

Choose a better
experience with your
health insurance



Better value and a ***better experience***

When you choose Moda Health,
you'll receive high-quality
health plans, expert guidance
and curated wellness services,
tools and programs.

Proven

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

Easy

with **no referrals**
required for specialists

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 an open 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.



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**.

Moda has

333,000+

members in our
medical plans

More than

1 million

members in our standalone
pharmacy segment



“

Not once has it felt that the Oregon Fire Chiefs Association was just another number with Moda. The team we have the pleasure to work with goes the extra mile to ensure the plan meets the group's needs, which include a variety of collective bargaining agreements that are not all uniform.

– Redmond Fire & Rescue



We know your
time is valuable.

Quick links

2023 Medical plans

Networks

About Equal Funding

How to enroll

Member perks

Contact us



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

1 Confirm client's eligibility Your client's business must:

- Be in Oregon
- Have 25 or more full-time (or full-time-equivalent) employees on average during the preceding calendar year
- Have at least 25 employees enrolled on the first day of the plan year

2 Enroll by the 10th of the month

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 medical plans.

4 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.

- Review employee enrollment information and history
- Generate an enrollment census of covered employees and/or dependents
- View benefit and plan details and Member Handbooks
- Manage billing with eBill
- Send secure messages
- Order ID cards

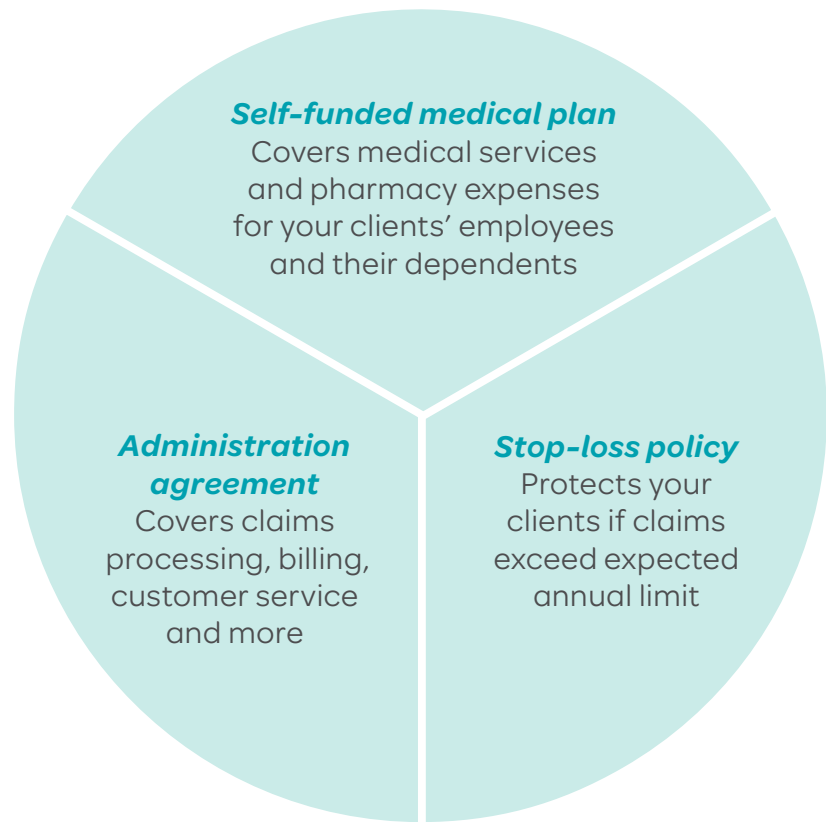


To learn more about the Employer Dashboard, contact your *Moda Health sales representative at 800-578-1402*

Flexible, cost-savings plans *with equal monthly payments*

For some employers, the benefits of self-funding their health insurance come with concerns about managing wildly fluctuating monthly costs. Moda Health’s Equal Funding provides the flexibility and cost savings your clients want, with the stability of equal monthly payments they need. It’s peace of mind and a great first step to becoming fully self-funded.



