# Choose a better experience with your *health insurance*

Oregon 2024 | Large Group (51+)







# Better value and a better experience with the flexibility you want

When you choose Moda Health and Delta Dental Plan of Oregon, you'll receive high-quality insurance, more freedom, expert guidance and curated wellness services, tools and programs.



Easy

with no referrals

required for specialists

🛆 DELTA DENTAL<sup>®</sup>

# Proven

with nearly 70 years of offering insurance plans in the Pacific Northwest

# Convenient

with modern ways to stay healthy, like texting a doctor and virtual appointments

## **Quality, evidence-based plans**



Our flexible benefit designs support the long-term health of your clients' employees, including preventive exams, women's annual exams, well-baby care and many immunizations.



### **Prescriptions with choice**

Your clients' employees get integrated pharmacy benefits with a comprehensive formulary design that provides them with maximum choice. Approved drug list: modahealth.com/pdl



### Benefits admin, made easy

Online tools put the power in your clients' hands, so they can jump on whenever they need to make a change, run reports, access resources and manage their bill.



modahealth.com

Moda has

# Founded in **1955**

we've been **helping our members** with evidence-based health plans, diverse provider networks, innovative member programs and **our signature caring customer service**.

More than







# We know your time is valuable.

Networks

Enrollment, made easy

Contact us

modahealth.com



2024 Medical plans

2024 Dental plans

Member perks



# Your guide to plan management

We want to make it easy for you and your clients to enroll and manage their account.



### Enrollment, made easy

#### Confirm client's eligibility **(**) Your client's business must:

- Be in Oregon
- Have 51 or more full-time (or full-time-equivalent) employees on average during the preceding calendar year
- Have at least one employee enrolled on the first day of the plan year

#### Enroll by the 10th of the month 2

New group enrollment information must be received no later than the 10th of the month prior to the desired effective date. Late enrollment can be accommodated upon request.

#### 3 Choose an employee eligibility waiting period

It cannot exceed 90 days for integrated dental/medical or medical only plans.

#### Make changes to plans upon renewal

Changes may include, but are not limited to, eligibility waiting periods, group plan choices, employer eligibility changes and contribution or participation amounts.

## **Faster benefits administration**

The Employer Dashboard was created to help your clients quickly access and manage the details of benefits administration.

### It's self-service, easy-to-use and available 24/7.

- Manage billing with eBill
- Send secure messages
- Order ID cards





Review employee enrollment information and history

- Generate an enrollment census of covered
- employees and/or dependents
- View benefit and plan details and Member Handbooks

_	
HEALTH	
<b>MOÇÎ</b> HEALTH	

To learn more about the Employer Dashboard, contact your Moda Health sales representative at 888-374-8910

# **Funding types**



#### **Fully insured plans**

Rates are established and paid on a monthly basis. The client pays a fixed rate for the contract period and Moda Health assumes the entire risk.



#### **Equal Funding**

(25+ enrolled, medical only)

Equal Funding is a good option for employers who are looking to take more control over their health care plans or those interested in limiting risk in a partially self-funded environment.

#### Benefits include:

- 12 predictable monthly payments
- Greater insight into plan performance throughout the year
- Make more informed decisions at renewal
- No surprise separate fees



(Groups of 100+ enrolled)

An arrangement between an employer and Moda Health or Delta Dental where we provide administrative services (such as the processing of claims or communication of benefits to subscribers) to the employees of the employer.

The employer is responsible for paying the cost of the healthcare services provided.

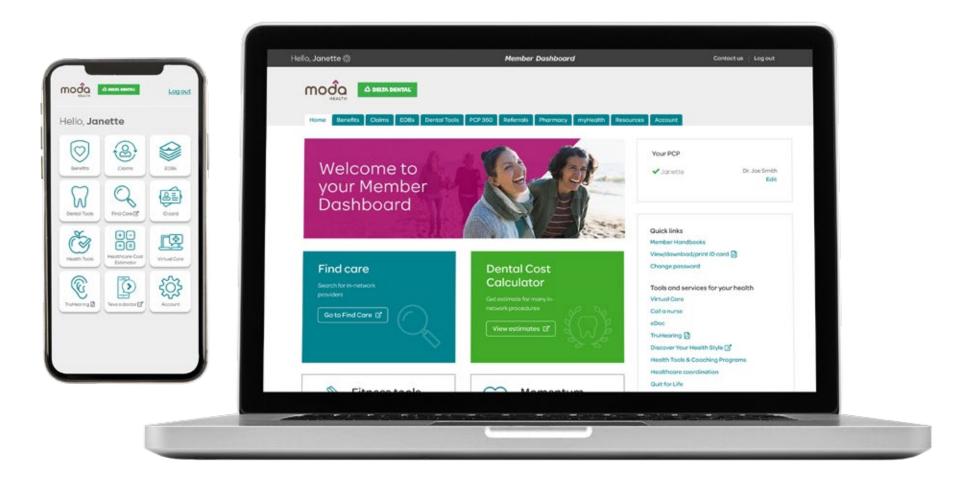


#### modahealth.com



# Member perks to improve *health and save*

Our comprehensive wellness programs have something for every employee, supporting their work toward better health with exclusive discounts, programs and tools.











### Discounts

- Gym memberships 🗳
- Acupuncture, chiropractic, therapeutic massage (once alternative care benefit limit has been reached)
- Hearing aids and exams 🖄
- Popular health and fitness brands (Vitamix<sup>®</sup> and Garmin<sup>®</sup>)

### Tools

- Health assessments 🗂
- Prescription price check
- Text a doctor 24/7 💆
- Employee Assistance Program 🖄
- Identity protection services

### **Coaching and care**

- Health coaching 🐣
- Care coordination  $\square$
- Diabetes management
- Tobacco cessation
- Emergency medical assistance when traveling
- Kidney care

## Mental health support

12 weeks of mobile therapy for your clients' employees from a private therapist through their smartphone 了

# Life's **better** in the network

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.





# Connexus Network (PPO)

#### **Connexus Network (PPO)**

When clients want our broadest selection of providers across Oregon, **Connexus Network** has them covered. Clients located anywhere in Oregon can choose a plan with this network. Members can see in-network providers in all counties in Oregon and some areas in Washington and Idaho.



Adventist Health Portland • Asante • Bay Area Hospital • Blue Mountain Hospital District CHI St. Anthony Hospital 
Columbia Memorial Hospital 
Good Shepherd Healthcare System Grande Ronde Hospital • Harney District Hospital • Hillsboro Medical Center Kadlec Regional Medical Center • Lake Health District Hospital • Legacy Silverton Hospital Pioneer Memorial Hospital - Heppner • Samaritan Health Services • Santiam Hospital Sky Lakes Medical Center • St. Luke's Hospital • Tillamook Regional Medical Center • Trios Health Wallowa County Healthcare District • Willamette Valley Medical Center

Helps employees residing in these counties manage their health in close partnership with their primary care provider (PCP) and the rest of their care team. In addition to OHSU, *Moda Select* gives members access to a community of quality providers, including Hillsboro Medical Center and Adventist Health Portland.



Adventist Health Portland



For care outside of Oregon, members can see providers in the Aetna® PPO Network.

### Moda Select Network

#### Moda Select Network



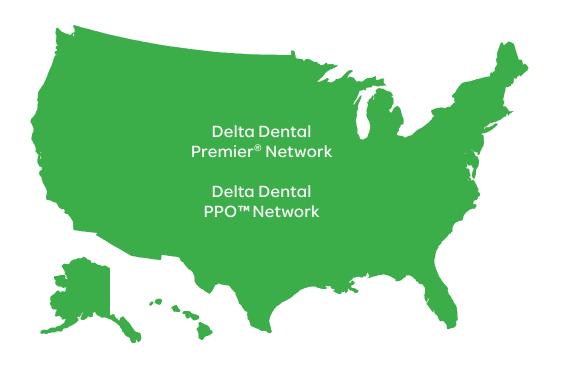


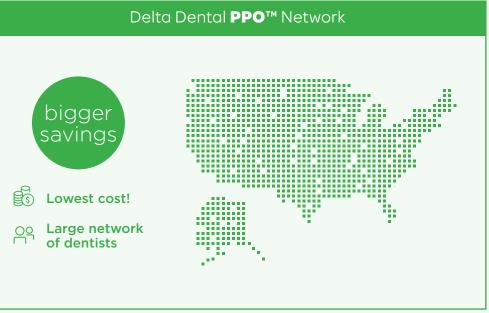
#### Aetna® PPO Network through Aetna Signature Administrators®

### $\Delta$ delta dental<sup>®</sup>

# Delta Dental networks go where you go

With thousands of dentists across the state and country. In-network dentists agree to accept our contracted fees as full payment, saving you out-of-pocket costs.









#### Delta Dental **Premier**® Network

### $\Delta$ delta dental<sup>®</sup>

# Quality coverage for your smile

When all you need is dental insurance, we've got you covered.

