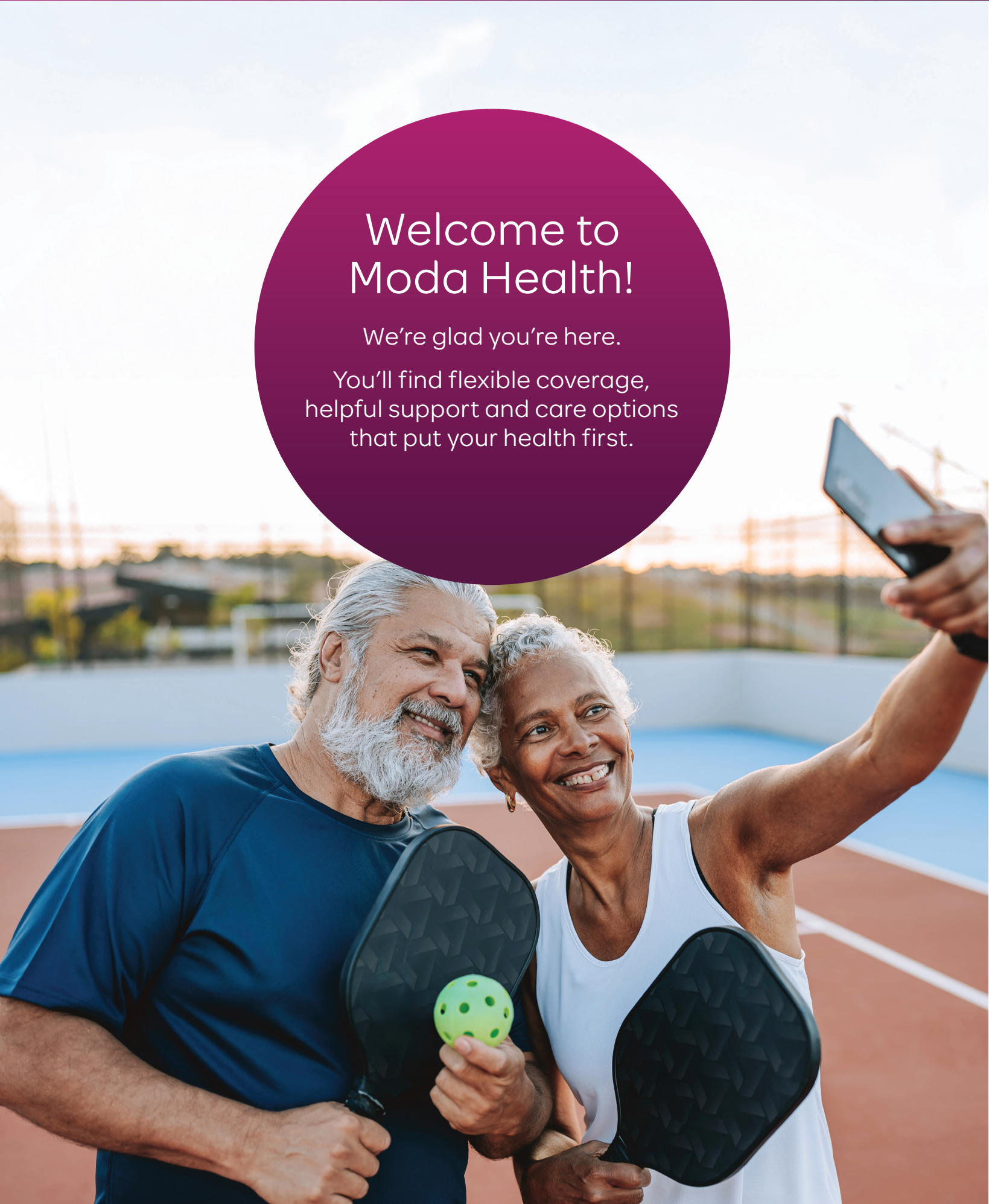
An Oregon-based company since 1955

70 years of offering insurance plans in
the Pacific Northwest.



Nationwide coverage

With a Moda Health non-Medicare PPO
plan, you can see providers
anywhere in the U.S. and U.S. territories.