A three-part plan





Predictability, flexibility and **control**

Equal Funding limits your clients’ risk while providing granularity on where their collective healthcare dollars are being spent. Your client pays the same every month. If claims are higher than expected, the stop loss insurance policy will cover them. And if claims are lower than expected, your clients will receive a credit towards the next plan year’s administrative fees.

Stability

-  **Equal monthly payments**
for easier cost management
-  **Insight into plan performance**
throughout the year, for more informed decision making at renewal time

Protection

-  **Safety from the unexpected**
whether from large catastrophic claims by covered individual(s) or combined medical and pharmacy claims from the entire employee population that exceed the expected annual limit
-  **Clients may see lower costs**
with any surplus at the end of the policy period appearing as an administrative fee credit for the following policy year



A *partner* in better outcomes and **cost management**

Moda Health works closely with your clients to maximize their healthcare investment. Our Equal Funding medical plans are designed to help your clients’ employees be their healthy best. Plus, we take the time to understand their clients’ business – top to bottom, so you’ll have the insights needed to make informed recommendations about each of our client’s health plan.

Supporting a healthy population

-  **Inspiration and support**
for your clients’ employees to improve their health, managing chronic conditions, and navigating their plan and care options
-  **Improved morale and productivity**
from happier and healthier employees

Transparency and reporting

-  **Identifying cost-savings opportunities**
short-term trends and long-term needs with robust reporting
-  **Personalized service and support**
with industry-leading case management team

How Equal Funding *works*

Moda Health’s Equal Funding plan allows your clients to pay for their maximum exposure **over 12 predictable monthly payments**.

Once the policy period ends, if there is a surplus between the premium amount paid and the total cost of claims for your client, an administrative fee credit will be applied to the following policy year.



Date	Sample monthly billing cycle for May
April 7	eBill generated (viewable online within 48 hours)
May 1	<ul style="list-style-type: none">May payment dueMay remittance pulled via Electronic Fund Transfer (EFT)
May 10	<ul style="list-style-type: none">Moda Health confirms May payment has postedIf payments have not posted, all claims payments will be immediately pended
May 31	If May payment has not posted, plan will be terminated effective May 1, and May claims will be denied

- ⬇

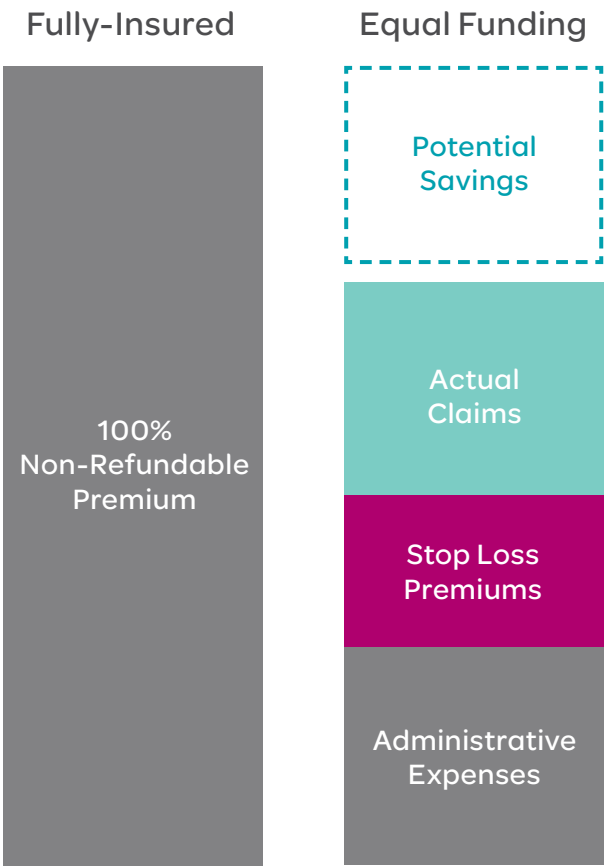
If actual claims are **less than expected**

the plan has a surplus. Part of the surplus will go to your clients as a credit on the next plan year’s administrative agreement fees.
- ⬆