With Delta Dental of Oregon plans, you'll have access to Delta Dental, one of the nation's largest dental networks. That means you can choose from thousands of dentists across the state and the country.



Our dental plans also include **useful online tools**, resources and special programs for those of you who may need extra attention for your pearly whites.





# 2024 *Medical plan* benefit table

	Plan name	Cal	endar year co	osts				Care & se	ervices			
		Deductible per person / family	Coinsurance	OOP max per person / family	PCP office visit <sup>1</sup>	Specialist office visit	Emergency room visits	Virtual care office visits <sup>1</sup>	Mental health office visit <sup>1</sup>	Physical therapy	Acupuncture & spinal manipulations	Inpatient / outpatient care
		In-ne	etwork member p	bays				In-network me	ember pays			
	POS_\$250_\$2500_\$20/\$40_10%	\$250 / \$500	10%	\$2,500 / \$5,000	\$20 per visit	\$40 per visit	\$200 then 10% after deductible	\$20 per visit	\$20 per visit	\$40 per visit	\$20 per visit	10% after deductible
	POS_\$250_\$3000_\$25/\$45_10%	\$250/\$500	10%	\$3,000 / \$6,000	\$25 per visit	\$45 per visit	\$200 then 10% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	10% after deductible
	POS_\$500_\$3000_\$25/\$45_10%	\$500 / \$1,000	10%	\$3,000 / \$6,000	\$25 per visit	\$45 per visit	\$200 then 10% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	10% after deductible
	POS_\$500_\$3000_\$20/\$40_20%	\$500 / \$1,000	20%	\$3,000 / \$6,000	\$20 per visit	\$40 per visit	\$200 then 20% after deductible	\$20 per visit	\$20 per visit	\$40 per visit	\$20 per visit	20% after deductible
	POS_\$500_\$3500_\$20/\$40_20%	\$500 / \$1,000	20%	\$3,500 / \$7,000	\$20 per visit	\$40 per visit	\$200 then 20% after deductible	\$20 per visit	\$20 per visit	\$40 per visit	\$20 per visit	20% after deductible
	POS_\$500_\$4000_\$25/\$45_20%	\$500 / \$1,000	20%	\$4,000 / \$8,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$500_\$5000_\$25/\$45_20%	\$500 / \$1,000	20%	\$5,000 / \$10,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$500_\$5000_\$35/\$55_30%	\$500 / \$1,000	30%	\$5,000 / \$10,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	POS_\$500_\$7150_\$25/\$45_20%	\$500 / \$1,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$500_\$7150_\$35/\$55_30%	\$500 / \$1,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
Network	POS_\$1000_\$3500_\$25/\$45_20%	\$1,000 / \$2,000	20%	\$3,500 / \$7,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
Netv	POS_\$1000_\$4500_\$25/\$45_20%	\$1,000 / \$2,000	20%	\$4,500 / \$9,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$1000_\$5500_\$25/\$45_20%	\$1,000 / \$2,000	20%	\$5,500 / \$11,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$1000_\$5500_\$35/\$55_30%	\$1,000 / \$2,000	30%	\$5,500 / \$11,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	POS_\$1000_\$7150_\$25/\$45_20%	\$1,000 / \$2,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$1000_\$7150_\$35/\$55_30%	\$1,000 / \$2,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	POS_\$1500_\$4000_\$25/\$45_20%	\$1,500 / \$3,000	20%	\$4,000 / \$8,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$1500_\$5000_\$25/\$45_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$1500_\$6000_\$25/\$45_20%	\$1,500 / \$3,000	20%	\$6,000 / \$12,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$1500_\$6000_\$35/\$55_30%	\$1,500 / \$3,000	30%	\$6,000 / \$12,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	POS_\$1500_\$7150_\$25/\$45_20%	\$1,500 / \$3,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$1500_\$7150_\$35/\$55_30%	\$1,500 / \$3,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	POS_\$2000_\$4500_\$25/\$45_20%	\$2,000 / \$4,000	20%	\$4,500 / \$9,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$2000_\$5500_\$25/\$45_20%	\$2,000 / \$4,000	20%	\$5,500 / \$11,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible

1 First 3 visits are \$5 (includes PCP and behavioral health visits, in-office and virtual)

Moda Select

# 2024 *Medical plan* benefit table

Plan name		Cale	endar year cos	sts				Care & se	rvices			
		Deductible per person / family	Coinsurance	OOP max per person / family	PCP office visit <sup>1</sup>	Specialist office visit	Emergency room visits	Virtual care office visits <sup>1</sup>	Mental health office visit <sup>1</sup>	Physical therapy	Acupuncture & spinal manipulations	Inpatient / outpatient care
		In-ne	etwork member p	ays		'		In-network me	mber pays			
POS_\$2000_\$5500_\$35/\$5	_30%	\$2,000 / \$4,000	30%	\$5,500 / \$11,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
POS_\$2000_\$7150_\$25/\$45	_20%	\$2,000 / \$4,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
POS_\$2000_\$7150_\$35/\$55	_30%	\$2,000 / \$4,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
POS_\$2500_\$5000_\$25/\$4	_20%	\$2,500 / \$5,000	20%	\$5,000 / \$10,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
POS_\$2500_\$5000_\$35/\$5	_30%	\$2,500 / \$5,000	30%	\$5,000 / \$10,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
POS_\$2500_\$7500_\$25/\$4	_20%	\$2,500 / \$5,000	20%	\$7,500 / \$15,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
POS_\$2500_\$7500_\$35/\$55	_30%	\$2,500 / \$5,000	30%	\$7,500 / \$15,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
POS_\$3000_\$5500_\$25/\$4	_20%	\$3,000 / \$6,000	20%	\$5,500 / \$11,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
POS_\$3000_\$5500_\$35/\$5	_30%	\$3,000 / \$6,000	30%	\$5,500 / \$11,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
POS_\$3000_\$7150_\$25/\$45	_20%	\$3,000 / \$6,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
POS_\$2500_\$7500_\$35/\$5	_30%	\$2,500 / \$5,000	30%	\$7,500 / \$15,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
POS_\$3000_\$5500_\$25/\$4	20%	\$3,000 / \$6,000	20%	\$5,500 / \$11,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
POS_\$3000_\$5500_\$35/\$5	_30%	\$3,000 / \$6,000	30%	\$5,500 / \$11,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
POS_\$3000_\$7150_\$25/\$45	_20%	\$3,000 / \$6,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
POS_\$3000_\$7150_\$35/\$55	_30%	\$3,000 / \$6,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
POS_\$3000_\$8900_\$25/\$4	5_20%	\$3,000 / \$6,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
POS_\$3000_\$8900_\$35/\$5	5_30%	\$3,000 / \$6,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
POS_\$3500_\$7150_\$25/\$45	_20%	\$3,500 / \$7,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
POS_\$3500_\$7150_\$35/\$55	_30%	\$3,500 / \$7,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
POS_\$3500_\$8900_\$25/\$4	_20%	\$3,500 / \$7,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
POS_\$3500_\$8900_\$35/\$5	_30%	\$3,500 / \$7,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
POS_\$4000_\$7150_\$25/\$4	_20%	\$4,000 / \$8,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
POS_\$4000_\$7150_\$35/\$55	_30%	\$4,000 / \$8,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
POS_\$4000_\$8900_\$25/\$4	5_20%	\$4,000 / \$8,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible

1 First 3 visits are \$5 (includes PCP and behavioral health visits, in-office and virtual)

# 2024 *Medical plan* benefit table

	Plan name	Cal						Care & se	rvices			
		Deductible per person / family	Coinsurance	OOP max per person / family	PCP office visit <sup>1</sup>	Specialist office visit	Emergency room visits	Virtual care office visits <sup>1</sup>	Mental health office visit <sup>1</sup>	Physical therapy	Acupuncture & spinal manipulations	Inpatient / outpatient care
		In-ne	etwork member p	bays				In-network me	mber pays			
	POS_\$4000_\$8900_\$35/\$55_30%	\$4,000 / \$8,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	POS_\$4500_\$7150_\$25/\$45_20%	\$4,500 / \$9,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$4500_\$7150_\$35/\$55_30%	\$4,500 / \$9,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	POS_\$4500_\$8900_\$25/\$45_20%	\$4,500 / \$9,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$4500_\$8900_\$35/\$55_30%	\$4,500 / \$9,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	POS_\$5000_\$7150_\$25/\$45_20%	\$5,000 / \$10,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$5000_\$7150_\$35/\$55_30%	\$5,000 / \$10,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
<b>Moda Select</b> Network	POS_\$5000_\$8900_\$25/\$45_20%	\$5,000 / \$10,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
<b>α Se</b> ∋two	POS_\$5000_\$8900_\$35/\$55_30%	\$5,000 / \$10,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
Mod N€	POS_\$6000_\$7150_\$25/\$45_20%	\$6,000 / \$12,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$6000_\$7150_\$35/\$55_30%	\$6,000 / \$12,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	POS_\$6000_\$8900_\$25/\$45_20%	\$6,000 / \$12,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$6000_\$8900_\$35/\$55_30%	\$6,000 / \$12,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	POS_\$7000_\$8900_\$25/\$45_20%	\$7,000 / \$14,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$7000_\$8900_\$35/\$55_30%	\$7,000 / \$14,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	POS_\$8000_\$8900_\$25/\$45_20%	\$8,000 / \$16,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	POS_\$8000_\$8900_\$35/\$55_30%	\$8,000 / \$16,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	HDHP_\$3200_\$3200_0%	\$3,200 / \$6,400	0%	\$3,200 / \$6,400	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
HP	HDHP_\$2800_\$5000_20%	\$2,800 / \$5,600	20%	\$5,000 / \$10,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Sele < HD	HDHP_\$2800_\$5000_30%	\$2,800 / \$5,600	30%	\$5,000 / \$10,000	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible
<b>Moda Select</b> Network <b>HDHP</b>	HDHP_\$3200_\$5000_20%	\$3,200 / \$6,400	20%	\$5,000 / \$10,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
<b>M</b> Net	HDHP_\$5000_\$5000_0%	\$5,000 / \$10,000	0%	\$5,000 / \$10,000	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
	HDHP_\$3200_\$7000_30%	\$3,200 / \$6,400	30%	\$7,000 / \$14,000	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible

1 POS plans: First 3 visits are \$5 (includes PCP and behavioral health visits, in-office and virtual) HDHP plans: First 3 visits are \$0 after deductible (includes PCP and behavioral health visits, in-office and virtual)

# 2024 *Medical plan* benefit table

F	Plan name	Cale						Care & se	ervices			
		Deductible per person / family	Coinsurance	OOP max per person / family	PCP office visit <sup>1</sup>	Specialist office visit	Emergency room visits	Virtual care office visits <sup>1</sup>	Mental health office visit <sup>1</sup>	Physical therapy	Acupuncture & spinal manipulations	Inpatient / outpatient care
		In-ne	etwork member p	ays				In-network me	ember pays			
Ň	/BC_\$250_\$2500_\$20/\$40_10%	\$250/\$500	10%	\$2,500 / \$5,000	\$20 per visit	\$40 per visit	\$200 then 10% after deductible	\$20 per visit	\$20 per visit	\$40 per visit	\$20 per visit	10% after deductible
\	/BC_\$250_\$3000_\$25/\$45_10%	\$250/\$500	10%	\$3,000 / \$6,000	\$25 per visit	\$45 per visit	\$200 then 10% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	10% after deductible
`	/BC_\$500_\$3000_\$25/\$45_10%	\$500 / \$1,000	10%	\$3,000 / \$6,000	\$25 per visit	\$45 per visit	\$200 then 10% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	10% after deductible
\	/BC_\$500_\$3000_\$25/\$40_20%	\$500 / \$1,000	20%	\$3,000 / \$6,000	\$25 per visit	\$40 per visit	\$200	\$15 per visit	\$25 per visit	\$40 per visit	\$25 per visit	20% after deductible
`	/BC_\$500_\$5000_\$30/\$45_20%	\$500 / \$1,000	20%	\$5,000 / \$10,000	\$30 per visit	\$45 per visit	\$200	\$20 per visit	\$30 per visit	\$45 per visit	\$30 per visit	20% after deductible
`	/BC_\$500_\$3000_\$20/\$40_20%	\$500 / \$1,000	20%	\$3,000 / \$6,000	\$20 per visit	\$40 per visit	\$200 then 20% after deductible	\$20 per visit	\$20 per visit	\$40 per visit	\$20 per visit	20% after deductible
`	/BC_\$500_\$3500_\$20/\$40_20%	\$500 / \$1,000	20%	\$3,500 / \$7,000	\$20 per visit	\$40 per visit	\$200 then 20% after deductible	\$20 per visit	\$20 per visit	\$40 per visit	\$20 per visit	20% after deductible
`	/BC_\$500_\$4000_\$25/\$45_20%	\$500 / \$1,000	20%	\$4,000 / \$8,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
`	/BC_\$500_\$5000_\$25/\$45_20%	\$500 / \$1,000	20%	\$5,000 / \$10,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	/BC_\$500_\$5000_\$35/\$55_30%	\$500 / \$1,000	30%	\$5,000 / \$10,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
vork	/BC_\$500_\$7150_\$25/\$45_20%	\$500 / \$1,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
Network	/BC_\$500_\$7150_\$35/\$55_30%	\$500 / \$1,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	/BC_\$1000_\$3000_\$25/\$40_20%	\$1,000 / \$2,000	20%	\$3,000 / \$6,000	\$25 per visit	\$40 per visit	\$200	\$15 per visit	\$25 per visit	\$40 per visit	\$25 per visit	20% after deductible
Ň	/BC_\$1000_\$5000_\$25/\$40_20%	\$1,000 / \$2,000	20%	\$5,000 / \$10,000	\$25 per visit	\$40 per visit	\$200	\$15 per visit	\$25 per visit	\$40 per visit	\$25 per visit	20% after deductible
Ň	/BC_\$1000_\$3000_\$30/\$45_20%	\$1,000 / \$2,000	20%	\$3,000 / \$6,000	\$30 per visit	\$45 per visit	\$200	\$20 per visit	\$30 per visit	\$45 per visit	\$30 per visit	20% after deductible
\	/BC_\$1000_\$5000_\$30/\$45_20%	\$1,000 / \$2,000	20%	\$5,000 / \$10,000	\$30 per visit	\$45 per visit	\$200	\$20 per visit	\$30 per visit	\$45 per visit	\$30 per visit	20% after deductible
`	/BC_\$1000_\$3000_\$35/\$50_20%	\$1,000 / \$2,000	20%	\$3,000 / \$6,000	\$35 per visit	\$50 per visit	\$200	\$25 per visit	\$35 per visit	\$50 per visit	\$35 per visit	20% after deductible
Ň	/BC_\$1000_\$5000_\$35/\$50_20%	\$1,000 / \$2,000	20%	\$5,000 / \$10,000	\$35 per visit	\$50 per visit	\$200	\$25 per visit	\$35 per visit	\$50 per visit	\$35 per visit	20% after deductible
Ň	/BC_\$1000_\$3500_\$25/\$45_20%	\$1,000 / \$2,000	20%	\$3,500 / \$7,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
Ň	/BC_\$1000_\$4500_\$25/\$45_20%	\$1,000 / \$2,000	20%	\$4,500 / \$9,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
Ň	/BC_\$1000_\$5500_\$25/\$45_20%	\$1,000 / \$2,000	20%	\$5,500 / \$11,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
Ň	/BC_\$1000_\$5500_\$35/\$55_30%	\$1,000 / \$2,000	30%	\$5,500 / \$11,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
Ň	/BC_\$1000_\$7150_\$25/\$45_20%	\$1,000 / \$2,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
Ň	/BC_\$1000_\$7150_\$35/\$55_30%	\$1,000 / \$2,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible

1 First 3 visits are \$5 (includes PCP and behavioral health visits, in-office and virtual)

# 2024 *Medical plan* benefit table

	Plan name	Cal						Care & se	rvices			
		Deductible per person / family	Coinsurance	OOP max per person / family	PCP office visit <sup>1</sup>	Specialist office visit	Emergency room visits	Virtual care office visits <sup>1</sup>	Mental health office visit <sup>1</sup>	Physical therapy	Acupuncture & spinal manipulations	Inpatient / outpatient care
		In-ne	etwork member p	ays				In-network me	mber pays			
	VBC_\$1500_\$3000_\$25/\$40_20%	\$1,500 / \$3,000	20%	\$3,000 / \$6,000	\$25 per visit	\$40 per visit	\$200	\$15 per visit	\$25 per visit	\$40 per visit	\$25 per visit	20% after deductible
	VBC_\$1500_\$5000_\$25/\$40_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$25 per visit	\$40 per visit	\$200	\$15 per visit	\$25 per visit	\$40 per visit	\$25 per visit	20% after deductible
	VBC_\$1500_\$3000_\$30/\$45_20%	\$1,500 / \$3,000	20%	\$3,000 / \$6,000	\$30 per visit	\$45 per visit	\$200	\$20 per visit	\$30 per visit	\$45 per visit	\$30 per visit	20% after deductible
	VBC_\$1500_\$5000_\$30/\$45_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$30 per visit	\$45 per visit	\$200	\$20 per visit	\$30 per visit	\$45 per visit	\$30 per visit	20% after deductible
	VBC_\$1500_\$3000_\$35/\$50_20%	\$1,500 / \$3,000	20%	\$3,000 / \$6,000	\$35 per visit	\$50 per visit	\$200	\$25 per visit	\$35 per visit	\$50 per visit	\$35 per visit	20% after deductible
	VBC_\$1500_\$5000_\$35/\$50_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$35 per visit	\$50 per visit	\$200	\$25 per visit	\$35 per visit	\$50 per visit	\$35 per visit	20% after deductible
	VBC_\$1500_\$4000_\$25/\$45_20%	\$1,500 / \$3,000	20%	\$4,000 / \$8,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	VBC_\$1500_\$5000_\$25/\$45_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	VBC_\$1500_\$6000_\$25/\$45_20%	\$1,500 / \$3,000	20%	\$6,000 / \$12,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
S	VBC_\$1500_\$6000_\$35/\$55_30%	\$1,500 / \$3,000	30%	\$6,000 / \$12,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
<b>Connexus</b> Network	VBC_\$1500_\$7150_\$25/\$45_20%	\$1,500 / \$3,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
<b>conn</b> Netv	VBC_\$1500_\$7150_\$35/\$55_30%	\$1,500 / \$3,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
U	VBC_\$2000_\$4000_\$25/\$40_20%	\$2,000 / \$4,000	20%	\$4,000 / \$8,000	\$25 per visit	\$40 per visit	\$200	\$15 per visit	\$25 per visit	\$40 per visit	\$25 per visit	20% after deductible
	VBC_\$2000_\$6000_\$25/\$40_20%	\$2,000 / \$4,000	20%	\$6,000 / \$12,000	\$25 per visit	\$40 per visit	\$200	\$15 per visit	\$25 per visit	\$40 per visit	\$25 per visit	20% after deductible
	VBC_\$2000_\$4000_\$30/\$45_20%	\$2,000 / \$4,000	20%	\$4,000 / \$8,000	\$30 per visit	\$45 per visit	\$200	\$20 per visit	\$30 per visit	\$45 per visit	\$30 per visit	20% after deductible
	VBC_\$2000_\$6000_\$30/\$45_20%	\$2,000 / \$4,000	20%	\$6,000 / \$12,000	\$30 per visit	\$45 per visit	\$200	\$20 per visit	\$30 per visit	\$45 per visit	\$30 per visit	20% after deductible
	VBC_\$2000_\$4000_\$35/\$50_20%	\$2,000 / \$4,000	20%	\$4,000 / \$8,000	\$35 per visit	\$50 per visit	\$200	\$25 per visit	\$35 per visit	\$50 per visit	\$35 per visit	20% after deductible
	VBC_\$2000_\$6000_\$35/\$50_20%	\$2,000 / \$4,000	20%	\$6,000 / \$12,000	\$35 per visit	\$50 per visit	\$200	\$25 per visit	\$35 per visit	\$50 per visit	\$35 per visit	20% after deductible
	VBC_\$2000_\$4500_\$25/\$45_20%	\$2,000 / \$4,000	20%	\$4,500 / \$9,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	VBC_\$2000_\$5500_\$25/\$45_20%	\$2,000 / \$4,000	20%	\$5,500 / \$11,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	VBC_\$2000_\$5500_\$35/\$55_30%	\$2,000 / \$4,000	30%	\$5,500 / \$11,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	VBC_\$2000_\$7150_\$25/\$45_20%	\$2,000 / \$4,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	VBC_\$2000_\$7150_\$35/\$55_30%	\$2,000 / \$4,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	VBC_\$1000_\$7150_\$35/\$55_30%	\$1,000 / \$2,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible

1 First 3 visits are \$5 (includes PCP and behavioral health visits, in-office and virtual)

Connexus

# 2024 *Medical plan* benefit table

Plan name	Ca						Care & se	ervices			
	Deductible per person / family	Coinsurance	OOP max per person / family	PCP office visit <sup>1</sup>	Specialist office visit	Emergency room visits	Virtual care office visits <sup>1</sup>	Mental health office visit <sup>1</sup>	Physical therapy	Acupuncture & spinal manipulations	Inpatient / outpatient care
	ln-r	network member p	bays				In-network me	ember pays			
VBC_\$2500_\$5000_\$25/\$45_	0% \$2,500 / \$5,000	20%	\$5,000 / \$10,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
VBC_\$2500_\$5000_\$35/\$55_	0% \$2,500 / \$5,000	30%	\$5,000 / \$10,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
VBC_\$2500_\$7500_\$25/\$45_	0% \$2,500 / \$5,000	20%	\$7,500 / \$15,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
VBC_\$2500_\$7500_\$35/\$55_3	0% \$2,500 / \$5,000	30%	\$7,500 / \$15,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
VBC_\$3000_\$5000_\$25/\$40_	<b>20%</b> \$3,000 / \$6,000	20%	\$5,000 / \$10,000	\$25 per visit	\$40 per visit	\$200	\$15 per visit	\$25 per visit	\$40 per visit	\$25 per visit	20% after deductible
VBC_\$3000_\$7000_\$25/\$40_	<b>20%</b> \$3,000 / \$6,000	20%	\$7,000 / \$14,000	\$25 per visit	\$40 per visit	\$200	\$15 per visit	\$25 per visit	\$40 per visit	\$25 per visit	20% after deductible
VBC_\$3000_\$5000_\$30/\$45_	20% \$3,000 / \$6,000	20%	\$5,000 / \$10,000	\$30 per visit	\$45 per visit	\$200	\$20 per visit	\$30 per visit	\$45 per visit	\$30 per visit	20% after deductible
VBC_\$3000_\$7000_\$30/\$45_	<b>20%</b> \$3,000 / \$6,000	20%	\$7,000 / \$14,000	\$30 per visit	\$45 per visit	\$200	\$20 per visit	\$30 per visit	\$45 per visit	\$30 per visit	20% after deductible
VBC_\$3000_\$5000_\$35/\$50_	\$3,000 / \$6,000	20%	\$5,000 / \$10,000	\$35 per visit	\$50 per visit	\$200	\$25 per visit	\$35 per visit	\$50 per visit	\$35 per visit	20% after deductible
VBC_\$3000_\$7000_\$35/\$50_	<b>20%</b> \$3,000 / \$6,000	20%	\$7,000 / \$14,000	\$35 per visit	\$50 per visit	\$200	\$25 per visit	\$35 per visit	\$50 per visit	\$35 per visit	20% after deductible
VBC_\$3000_\$5000_\$30/\$45_	<b>30%</b> \$3,000 / \$6,000	30%	\$5,000 / \$10,000	\$30 per visit	\$45 per visit	\$200	\$20 per visit	\$30 per visit	\$45 per visit	\$30 per visit	30% after deductible
VBC_\$3000_\$5000_\$30/\$45_ VBC_\$3000_\$5000_\$35/\$50_	\$0% \$3,000 / \$6,000	30%	\$5,000 / \$10,000	\$35 per visit	\$50 per visit	\$200	\$25 per visit	\$35 per visit	\$50 per visit	\$35 per visit	30% after deductible
VBC_\$3000_\$7000_\$35/\$50_	\$0% \$3,000 / \$6,000	30%	\$7,000 / \$14,000	\$35 per visit	\$50 per visit	\$200	\$25 per visit	\$35 per visit	\$50 per visit	\$35 per visit	30% after deductible
VBC_\$3000_\$5500_\$25/\$45_	0% \$3,000 / \$6,000	20%	\$5,500 / \$11,000	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
VBC_\$3000_\$5500_\$35/\$55_	0% \$3,000 / \$6,000	30%	\$5,500 / \$11,000	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
VBC_\$3000_\$7150_\$25/\$45_2	0% \$3,000 / \$6,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
VBC_\$3000_\$7150_\$35/\$55_3	0% \$3,000 / \$6,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
VBC_\$3000_\$8900_\$25/\$45_	<b>20%</b> \$3,000 / \$6,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
VBC_\$3000_\$8900_\$35/\$55_	\$0% \$3,000 / \$6,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
VBC_\$3500_\$7150_\$25/\$45_2	<b>0%</b> \$3,500 / \$7,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
VBC_\$3500_\$7150_\$35/\$55_3	<b>0%</b> \$3,500 / \$7,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
VBC_\$3500_\$8900_\$25/\$45_	0% \$3,500 / \$7,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
VBC_\$3500_\$8900_\$35/\$55_	0% \$3,500 / \$7,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
VBC_\$1000_\$7150_\$35/\$55_3	0% \$1,000 / \$2,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible

1 First 3 visits are \$5 (includes PCP and behavioral health visits, in-office and virtual)

# 2024 *Medical plan* benefit table

	Plan name	Cale	endar year co	sts				Care & se	rvices			
		Deductible per person / family	Coinsurance	OOP max per person / family	PCP office visit <sup>1</sup>	Specialist office visit	Emergency room visits	Virtual care office visits <sup>1</sup>	Mental health office visit <sup>1</sup>	Physical therapy	Acupuncture & spinal manipulations	Inpatient / outpatient care
		In-ne	etwork member p	ays				In-network me	mber pays			
	/BC_\$4000_\$7150_\$25/\$45_20%	\$4,000 / \$8,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
,	/BC_\$4000_\$7150_\$35/\$55_30%	\$4,000 / \$8,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
,	/BC_\$4000_\$8900_\$25/\$45_20%	\$4,000 / \$8,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
,	/BC_\$4000_\$8900_\$35/\$55_30%	\$4,000 / \$8,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
,	/BC_\$4500_\$7150_\$25/\$45_20%	\$4,500 / \$9,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
,	/BC_\$4500_\$7150_\$35/\$55_30%	\$4,500 / \$9,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
,	/BC_\$4500_\$8900_\$25/\$45_20%	\$4,500 / \$9,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
,	/BC_\$4500_\$8900_\$35/\$55_30%	\$4,500 / \$9,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
,	/BC_\$5000_\$8150_\$30/\$45_20%	\$5,000 / \$10,000	20%	\$8,150 / \$16,300	\$30 per visit	\$45 per visit	\$200	\$20 per visit	\$30 per visit	\$45 per visit	\$30 per visit	20% after deductible
	/BC_\$5000_\$8550_\$35/\$50_20%	\$5,000 / \$10,000	20%	\$8,550 / \$17,100	\$35 per visit	\$50 per visit	\$200	\$25 per visit	\$35 per visit	\$50 per visit	\$35 per visit	20% after deductible
letwork	/BC_\$5000_\$8550_\$30/\$45_30%	\$5,000 / \$10,000	30%	\$8,550 / \$17,100	\$30 per visit	\$45 per visit	\$200	\$20 per visit	\$30 per visit	\$45 per visit	\$30 per visit	30% after deductible
Netv	/BC_\$5000_\$8550_\$35/\$50_30%	\$5,000 / \$10,000	30%	\$8,550 / \$17,100	\$35 per visit	\$50 per visit	\$200	\$25 per visit	\$35 per visit	\$50 per visit	\$35 per visit	30% after deductible
,	/BC_\$5000_\$7150_\$25/\$45_20%	\$5,000 / \$10,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
,	/BC_\$5000_\$7150_\$35/\$55_30%	\$5,000 / \$10,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
,	/BC_\$5000_\$8900_\$25/\$45_20%	\$5,000 / \$10,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
,	/BC_\$5000_\$8900_\$35/\$55_30%	\$5,000 / \$10,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	/BC_\$6000_\$7150_\$25/\$45_20%	\$6,000 / \$12,000	20%	\$7,150 / \$14,300	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	/BC_\$6000_\$7150_\$35/\$55_30%	\$6,000 / \$12,000	30%	\$7,150 / \$14,300	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	/BC_\$6000_\$8900_\$25/\$45_20%	\$6,000 / \$12,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	/BC_\$6000_\$8900_\$35/\$55_30%	\$6,000 / \$12,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	/BC_\$7000_\$8900_\$25/\$45_20%	\$7,000 / \$14,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	/BC_\$7000_\$8900_\$35/\$55_30%	\$7,000 / \$14,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible
	/BC_\$8000_\$8900_\$25/\$45_20%	\$8,000 / \$16,000	20%	\$8,900 / \$17,800	\$25 per visit	\$45 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$45 per visit	\$25 per visit	20% after deductible
	/BC_\$8000_\$8900_\$35/\$55_30%	\$8,000 / \$16,000	30%	\$8,900 / \$17,800	\$35 per visit	\$55 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$55 per visit	\$35 per visit	30% after deductible

1 First 3 visits are \$5 (includes PCP and behavioral health visits, in-office and virtual)

# 2024 *Medical plan* benefit table

Plan name	Cal	endar year cos	sts				Care & se	rvices			
	Deductible per person / family	Coinsurance	OOP max per person / family	PCP office visit <sup>1</sup>	Specialist office visit	Emergency room visits	Virtual care office visits <sup>1</sup>	Mental health office visit <sup>1</sup>	Physical therapy	Acupuncture & spinal manipulations	Inpatient / outpatient care
	In-ne	etwork member p	ays				In-network me	mber pays			
PPO_\$250_\$2500_\$20_10%	\$250/\$500	10%	\$2,500 / \$5,000	\$20 per visit	\$20 per visit	\$200 then 10% after deductible	\$20 per visit	\$20 per visit	\$20 per visit	\$20 per visit	10% after deductible
PPO_\$250_\$3000_\$25_10%	\$250/\$500	10%	\$3,000 / \$6,000	\$25 per visit	\$25 per visit	\$200 then 10% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	10% after deductible
PPO_\$500_\$3000_\$25_10%	\$500 / \$1,000	10%	\$3,000 / \$6,000	\$25 per visit	\$25 per visit	\$200 then 10% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	10% after deductible
PPO_\$500_\$3000_\$25_20%	\$500 / \$1,000	20%	\$3,000 / \$6,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$500_\$5000_\$30_20%	\$500 / \$1,000	20%	\$5,000 / \$10,000	\$30 per visit	\$30 per visit	\$200 then 20% after deductible	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	20% after deductible
PPO_\$500_\$3000_\$20_20%	\$500 / \$1,000	20%	\$3,000 / \$6,000	\$20 per visit	\$20 per visit	\$200 then 20% after deductible	\$20 per visit	\$20 per visit	\$20 per visit	\$20 per visit	20% after deductible
PPO_\$500_\$3500_\$20_20%	\$500 / \$1,000	20%	\$3,500 / \$7,000	\$20 per visit	\$20 per visit	\$200 then 20% after deductible	\$20 per visit	\$20 per visit	\$20 per visit	\$20 per visit	20% after deductible
PPO_\$500_\$4000_\$25_20%	\$500 / \$1,000	20%	\$4,000 / \$8,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$500_\$5000_\$25_20%	\$500 / \$1,000	20%	\$5,000 / \$10,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$500_\$5000_\$35_30%	\$500 / \$1,000	30%	\$5,000 / \$10,000	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
PPO_\$500_\$7150_\$25_20% PPO_\$500_\$7150_\$35_30%	\$500 / \$1,000	20%	\$7,150 / \$14,300	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$500_\$7150_\$35_30%	\$500 / \$1,000	30%	\$7,150 / \$14,300	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
PPO_\$1000_\$3000_\$25_20%	\$1,000 / \$2,000	20%	\$3,000 / \$6,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$1000_\$5000_\$25_20%	\$1,000 / \$2,000	20%	\$5,000 / \$10,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$1000_\$3000_\$30_20%	\$1,000 / \$2,000	20%	\$3,000 / \$6,000	\$30 per visit	\$30 per visit	\$200 then 20% after deductible	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	20% after deductible
PPO_\$1000_\$5000_\$30_20%	\$1,000 / \$2,000	20%	\$5,000 / \$10,000	\$30 per visit	\$30 per visit	\$200 then 20% after deductible	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	20% after deductible
PPO_\$1000_\$3500_\$25_20%	\$1,000 / \$2,000	20%	\$3,500 / \$7,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$1000_\$4500_\$25_20%	\$1,000 / \$2,000	20%	\$4,500 / \$9,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$1000_\$5500_\$25_20%	\$1,000 / \$2,000	20%	\$5,500 / \$11,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$1000_\$5500_\$35_30%	\$1,000 / \$2,000	30%	\$5,500 / \$11,000	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
PPO_\$1000_\$7150_\$25_20%	\$1,000 / \$2,000	20%	\$7,150 / \$14,300	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$1000_\$7150_\$35_30%	\$1,000 / \$2,000	30%	\$7,150 / \$14,300	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
PPO_\$1500_\$3000_\$25_20%	\$1,500 / \$3,000	20%	\$3,000 / \$6,000	\$25 per visit	\$25 per visit	\$200	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$1500_\$5000_\$25_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$25 per visit	\$25 per visit	\$200	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible

1 First 3 visits are \$5 (includes PCP and behavioral health visits, in-office and virtual)

# 2024 *Medical plan* benefit table

Plan name	Cal	endar year co	sts				Care & se	rvices			
	Deductible per person / family	Coinsurance	OOP max per person / family	PCP office visit <sup>1</sup>	Specialist office visit	Emergency room visits	Virtual care office visits <sup>1</sup>	Mental health office visit <sup>1</sup>	Physical therapy	Acupuncture & spinal manipulations	Inpatient / outpatient care
	In-ne	etwork member p	ays				In-network me	mber pays			
PPO_\$1500_\$3000_\$30_20%	\$1,500 / \$3,000	20%	\$3,000 / \$6,000	\$30 per visit	\$30 per visit	\$200	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	20% after deductible
PPO_\$1500_\$5000_\$30_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$30 per visit	\$30 per visit	\$200	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	20% after deductible
PPO_\$1500_\$4000_\$25_20%	\$1,500 / \$3,000	20%	\$4,000 / \$8,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$1500_\$5000_\$25_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$1500_\$6000_\$25_20%	\$1,500 / \$3,000	20%	\$6,000 / \$12,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$1500_\$6000_\$35_30%	\$1,500 / \$3,000	30%	\$6,000 / \$12,000	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
PPO_\$1500_\$7150_\$25_20%	\$1,500 / \$3,000	20%	\$7,150 / \$14,300	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$1500_\$7150_\$35_30%	\$1,500 / \$3,000	30%	\$7,150 / \$14,300	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
PPO_\$2000_\$4000_\$25_20%	\$2,000 / \$4,000	20%	\$4,000 / \$8,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$2000_\$6000_\$25_20%	\$2,000 / \$4,000	20%	\$6,000 / \$12,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$2000_\$4000_\$30_20% PPO_\$2000_\$6000_\$30_20%	\$2,000 / \$4,000	20%	\$4,000 / \$8,000	\$30 per visit	\$30 per visit	\$200 then 20% after deductible	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	20% after deductible
PPO_\$2000_\$6000_\$30_20%	\$2,000 / \$4,000	20%	\$6,000 / \$12,000	\$30 per visit	\$30 per visit	\$200 then 20% after deductible	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	20% after deductible
PPO_\$1500_\$3000_\$30_30%	\$1,500 / \$3,000	30%	\$3,000 / \$6,000	\$30 per visit	\$30 per visit	\$200	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	30% after deductible
PPO_\$1500_\$5000_\$30_30%	\$1,500 / \$3,000	30%	\$5,000 / \$10,000	\$30 per visit	\$30 per visit	\$200	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	30% after deductible
PPO_\$2000_\$4000_\$30_30%	\$2,000 / \$4,000	30%	\$4,000 / \$8,000	\$30 per visit	\$30 per visit	\$200	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	30% after deductible
PPO_\$2000_\$6000_\$30_30%	\$2,000 / \$4,000	30%	\$6,000 / \$12,000	\$30 per visit	\$30 per visit	\$200	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	30% after deductible
PPO_\$2000_\$4500_\$25_20%	\$2,000 / \$4,000	20%	\$4,500 / \$9,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$2000_\$5500_\$25_20%	\$2,000 / \$4,000	20%	\$5,500 / \$11,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$2000_\$5500_\$35_30%	\$2,000 / \$4,000	30%	\$5,500 / \$11,000	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
PPO_\$2000_\$7150_\$25_20%	\$2,000 / \$4,000	20%	\$7,150 / \$14,300	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$2000_\$7150_\$35_30%	\$2,000 / \$4,000	30%	\$7,150 / \$14,300	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
PPO_\$2500_\$5000_\$25_20%	\$2,500 / \$5,000	20%	\$5,000 / \$10,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
PPO_\$2500_\$5000_\$35_30%	\$2,500 / \$5,000	30%	\$5,000 / \$10,000	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
PPO_\$2500_\$7500_\$25_20%	\$2,500 / \$5,000	20%	\$7,500 / \$15,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible

1 First 3 visits are \$5 (includes PCP and behavioral health visits, in-office and virtual)

# 2024 *Medical plan* benefit table

	Plan name	Cale						Care & se	ervices			
		Deductible per person / family	Coinsurance	OOP max per person / family	PCP office visit <sup>1</sup>	Specialist office visit	Emergency room visits	Virtual care office visits <sup>1</sup>	Mental health office visit <sup>1</sup>	Physical therapy	Acupuncture & spinal manipulations	Inpatient / outpatient care
		In-ne	etwork member p	ays				In-network me	ember pays			
	PPO_\$2500_\$7500_\$35_30%	\$2,500 / \$5,000	30%	\$7,500 / \$15,000	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
	PPO_\$3000_\$5000_\$30_20%	\$3,000 / \$6,000	20%	\$5,000 / \$10,000	\$30 per visit	\$30 per visit	\$200	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	20% after deductible
	PPO_\$3000_\$7000_\$30_20%	\$3,000 / \$6,000	20%	\$7,000 / \$14,000	\$30 per visit	\$30 per visit	\$200	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	20% after deductible
	PPO_\$3000_\$5000_\$25_30%	\$3,000 / \$6,000	30%	\$5,000 / \$10,000	\$25 per visit	\$25 per visit	\$200	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	30% after deductible
	PPO_\$3000_\$7000_\$25_30%	\$3,000 / \$6,000	30%	\$7,000 / \$14,000	\$25 per visit	\$25 per visit	\$200	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	30% after deductible
	PPO_\$3000_\$5000_\$30_30%	\$3,000 / \$6,000	30%	\$5,000 / \$10,000	\$30 per visit	\$30 per visit	\$200	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	30% after deductible
	PPO_\$3000_\$7000_\$30_30%	\$3,000 / \$6,000	30%	\$7,000 / \$14,000	\$30 per visit	\$30 per visit	\$200	\$30 per visit	\$30 per visit	\$30 per visit	\$30 per visit	30% after deductible
	PPO_\$3000_\$5500_\$25_20%	\$3,000 / \$6,000	20%	\$5,500 / \$11,000	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
	PPO_\$3000_\$5500_\$35_30%	\$3,000 / \$6,000	30%	\$5,500 / \$11,000	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
S	PPO_\$3000_\$7150_\$25_20%	\$3,000 / \$6,000	20%	\$7,150 / \$14,300	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
<b>Connexus</b> Network	PPO_\$3000_\$7150_\$35_30%	\$3,000 / \$6,000	30%	\$7,150 / \$14,300	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
<b>Sonn</b> Netv	PPO_\$3000_\$8900_\$25_20%	\$3,000 / \$6,000	20%	\$8,900 / \$17,800	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
U	PPO_\$3000_\$8900_\$35_30%	\$3,000 / \$6,000	30%	\$8,900 / \$17,800	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
	PPO_\$3500_\$7150_\$25_20%	\$3,500 / \$7,000	20%	\$7,150 / \$14,300	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
	PPO_\$3500_\$7150_\$35_30%	\$3,500 / \$7,000	30%	\$7,150 / \$14,300	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
	PPO_\$3500_\$8900_\$25_20%	\$3,500 / \$7,000	20%	\$8,900 / \$17,800	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
	PPO_\$3500_\$8900_\$35_30%	\$3,500 / \$7,000	30%	\$8,900 / \$17,800	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
	PPO_\$4000_\$7150_\$25_20%	\$4,000 / \$8,000	20%	\$7,150 / \$14,300	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
	PPO_\$4000_\$7150_\$35_30%	\$4,000 / \$8,000	30%	\$7,150 / \$14,300	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
	PPO_\$4000_\$8900_\$25_20%	\$4,000 / \$8,000	20%	\$8,900 / \$17,800	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
	PPO_\$4000_\$8900_\$35_30%	\$4,000 / \$8,000	30%	\$8,900 / \$17,800	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
	PPO_\$4500_\$7150_\$25_20%	\$4,500 / \$9,000	20%	\$7,150 / \$14,300	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
	PPO_\$4500_\$7150_\$35_30%	\$4,500 / \$9,000	30%	\$7,150 / \$14,300	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
	PPO_\$4500_\$8900_\$25_20%	\$4,500 / \$9,000	20%	\$8,900 / \$17,800	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible

1 First 3 visits are \$5 (includes PCP and behavioral health visits, in-office and virtual)

# 2024 *Medical plan* benefit table

	Plan name	Cal	endar year co	sts				Care & se	ervices			
		Deductible per person / family	Coinsurance	OOP max per person / family	PCP office visit <sup>1</sup>	Specialist office visit	Emergency room visits	Virtual care office visits <sup>1</sup>	Mental health office visit <sup>1</sup>	Physical therapy	Acupuncture & spinal manipulations	Inpatient / outpatient care
		In-ne	etwork member p	ays				In-network me	ember pays			
	PPO_\$4500_\$8900_\$35_30%	\$4,500 / \$9,000	30%	\$8,900 / \$17,800	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
	PPO_\$5000_\$8550_\$25_30%	\$5,000 / \$10,000	30%	\$8,550 / \$17,100	\$25 per visit	\$25 per visit	\$200	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	30% after deductible
	PPO_\$5000_\$7150_\$25_20%	\$5,000 / \$10,000	20%	\$7,150 / \$14,300	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
	PPO_\$5000_\$7150_\$35_30%	\$5,000 / \$10,000	30%	\$7,150 / \$14,300	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
	PPO_\$5000_\$8900_\$25_20%	\$5,000 / \$10,000	20%	\$8,900 / \$17,800	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
,	PPO_\$5000_\$8900_\$35_30%	\$5,000 / \$10,000	30%	\$8,900 / \$17,800	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
Network	PPO_\$6000_\$7150_\$25_20%	\$6,000 / \$12,000	20%	\$7,150 / \$14,300	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
Netv	PPO_\$6000_\$7150_\$35_30%	\$6,000 / \$12,000	30%	\$7,150 / \$14,300	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
, —	PPO_\$6000_\$8900_\$25_20%	\$6,000 / \$12,000	20%	\$8,900 / \$17,800	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
	PPO_\$6000_\$8900_\$35_30%	\$6,000 / \$12,000	30%	\$8,900 / \$17,800	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
	PPO_\$7000_\$8900_\$25_20%	\$7,000 / \$14,000	20%	\$8,900 / \$17,800	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
	PPO_\$7000_\$8900_\$35_30%	\$7,000 / \$14,000	30%	\$8,900 / \$17,800	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
	PPO_\$8000_\$8900_\$25_20%	\$8,000 / \$16,000	20%	\$8,900 / \$17,800	\$25 per visit	\$25 per visit	\$200 then 20% after deductible	\$25 per visit	\$25 per visit	\$25 per visit	\$25 per visit	20% after deductible
	PPO_\$8000_\$8900_\$35_30%	\$8,000 / \$16,000	30%	\$8,900 / \$17,800	\$35 per visit	\$35 per visit	\$200 then 30% after deductible	\$35 per visit	\$35 per visit	\$35 per visit	\$35 per visit	30% after deductible
	HDHP_\$3200_\$3200_0%	\$3,200 / \$6,400	0%	\$3,200 / \$6,400	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
Ē	HDHP_\$2800_\$5000_20%	\$2,800 / \$5,600	20%	\$5,000 / \$10,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
etwork HDI	HDHP_\$2800_\$5000_30%	\$2,800 / \$5,600	30%	\$5,000 / \$10,000	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible
wor	HDHP_\$3200_\$5000_20%	\$3,200 / \$6,400	20%	\$5,000 / \$10,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Net	HDHP_\$5000_\$5000_0%	\$5,000 / \$10,000	0%	\$5,000 / \$10,000	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
	HDHP_\$3200_\$7000_30%	\$3,200 / \$6,400	30%	\$7,000 / \$14,000	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible

1 Non HDHP - First 3 visits (including in person or virtual primary care visits and mental health and substance use disorder visits) \$5/visit

HDHP - First 3 visits (including in person or virtual primary care visits and mental health and substance use disorder office visits) 0% coinsurance after deductible

# 2024 Pharmacy benefit table

	Value	Select	Preferred	Non Preferred	Select Specialty	Specialty	Non-preferred specialty	
R1.OR.24	\$2	\$10	\$30	\$50	\$10	\$150	30%	
R2.OR.24	\$2	\$15	\$45	\$75	\$15	\$225	30%	
R3.OR.24	\$2	\$20	\$60	50%	\$20	\$180	50%	
R4.OR.24	\$2	Greater of \$15 or 50%						

# Expect quality pharmacy benefits

Quality prescription coverage is at the heart of a great health plan. We're here to support the pharmacy needs of your clients' employees, every step of the way.

Members have access to comprehensive prescription drug benefits through the Navitus pharmacy network. The Navitus Network includes over 90% of pharmacies in Oregon, plus more than 58,000 pharmacies nationwide. This means they can fill prescriptions almost anywhere, including these local and national drug store chains:

- Safeway and Albertsons
   Fred Meyer
   Walgreens
   Walmart
- CVS
- Rite Aid

We also offer mail-order pharmacy services through Postal Prescription Services (PPS) and Costco.





# 2024 **Dental plan** benefit table

	Plan name	Calendar year costs		Class I		Class II			Class III			
		Annual deductible per member / family	Annual plan maximum	Exams & X-rays	Cleanings	Restorative fillings	Oral surgery	Anesthesia	Restorative crowns	Partial & complete bridges	Implants	
		per member / family	per member / family		In-network member pays		In-network member pays			In-network member pays		
	Premier Option A – Incentive Plan 0/0, 1500	\$0/\$0	\$1,500	30% after	30% after deductible		30% after deductible			50% after deductible		
	Premier Option A – Incentive Plan – Preventive First 0/0, 1500 <sup>1</sup>	\$0/\$0	\$1,500	30% after deductible		30% after deductible			50% after deductible			
remier" Network	Premier Option B – Family Deductible 25/75, 1000	\$25/\$75	\$1,000	0%		20% after deductible			50% after deductible			
	Premier Option B – Family Deductible 25/75, 1500	\$25/\$75	\$1,500	(	)%	20% after deductible			50% after deductible			
	Premier Option B – Family Deductible 25/75, 2000	\$25/\$75	\$2,000	0%		20% after deductible			50% after deductible			
	Premier Option B – Family Deductible 50/150, 1000	\$50 / \$150	\$1,000	0%		20% after deductible			50% after deductible			
	Premier Option B – Family Deductible 50/150, 1500	\$50 / \$150	\$1,500	0%		20% after deductible			50% after deductible			
	Premier Option B – Family Deductible 50/150, 2000	\$50 / \$150	\$2,000	0%		20% after deductible		50% after deductible				
	Premier Option B – Family Deductible 50/150, 2500	\$50 / \$150	\$2,500	(	)%	20% after deductible		50% after deductible				
	Premier Option B – Family Deductible – Preventive First 25/75, 15001	\$25/\$75	\$1,500	(	)%	20% after deductible		50% after deductible				
	Premier Option B – Family Deductible – Preventive First 50/150, 1000 <sup>1</sup>	\$50 / \$150	\$1,000	(	)%	20% after deductible		50% after deductible				
	Premier Option B – Family Deductible – Preventive First 50/150, 15001	\$50 / \$150	\$1,500	(	)%	20% after deductible		50% after deductible				
	Premier Option B – Family Deductible – Preventive First 50/150, 2000 <sup>1</sup>	\$50 / \$150	\$2,000	(	)%	20% after deductible		50% after deductible				
	Premier Option C – Family Deductible 50/150, 1000	\$50 / \$150	\$1,000	20% after	deductible	20% after deductible		50% after deductible				
	Premier Option C – Family Deductible 50/150, 1500	\$50 / \$150	\$1,500	20% after deductible		20% after deductible		50% after deductible				
	Premier Option L – Family Deductible 50/150, 3000	\$50 / \$150	\$3,000	(	)%	20% after deductible		50% after deductible				
Ŀ	Premier Option L – Family Deductible – Preventive First 50/150, 3000 <sup>1</sup>	\$50 / \$150	\$3,000	(	)%	20% after deductible		50% after deductible				
	Premier Option W – Family Deductible 50/150, 1500	\$50 / \$150	\$1,500	2	0%	20% after deductible		50% after deductible				
	Premier Option BPA – Family Deductible – Preventive First 50/150, 1000 <sup>1</sup>	\$50 / \$150	\$1,000	0%		10% after deductible			50% after deductible			

1 Class I services do not apply to the Annual plan maximum

Dental disclaimer: This brochure is a summary of the dental plans and dental plan benefits and is not a contract; limitations and exclusions apply. See the dental plan benefit summaries, handbook or contract for details. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control. These benefits and Delta Dental policies are subject to change in order to be compliant with state and federal guidelines.

# 2024 **Dental plan** benefit table

Plan name	Calendar	year costs	Class I		Class II			Class III			
	Annual deductible per member / family	Annual plan maximum	Exams & X-rays	Cleanings	Restorative fillings	Oral surgery	Anesthesia	Restorative crowns	Partial & complete bridges	Implants	
	per member / family		In-network m	nember pays	In-network member pays				In-network member pays		
PPO Option B – Family Deductible 25/75, 1500	\$25/\$75	01	%	20% after deductible			50% after deductible				
PPO Option B – Family Deductible 50/150, 1000	\$50 / \$150	\$1,000	01	%	20% after deductible			50% after deductible			
PPO Option B – Family Deductible 50/150, 1500	\$50 / \$150	\$1,500	0%		20% after deductible			50% after deductible			
PPO Option B – Family Deductible 50/150, 2000	Option B - Family Deductible 50/150, 2000         \$50 / \$150         \$2,000         0%		20% after deductible			50% after deductible					
PPO Option B – Family Deductible – Preventive First 25/75, 1500 <sup>1</sup>	\$25/\$75	\$1,500	01	%	20% after deductible			50% after deductible			
PPO Option B – Family Deductible – Preventive First 50/150, 1000 <sup>1</sup>	\$50 / \$150	\$1,000	0%			20% after deductible	9	50% after deductible			
PO Option B – Family Deductible – Preventive First 50/150, 1500 <sup>1</sup>	\$50 / \$150	\$1,500	0%		20% after deductible			50% after deductible			
PPO Option B – Family Deductible – Preventive First 50/150, 2000 <sup>1</sup>	\$50 / \$150	\$2,000	0%		20% after deductible			50% after deductible			
PPO Option BPA – Family Deductible 25/75, 1500	\$25/\$75	\$1,500	0%		10% after deductible			50% after deductible			
PPO Option BPA – Family Deductible 25/75, 1000	\$25/\$75	\$1,000	0%		10% after deductible		50% after deductible				
PPO Option BPA – Family Deductible 25/75, 2000	\$25/\$75	\$2,000	0%		10% after deductible		50% after deductible				
PPO Option BPA – Family Deductible – Preventive First 25/75, 2000 <sup>1</sup>	\$25/\$75	\$2,000	0%		10% after deductible		50% after deductible				
PPO Option BPA – Family Deductible – Preventive First 25/75, 1500 <sup>1</sup>	\$25/\$75	\$1,500	0%		10% after deductible		50% after deductible				
PPO Option BPA – Family Deductible 50/150, 1000	\$50/\$150	\$1,000	0%		10% after deductible		50% after deductible				
PPO Option BPA – Family Deductible 50/150, 1500	\$50/\$150 \$1,500		0%		10% after deductible			50% after deductible			
PPO Option BPA – Family Deductible 50/150, 2000	\$50 / \$150	\$2,000	0% 0%		10% after deductible 10% after deductible			50% after deductible			
PPO Option BPA – Family Deductible – Preventive First 50/150, 2000 <sup>1</sup>	\$50/\$150	\$2,000						50% after deductible			
PPO Option BPA – Family Deductible 50/150, 2500	\$50/\$150	\$2,500	0	%	10% after deductible			50% after deductible			
PPO Option BPA – Family Deductible – Preventive First 50/150, 1500 <sup>1</sup>	\$50 / \$150	\$1,500	0	%	10% after deductible			50% after deductible			
PPO OPTION BPB – Family Deductible 25/75, 1500	\$25/\$75	\$1,500	0	%		20% after deductible		50% after deductible			
PPO OPTION BPB – Family Deductible 25/75, 1000	\$25/\$75	\$1,000	0	%		20% after deductible	9		50% after deductible		
PPO OPTION BPB – Family Deductible 25/75, 2000	\$25/\$75	\$2,000	0	%		20% after deductible	9		50% after deductible		
PPO OPTION BPB – Family Deductible – Preventive First 25/75, 1500 <sup>1</sup>	\$25/\$75	\$1,500	0	%		20% after deductible	9		50% after deductible		
PPO OPTION BPB – Family Deductible 50/150, 1500	\$50/\$150	\$1,500	01	%		20% after deductible	2		50% after deductible		
PPO OPTION BPB – Family Deductible 50/150, 1000	\$50/\$150	\$1,000	01	%		20% after deductible	2		50% after deductible		
PPO OPTION BPB – Family Deductible 50/150, 1000	\$50 / \$150	\$1,000	01	%	20% after deductible		50% after deductible				
PPO OPTION BPB – Family Deductible 50/150, 2000	\$50 / \$150	\$2,000	0% 0% 0%		20% after deductible		50% after deductible				
PPO OPTION BPB – Family Deductible – Preventive First 50/150, 2000 <sup>1</sup>	\$50/\$150	\$2,000			20% after deductible		50% after deductible				
PPO OPTION BPB – Family Deductible – Preventive First 50/150, 1500 <sup>1</sup>	\$50 / \$150	\$1,500			20% after deductible			50% after deductible			
PPO MAC OPTION B – Family Deductible 50/150, 1500	\$50 / \$150	\$1,500	01	%	20% after deductible 10% after deductible			50% after deductible 50% after deductible			
PPO MAC OPTION BPA – Family Deductible 50/150, 1000	\$50/\$150	\$1,000	0	%							