Unleash the power of *your Member Dashboard*

Your dashboard includes tools and resources to help you stay your healthy best.



Mobile therapy with ongoing therapist support

 **Meru Health**

Meru Health is a holistic mental healthcare solution for depression and anxiety. The 12-week empowerment and support program provides:

- Continuous access to a personal, remote therapist
- Biofeedback training
- Lessons and practices to improve sleep and nutrition
- Proven techniques to change unwanted thoughts and habits

In 2027, Meru Health will be available at no extra cost to members on the non-Medicare PPO plan and High Deductible Health Plan. Visit meruhealth.com/modahealth to learn more.

Text a doctor in seconds

CIRRUS MD

Access care in less than a minute with **CirrusMD**, at no cost to you. A nationwide telehealth service, you can connect with a doctor in seconds from any computer or mobile device with the CirrusMD app.

Note that members on the High Deductible Health Plan are subject to the deductible. Once the deductible has been met, there is no member cost share.



Download on the App Store



GET IT ON Google Play

Visit cirrusmd.com/modahealth to learn more. Scan the QR code and download the CirrusMD app to see how easy it is to connect!

Innovative

with modern ways to stay healthy, like texting a doctor anytime for medical advice, treatments, prescriptions and guidance for non-emergency health concerns.



Virtual visits



Get care *from home*

See a **licensed OHSU doctor** from your computer or mobile device.



Tools

Health assessments
Prescription price check
Text a doctor 24/7



Coach and care

Health coaching
Care coordination



Mental health support

12 weeks of mobile therapy from a private therapist through your smartphone

sprout



All-in-one digital wellness community

Sprout is an all-in-one digital wellness community that helps you build healthy habits and support your well-being, at no extra cost to you.

Whether you're exploring new hobbies, focusing on your health or looking for extra motivation, this easy-to-use app makes it easy to stay engaged.

Visit modahealth.com/dashboard/login to learn more.



Download the app to set personal goals, stay active, join wellness challenges and connect with others who share your interests.

See the providers you want

Our non-Medicare PPO plans let you choose the providers you want, **wherever life takes you.**



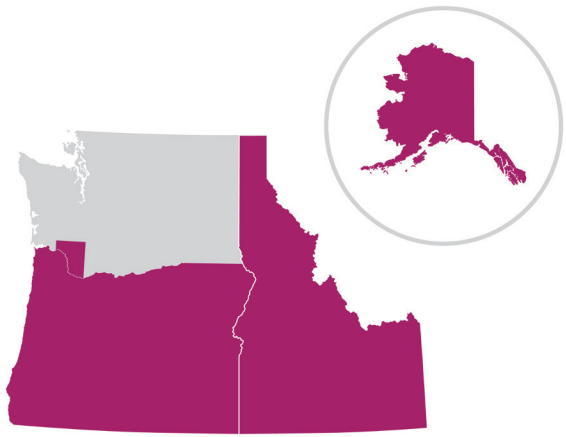
✓ No primary care provider (PCP) required

✓ See providers nationwide

✓ No referrals needed

A network that **connects you to care**

For your medical care needs, we’ve carefully selected a community of primary care providers (PCPs), specialists and partner health systems, so you’ll have better value and better care.



Members living outside of the Connexus service area use Moda’s national network, the Aetna PPO® Network, to receive the in-network benefit level.

★ PERS members who live inside the Connexus service area (i.e., Oregon, SW Washington, Alaska, and Idaho) have access to the Aetna PPO network for coverage beyond urgent and emergent services.