If actual claims are **higher than expected**

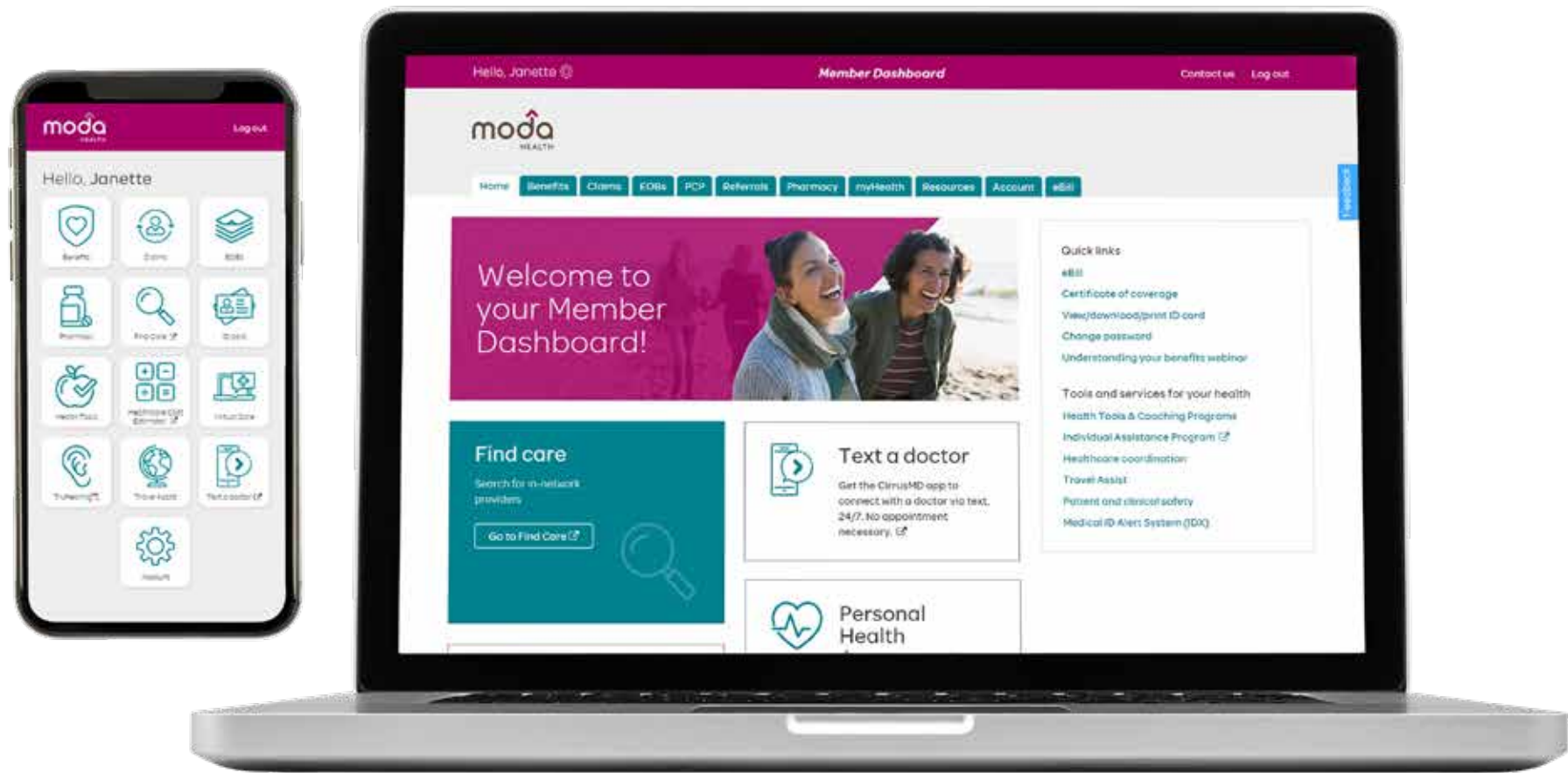
the stop-loss policy will cover these costs. Your clients will not be required to pay more.