1 Class I services do not apply to the Annual plan maximum

Delta Dental

Dental disclaimer: This brochure is a summary of the dental plans and dental plan benefits and is not a contract; limitations and exclusions apply. See the dental plan benefit summaries, handbook or contract for details. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control. These benefits and Delta Dental policies are subject to change in order to be compliant with state and federal guidelines.

# 2024 **Dental plan** benefit table

	Plan name	Calendar year costs		Clo	ass I		Class II			Class III	
		Annual deductible per member / family	Annual plan maximum	Exams & X-rays	Cleanings	Restorative fillings	Oral surgery	Anesthesia	Restorative crowns	Partial & complete bridges	Implants
		per member / family		In-network member pays		In-network member pays			In-network member pays		
<i>mier</i> <sup>™</sup> Network	Voluntary Premier Option B – Family Deductible 50/150, 1000	\$50/\$150	\$1,000	0%		20% after deductible			50% after deductible		
etw	Voluntary Premier Option B – Family Deductible 50/150, 2000	\$50/\$150	\$2,000	0%		20% after deductible			50% after deductible		
Z	Voluntary Premier Option B – Family Deductible 50/150, 1500	\$50/\$150	\$1,500	0%		20% after deductible			50% after deductible		
mie	Voluntary Premier Option B – Family Deductible – Preventive First 50/150, 1500 <sup>1</sup>	\$50/\$150	\$1,500	0%		20% after deductible			50% after deductible		
Pre	Voluntary Premier Option C – Family Deductible – Preventive First 50/150, 1500 <sup>1</sup>	\$50 / \$150	\$1,500	20% after deductible		20% after deductible			50% after deductible		
	Voluntary PPO Option B – Family Deductible 50/150, 1500	\$50/\$150	\$1,500	0%		20% after deductible			50% after deductible		
	Voluntary PPO Option B – Family Deductible 50/150, 1000	\$50 / \$150	\$1,000	0%		20% after deductible			50% after deductible		
	Voluntary PPO Option B – Family Deductible – Preventive First 50/150, 1000 <sup>1</sup>	\$50 / \$150	\$1,000	0%		20% after deductible			50% after deductible		
2	Voluntary PPO Option B – Family Deductible 50/150, 2000	\$50 / \$150	\$2,000	0%		20% after deductible		50% after deductible			
PPO <sup>TM</sup> Network	Voluntary PPO Option BPA – Family Deductible 50/150, 1500	\$50 / \$150	\$1,500	0%		10% after deductible		50% after deductible			
	Voluntary PPO Option BPA – Family Deductible 50/150, 1000	\$50 / \$150	\$1,000	0%		10% after deductible		50% after deductible			
	Voluntary PPO Option BPA – Family Deductible – Preventive First 50/150, 1500 <sup>1</sup>	\$50 / \$150	\$1,500	0%		10% after deductible			50% after deductible		
	Voluntary PPO Option BPB – Family Deductible 50/150, 1000	\$50 / \$150	\$1,000	(	0%	20% after deductible			50% after deductible		
	Voluntary PPO Option BPB – Family Deductible 50/150, 1500	\$50 / \$150	\$1,500	(	)%	20% after deductible		50% after deductible			
	Voluntary PPO Option BPB – Family Deductible – Preventive First 50/150, 1500 <sup>1</sup>	\$50 / \$150	\$1,500	(	0%	20% after deductible		50% after deductible			
	Voluntary PPO Option BPB – Family Deductible 50/150, 2000	\$50 / \$150	\$2,000	(	0% 20% after deductible			50% after deductible			
	PPO PLUS 1100 PLAN – Family Deductible 25/75, 1100	\$25/\$75	\$1,100	(	)%		20% after deductible			50% after deductible	
	PPO PLUS 1600 PLAN – Family Deductible 25/75, 1600	\$25/\$75	\$1,600	(	0%		20% after deductible		50% after deductible		
PPO Nelwork	PPO PLUS 2100 PLAN – Family Deductible 25/75, 2100	\$25/\$75	\$2,100	0%		20% after deductible		50% after deductible			
$\overline{\mathbf{S}}$	PPO PLUS 2600 PLAN – Family Deductible 25/75, 2600	\$25/\$75	\$2,600	0%		20% after deductible		50% after deductible			
) )	PPO PLUS 3100 PLAN – Family Deductible 25/75, 3100	\$25/\$75	\$3,100	0%		20% after deductible		50% after deductible			
	PPO PLUS 1100 PLAN – Family Deductible – Preventive First 25/75, 11001	\$25/\$75	\$1,100	0%		20% after deductible		50% after deductible			
	PPO PLUS 1600 PLAN – Family Deductible – Preventive First 25/75, 1600 <sup>1</sup>	\$25/\$75	\$1,600	0%		20% after deductible		50% after deductible			
	PPO PLUS 2100 PLAN – Family Deductible – Preventive First 25/75, 2100 <sup>1</sup>	\$25/\$75	\$2,100	0%		20% after deductible			50% after deductible		
	PPO PLUS 2600 PLAN – Family Deductible – Preventive First 25/75, 26001	\$25/\$75	\$2,600	0%		20% after deductible		50% after deductible			
	PPO PLUS 3100 PLAN – Family Deductible – Preventive First 25/75, 3100 <sup>1</sup>	\$25/\$75	\$3,100	0%		20% after deductible		50% after deductible			

1 Class I services do not apply to the Annual plan maximum

Dental disclaimer: This brochure is a summary of the dental plans and dental plan benefits and is not a contract; limitations and exclusions apply. See the dental plan benefit summaries, handbook or contract for details. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control. These benefits and Delta Dental policies are subject to change in order to be compliant with state and federal guidelines.



# Ready to choose better health for your clients?

## **Questions?**

Contact your Moda Health or Delta Dental Sales representative

- quotes@modahealth.com  $(\alpha)$ 800-578-1402 TTY users, please call 711
- ModaHealth.com | DeltaDentalOR.com

Portland office (corporate headquarters) 601 SW Second Ave., Portland, OR 97204-3156

For a list of medical plan exclusions, any reduction or limitations, contact Moda Health. These benefits and Moda Health/Delta Dental policies are subject to change in order to be compliant with state and federal guidelines. Health plans provided by Moda Health Plan, Inc. Dental plans in Oregon provided by Delta Dental Plan of Oregon. Delta Dental is a trademark of Delta Dental Plans Association

REV4-0222 (10/23)