Here are some of our larger in-network hospital partners:



2027 PHIP Non-Medicare Plan Comparison

Core Value Plans

Benefit Description	Moda Health	
	In-Network	Out-of-Network
	Member Pays:	
Calendar Year Medical Deductible	\$1,000 per individual / \$2,000 per family	
Calendar Year Medical & Pharmacy Out-of-Pocket Maximum	\$6,350 + \$1,000 deductible = \$7,350/individual \$12,700 + \$2,000 deductible = \$14,700/family	
Preventive Care	Covered in full per ACA guidelines	40% after deductible per ACA guidelines ²
Inpatient Care		
Inpatient Hospital Care	20% after deductible	40% after deductible
Skilled Nursing Facility	20% after deductible	40% after deductible
Outpatient Care		
Physician Office Visits ¹	\$20 copay, no deductible	40% after deductible
Specialist Office Visits	\$20 copay, no deductible	40% after deductible
Outpatient Surgery	20% after deductible	40% after deductible
Ambulance (Air-Ground)	20% after deductible	20% after deductible
Emergency Services	\$200 copay, then 20%, no deductible	\$200 copay, then 20%, no deductible
Urgent Care	\$20 copay, no deductible	40% after deductible
DME	20% after deductible	40% after deductible
Lab Tests	20%, no deductible	40% after deductible
X-ray	20%, no deductible	40% after deductible
Prescription Drugs	Brand: 40%, no deductible /30-day supply Generic: 40%, no deductible /30-day supply Specialty: 40%, no deductible /30-day supply	

¹ First 3 primary care visits per year, including virtual care, naturopathic physician visits, and mental health or substance use disorder office visits with an in-network provider, at a \$5 copay.

² Women's exams and mammograms only, other services are not covered.

Acupuncture and spinal manipulation are included in the medical coverage. Please see member handbook for details.

This is a benefit summary only. For a more detailed description of benefits, please refer to your Member Handbook, which you can access through modahealth.com/pers.

2027 PHIP Non-Medicare Plan Comparison

HDHP Plans*

Benefit Description	Moda Health	
	In-Network	Out-of-Network
	Member Pays:	
Calendar Year Medical & Pharmacy Deductible	\$3,000 per individual If enrolled as a family, a total of \$6,000 for all members combined ¹	
Calendar Year Medical & Pharmacy Out-of-Pocket Maximum	\$6,650 per individual \$13,300 per family (2 or more)	
Preventive Care	Covered in full	40% after deductible per ACA guidelines ³
Inpatient Care		
Inpatient Hospital Care	20% after deductible	40% after deductible
Skilled Nursing Facility	20% after deductible	40% after deductible
Outpatient Care		
Physician Office Visits ²	20% after deductible	40% after deductible
Specialist Office Visits	20% after deductible	40% after deductible
Outpatient Surgery	20% after deductible	40% after deductible
Ambulance (Air-Ground)	20% after deductible	20% after deductible
Emergency Services	20% after deductible	20% after deductible
Urgent Care	20% after deductible	40% after deductible
DME	20% after deductible	40% after deductible
Lab Tests	20% after deductible	40% after deductible
X-ray	20% after deductible	40% after deductible
Prescription Drugs	20% after deductible /30-day supply	
Brand/Generic/Specialty		

High Deductible Health Plans (HDHPs) are designed to be paired with Health Savings Accounts (HSAs)** to help with medical and pharmacy expenses.

Preventive services are fully covered with these plans when seeing an in-network provider, but other services may require deductible and coinsurance payments.

When you buy medicine, you may also need to pay a deductible and coinsurance. The family deductible must be met first before the plan will pay any pharmacy expenses. There is no individual deductible on the family plan.

**You are responsible for setting up your HSA through a financial institution.

¹ A family has to meet the entire family deductible before covered expenses are paid at the plan coinsurance level for any of the family members.

² First 3 primary care visits per year, including virtual care, naturopathic physician visits, and mental health or substance use disorder office visits with an in-network provider, at \$0 after deductible.

³ Women's exams and mammograms only, other services are not covered.

*Once enrolled in the qualified HDHP, you cannot switch to a Core Value plan at any time in the future.

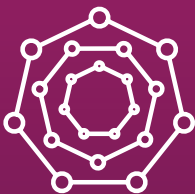
Acupuncture and spinal manipulations are included in the medical coverage. Please see member handbook for details.

This is a benefit summary only. For a more detailed description of benefits, please refer to your Member Handbook, which you can access through modahealth.com/pers.



Trusted

with **over 30 years** of providing medical, dental and vision plans to PERS members like you



Robust network

A wide choice of quality providers in Oregon, SW Washington, Idaho, and Alaska utilizing the Connexus Network

Ready to choose better health?