Let’s look at the *components of a premium*





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® and Garmin®*)





Tools

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




Coaching and care

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

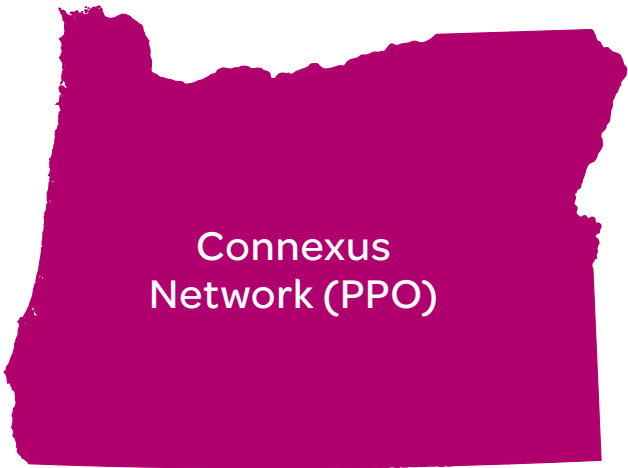


Mental health support

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

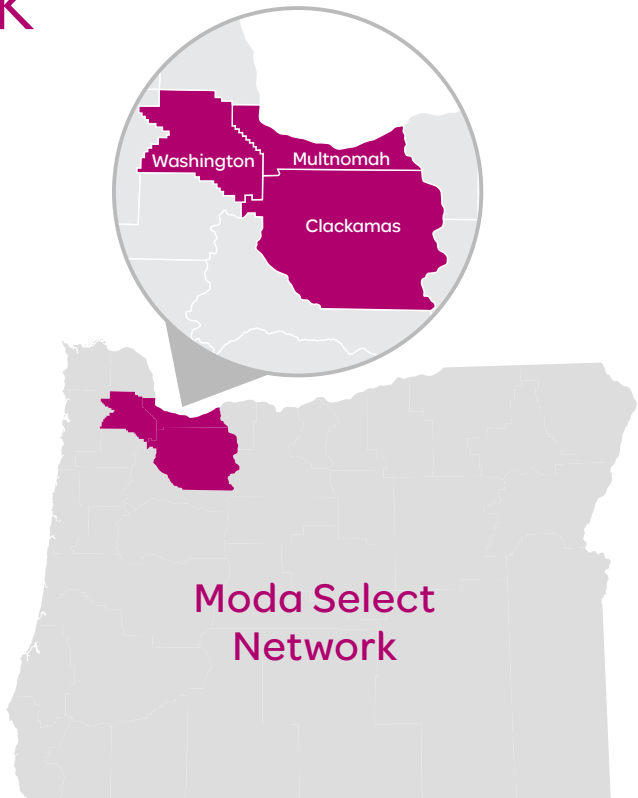
Life's *better* in the network

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)

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.



Moda Select Network

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 • 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



Adventist Health Portland



Aetna® PPO Network through Aetna Signature Administrators®

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

2023 *Medical plan* benefit table

	Plan name	Calendar year costs			Care & services						
		Annual deductible per person / family	Coinsurance	Annual OOP maximum per person / family	PCP visits	Specialist visits	Emergency room visits	Virtual office visits	Mental health & substance use disorder office visits	Outpatient rehabilitation	Acupuncture & spinal manipulations
		In-network member pays			In-network member pays						
Moda Select Network	POS_-\$250_-\$2500_-\$20/\$40_10%	\$250 / \$500	10%	\$2,500 / \$5,000	\$0 ¹	\$40	\$200 then 10% after deductible	\$0 ¹	\$0 first 3 visits, then \$20	\$40	\$20
	POS_-\$250_-\$3000_-\$25/\$45_10%	\$250 / \$500	10%	\$3,000 / \$6,000	\$0 ²	\$45	\$200 then 10% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
	POS_-\$500_-\$3000_-\$25/\$45_10%	\$500 / \$1,000	10%	\$3,000 / \$6,000	\$0 ²	\$45	\$200 then 10% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
	POS_-\$500_-\$3000_-\$20/\$40_20%	\$500 / \$1,000	20%	\$3,000 / \$6,000	\$0 ¹	\$40	\$200 then 20% after deductible	\$0 ¹	\$0 first 3 visits, then \$20	\$40	\$20
	POS_-\$500_-\$3500_-\$20/\$40_20%	\$500 / \$1,000	20%	\$3,500 / \$7,000	\$0 ¹	\$40	\$200 then 20% after deductible	\$0 ¹	\$0 first 3 visits, then \$20	\$40	\$20
	POS_-\$500_-\$4000_-\$25/\$45_20%	\$500 / \$1,000	20%	\$4,000 / \$8,000	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
	POS_-\$500_-\$5000_-\$25/\$45_20%	\$500 / \$1,000	20%	\$5,000 / \$10,000	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
	POS_-\$500_-\$5000_-\$35/\$55_30%	\$500 / \$1,000	30%	\$5,000 / \$10,000	\$0 ³	\$55	\$200 then 30% after deductible	\$0 ³	\$0 first 3 visits, then \$35	\$55	\$35
	POS_-\$500_-\$7150_-\$25/\$45_20%	\$500 / \$1,000	20%	\$7,150 / \$14,300	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
	POS_-\$500_-\$7150_-\$35/\$55_30%	\$500 / \$1,000	30%	\$7,150 / \$14,300	\$0 ³	\$55	\$200 then 30% after deductible	\$0 ³	\$0 first 3 visits, then \$35	\$55	\$35
	POS_-\$1000_-\$3500_-\$25/\$45_20%	\$1,000 / \$2,000	20%	\$3,500 / \$7,000	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
	POS_-\$1000_-\$4500_-\$25/\$45_20%	\$1,000 / \$2,000	20%	\$4,500 / \$9,000	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
	POS_-\$1000_-\$5500_-\$25/\$45_20%	\$1,000 / \$2,000	20%	\$5,500 / \$11,000	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
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	POS_-\$1500_-\$4000_-\$25/\$45_20%	\$1,500 / \$3,000	20%	\$4,000 / \$8,000	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
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	POS_-\$2000_-\$4500_-\$25/\$45_20%	\$2,000 / \$4,000	20%	\$4,500 / \$9,000	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
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	POS_-\$2500_-\$7500_-\$25/\$45_20%	\$2,500 / \$5,000	20%	\$7,500 / \$15,000	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25

1 \$20 after first 3 PCP or Virtual office visits for age 19+
2 \$35 after first 3 PCP or Virtual office visits for age 19+
3 \$25 after first 3 PCP or Virtual office visits for age 19+

Medical disclaimer: This is a summary of the health plan benefits and is not a contract; limitations and exclusions apply. See the medical plan benefit summaries, SBCs, 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 Moda Health policies are subject to change in order to be compliant with state and federal guidelines. This brochure provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