Learn more about our plans at <https://modahealth.com/pers/non-medicare>.

For enrollment information visit pershealth.com

ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-877-605-3229 (TTY: 711) or speak to your provider.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-877-605-3229 (TTY: 711) o hable con su proveedor.

LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số (Người khuyết tật: 1-877-605-3229 (TTY: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

주의: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-877-605-3229 (TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.

ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-877-605-3229 (TTY: 711) или обратитесь к своему поставщику услуг.

注：日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル（誰もが利用できるよう配慮された）な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。1-877-605-3229 (TTY: 711) までお電話ください。または、ご利用の事業者にご相談ください。

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-877-605-3229 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.

PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga lib्रेng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-877-605-3229 (TTY: 711) o makipag-usap sa iyong provider.

УВАГА: Якщо ви розмовляєте українська мова, вам доступні безкоштовні мовні послуги. Відповідні допоміжні засоби та послуги для надання інформації у доступних форматах також доступні безкоштовно. Зателефонуйте за номером 1-877-605-3229 (TTY: 711) або зверніться до свого постачальника».

ማሳሰቢያ፦ አማርኛ የሚናገሩ ከሆነ፣ የቋንቋ ድጋፍ አገልግሎት በነፃ ይቀርብልዎታል። መረጃን በተደራሽ ቅርጸት ለማቅረብ ተገቢ የሆኑ ተጨማሪ አገዛዎች እና አገልግሎቶች እንዲሁ በነፃ ይገኛሉ። ስለልክ ቁጥር 1-877-605-3229 (TTY: 711) ይደውሉ ወይም አገልግሎት አቅራቢዎን ያናግሩ።

FIIRO GAAR AH: Haddaad ku hadasho Soomaali, adeegyo kaalmada luuqadda ah oo bilaash ah ayaad heli kartaa. Qalab caawinaad iyo adeegyo oo habboon si loogu bixiyo macluumaadka qaabab la adeegsan karo ayaa sidoo kale bilaa lacag heli karaa. Wac 1-877-605-3229 (TTY: 711) ama la hadal bixiyahaaga.

ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-877-605-3229 (TTY: 711) ou parlez à votre fournisseur.

注意：如果您说中文，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电（文本电话：1-877-605-3229 (TTY: 711) ）或咨询您的服务提供商。

ເຊີນຊາບ: ຖ້າທ່ານເວົ້າພາສາ ລາວ, ຈະມີບໍລິການຊ່ວຍດ້ານພາສາແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ມີເຄື່ອງຊ່ວຍ ແລະ ການບໍລິການແບບບໍ່ເສຍຄ່າທີ່ເໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້. ໂທຫາເບີ 1-877-605-3229 (TTY: 711) ຫຼື ລົມກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.

หมายเหตุ: หากคุณใช้ภาษาไทย เรามีบริการความช่วยเหลือด้านภาษาฟรี นอกจากนี้ ยังมีเครื่องมือและบริการช่วยเหลือเพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้โดยไม่เสียค่าใช้จ่าย โปรดโทรติดต่อ 1-877-605-3229 (TTY: 711) หรือปรึกษาผู้ให้บริการของคุณ

توجه دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ - 1-877-605-3229 (TTY: 711) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔ "

LUS CEEV TSHWJ XEEB: Yog hais tias koj hais Lus Hmoob muaj cov kev pab cuam txhais lus pub dawb rau koj. Cov kev pab thiab cov kev pab cuam ntxiv uas tsim nyog txhawm rau muab lus qhia paub ua cov hom ntaub ntawv uas tuaj yeem nkag cuag tau rau los kuj yeej tseem muaj pab dawb tsis xam tus nqi dab tsi ib yam nkaus. Hu rau 1-877-605-3229 (TTY: 711) los sis sib tham nrog koj tus kws muab kev saib xyuas kho mob.