2023 *Medical plan* benefit table

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	POS_-\$3000_-\$8900_-\$25/\$45_20%	\$3,000 / \$6,000	20%	\$8,900 / \$17,800	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
	POS_-\$3000_-\$8900_-\$35/\$55_30%	\$3,000 / \$6,000	30%	\$8,900 / \$17,800	\$0 ³	\$55	\$200 then 30% after deductible	\$0 ³	\$0 first 3 visits, then \$35	\$55	\$35
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	POS_-\$3500_-\$8900_-\$35/\$55_30%	\$3,500 / \$7,000	30%	\$8,900 / \$17,800	\$0 ³	\$55	\$200 then 30% after deductible	\$0 ³	\$0 first 3 visits, then \$35	\$55	\$35
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	POS_-\$4000_-\$7150_-\$35/\$55_30%	\$4,000 / \$8,000	30%	\$7,150 / \$14,300	\$0 ³	\$55	\$200 then 30% after deductible	\$0 ³	\$0 first 3 visits, then \$35	\$55	\$35
	POS_-\$4000_-\$8900_-\$25/\$45_20%	\$4,000 / \$8,000	20%	\$8,900 / \$17,800	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
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	POS_-\$5000_-\$7150_-\$35/\$55_30%	\$5,000 / \$10,000	30%	\$7,150 / \$14,300	\$0 ³	\$55	\$200 then 30% after deductible	\$0 ³	\$0 first 3 visits, then \$35	\$55	\$35
	POS_-\$5000_-\$8900_-\$25/\$45_20%	\$5,000 / \$10,000	20%	\$8,900 / \$17,800	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
	POS_-\$5000_-\$8900_-\$35/\$55_30%	\$5,000 / \$10,000	30%	\$8,900 / \$17,800	\$0 ³	\$55	\$200 then 30% after deductible	\$0 ³	\$0 first 3 visits, then \$35	\$55	\$35
	POS_-\$6000_-\$7150_-\$25/\$45_20%	\$6,000 / \$12,000	20%	\$7,150 / \$14,300	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
	POS_-\$6000_-\$7150_-\$35/\$55_30%	\$6,000 / \$12,000	30%	\$7,150 / \$14,300	\$0 ³	\$55	\$200 then 30% after deductible	\$0 ³	\$0 first 3 visits, then \$35	\$55	\$35
	POS_-\$6000_-\$8900_-\$25/\$45_20%	\$6,000 / \$12,000	20%	\$8,900 / \$17,800	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
	POS_-\$6000_-\$8900_-\$35/\$55_30%	\$6,000 / \$12,000	30%	\$8,900 / \$17,800	\$0 ³	\$55	\$200 then 30% after deductible	\$0 ³	\$0 first 3 visits, then \$35	\$55	\$35
	POS_-\$7000_-\$8900_-\$25/\$45_20%	\$7,000 / \$14,000	20%	\$8,900 / \$17,800	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
	POS_-\$7000_-\$8900_-\$35/\$55_30%	\$7,000 / \$14,000	30%	\$8,900 / \$17,800	\$0 ³	\$55	\$200 then 30% after deductible	\$0 ³	\$0 first 3 visits, then \$35	\$55	\$35
	POS_-\$8000_-\$8900_-\$25/\$45_20%	\$8,000 / \$16,000	20%	\$8,900 / \$17,800	\$0 ²	\$45	\$200 then 20% after deductible	\$0 ²	\$0 first 3 visits, then \$25	\$45	\$25
	POS_-\$8000_-\$8900_-\$35/\$55_30%	\$8,000 / \$16,000	30%	\$8,900 / \$17,800	\$0 ³	\$55	\$200 then 30% after deductible	\$0 ³	\$0 first 3 visits, then \$35	\$55	\$35

1 \$20 after first 3 PCP or Virtual office visits for age 19+
2 \$35 after first 3 PCP or Virtual office visits for age 19+
3 \$25 after first 3 PCP or Virtual office visits for age 19+

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2023 *Medical plan* benefit table