सावधान: यदि तपाईं नेपाली भाषा बोल्नुहुन्छ भने तपाईंका लागि नि:शुल्क भाषिक सहायता सेवाहरू उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायता र सेवाहरू पनि नि:शुल्क उपलब्ध छन्। 1-877-605-3229 (TTY: 711) मा फोन गर्नुहोस् वा आफ्नो प्रदायकसँग कुरा गर्नुहोस्।

ശ്രദ്ധിക്കുക: നിങ്ങൾ മലയാളം ഭാഷ സംസാരിക്കുമെങ്കിൽ, സൗജന്യ ഭാഷാ സഹായ സേവനങ്ങൾ നിങ്ങൾക്ക് ലഭ്യമാണ്. ആക്സസ് ചെയ്യാവുന്ന ഫോർമാറ്റുകളിൽ വിവരങ്ങൾ നൽകാനുള്ള ഉചിതമായ അനുബന്ധ സഹായങ്ങളും സേവനങ്ങളും കൂടെ സൗജന്യമായി ലഭ്യമാണ്. 1-877-605-3229 (TTY: 711) ലേക്ക് വിളിക്കുക അല്ലെങ്കിൽ നിങ്ങളുടെ ദാതാവിനോട് സംസാരിക്കുക.

PANANGIKASO: No agsasaoka iti Ilocano, magun-odmo dagiti libre a serbisio ti tulong iti pagsasao. Libre met laeng a magun-odan dagiti maitutop a katulongan ken serbisio a mangipaay iti impormasion kadagiti ma-akses a pormat. Awagan ti 1-877-605-3229 (TTY: 711) wenno makisarita iti mangipapaay kenka.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए नि:शुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएं भी नि:शुल्क उपलब्ध हैं। 1-877-605-3229 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।

సావధానం: మీరు తెలుగు మాట్లాడితే, మీకు ఉచిత భాషా సహాయ సేవలు అందుబాటులో ఉంటాయి. యాక్సెస్ చేయగల ఫార్మాట్‌లలో సమాచారాన్ని అందించడానికి తగిన సహాయక సహాయాలు మరియు సేవలు కూడా ఉచితంగా అందుబాటులో ఉంటాయి. 1-877-605-3229 (TTY: 711) కి కాల్ చేయండి లేదా మీ ప్రొవైడర్‌తో మాట్లాడండి.

تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجاًئ. اتصل على الرقم 877-605-3229 (TTY: 711) أو تحدث إلى مقدم الخدمة".

AKIYESI: Ti o ba sọ Yorùbá, awọn işe iranlọwọ ede ofẹ wa fun ọ. Awọn iranlọwọ iranlọwọ ti o yẹ ati awọn işe lati pese alaye ni awọn ọna kika wiwọle tun wa laisi idiyele. Pe 1-877-605-3229 (TTY: 711) tabi sọrọ si olupese rẹ.

MAKINIKA: Ikiwa wewe huzungumza Kiswahili, msaada na huduma za lugha bila malipo unapatikana kwako. Vifaa vya usaidizi vinavyofaa na huduma bila malipo ili kutoa taarifa katika mifumo inayofikiwa pia inapatikana bila malipo. Piga simu 1-877-605-3229 (TTY: 711) au zungumza na mtoa huduma wako.

ATENÇÃO: Se você fala Português do Brasil, serviços gratuitos de assistência linguística estão disponíveis para você. Auxílios e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-877-605-3229 (TTY: 711) ou fale com seu provedor.

Questions? *We're here to help.*

Medical questions for the Moda Health

Non-Medicare plan:

Toll-free: 800-962-1533 | (TTY): 711

Customer Service is open Monday through Friday, 7:30 a.m. to 5:30 p.m. Pacific Time. We are closed on most major holidays.

Moda Health Pharmacy Program:

Toll-free: 833-410-8812 | (TTY): 711

Customer Service is open Monday through Friday, 7:30 a.m. to 5:30 p.m. Pacific Time. We are closed on most major holidays.

PERS Health Insurance Program (PHIP):

In Portland: 503-224-7377

Toll-free: 800-768-7377 | (TTY): 711

Customer service is available from 7:00 a.m. to 7:00 pm, Monday through Friday.

Learn more at modahealth.com/pers



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