	Plan name	Calendar year costs			Care & services						
		Annual deductible per person / family	Coinsurance	Annual OOP maximum per person / family	PCP visits	Specialist visits	Emergency room visits	Virtual office visits	Mental health & substance use disorder office visits	Outpatient rehabilitation	Acupuncture & spinal manipulations
		In-network member pays			In-network member pays						
Connexus Network	VBC_\$250_\$2500_\$20/\$40_10%	\$250 / \$500	10%	\$2,500 / \$5,000	\$20	\$40	\$200 then 10% after deductible	\$20	\$20	\$40	\$20
	VBC_\$250_\$3000_\$25/\$45_10%	\$250 / \$500	10%	\$3,000 / \$6,000	\$25	\$45	\$200 then 10% after deductible	\$25	\$25	\$45	\$25
	VBC_\$500_\$3000_\$25/\$45_10%	\$500 / \$1,000	10%	\$3,000 / \$6,000	\$25	\$45	\$200 then 10% after deductible	\$25	\$25	\$45	\$25
	VBC_\$500_\$3000_\$20/\$40_20%	\$500 / \$1,000	20%	\$3,000 / \$6,000	\$20	\$40	\$200	\$20	\$20	\$40	\$20
	VBC_\$500_\$3000_\$25/\$40_20%	\$500 / \$1,000	20%	\$3,000 / \$6,000	\$25	\$40	\$200	\$15	\$25	\$40	\$25
	VBC_\$500_\$3500_\$20/\$40_20%	\$500 / \$1,000	20%	\$3,500 / \$7,000	\$20	\$40	\$200	\$20	\$20	\$40	\$20
	VBC_\$500_\$4000_\$25/\$45_20%	\$500 / \$1,000	20%	\$4,000 / \$8,000	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$500_\$5000_\$25/\$45_20%	\$500 / \$1,000	20%	\$5,000 / \$10,000	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$500_\$5000_\$35/\$55_30%	\$500 / \$1,000	30%	\$5,000 / \$10,000	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$500_\$7150_\$25/\$45_20%	\$500 / \$1,000	20%	\$7,150 / \$14,300	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$500_\$7150_\$35/\$55_30%	\$500 / \$1,000	30%	\$7,150 / \$14,300	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$500_\$5000_\$30/\$45_20%	\$500 / \$1,000	20%	\$5,000 / \$10,000	\$30	\$45	\$200	\$20	\$30	\$45	\$30
	VBC_\$1000_\$3000_\$25/\$40_20%	\$1,000 / \$2,000	20%	\$3,000 / \$6,000	\$25	\$40	\$200	\$15	\$25	\$40	\$25
	VBC_\$1000_\$3500_\$25/\$45_20%	\$1,000 / \$2,000	20%	\$3,500 / \$7,000	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$1000_\$4500_\$25/\$45_20%	\$1,000 / \$2,000	20%	\$4,500 / \$9,000	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$1000_\$5500_\$25/\$45_20%	\$1,000 / \$2,000	20%	\$5,500 / \$11,000	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$1000_\$5500_\$35/\$55_30%	\$1,000 / \$2,000	30%	\$5,500 / \$11,000	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$1000_\$7150_\$25/\$45_20%	\$1,000 / \$2,000	20%	\$7,150 / \$14,300	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$1000_\$7150_\$35/\$55_30%	\$1,000 / \$2,000	30%	\$7,150 / \$14,300	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$1000_\$5000_\$25/\$40_20%	\$1,000 / \$2,000	20%	\$5,000 / \$10,000	\$25	\$40	\$200	\$15	\$25	\$40	\$25
	VBC_\$1000_\$3000_\$30/\$45_20%	\$1,000 / \$2,000	20%	\$3,000 / \$6,000	\$30	\$45	\$200	\$20	\$30	\$45	\$30
	VBC_\$1000_\$5000_\$30/\$45_20%	\$1,000 / \$2,000	20%	\$5,000 / \$10,000	\$30	\$45	\$200	\$20	\$30	\$45	\$30
	VBC_\$1000_\$3000_\$35/\$50_20%	\$1,000 / \$2,000	20%	\$3,000 / \$6,000	\$35	\$50	\$200	\$25	\$35	\$50	\$35
	VBC_\$1000_\$5000_\$35/\$50_20%	\$1,000 / \$2,000	20%	\$5,000 / \$10,000	\$35	\$50	\$200	\$25	\$35	\$50	\$35
	VBC_\$1500_\$3000_\$25/\$40_20%	\$1,500 / \$3,000	20%	\$3,000 / \$6,000	\$25	\$40	\$200	\$15	\$25	\$40	\$25
	VBC_\$1500_\$4000_\$25/\$45_20%	\$1,500 / \$3,000	20%	\$4,000 / \$8,000	\$25	\$45	\$200	\$15	\$25	\$45	\$25
	VBC_\$1500_5000_\$25/\$45_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$25	\$45	\$200	\$15	\$25	\$45	\$25
	VBC_\$1500_\$6000_\$25/\$45_20%	\$1,500 / \$3,000	20%	\$6,000 / \$12,000	\$25	\$45	\$200	\$45	\$25	\$45	\$25
	VBC_\$1500_\$6000_\$35/\$55_30%	\$1,500 / \$3,000	30%	\$6,000 / \$12,000	\$35	\$55	\$200	\$55	\$35	\$55	\$35
	VBC_\$1500_\$7150_\$25/\$45_20%	\$1,500 / \$3,000	20%	\$7,150 / \$14,300	\$25	\$45	\$200	\$45	\$25	\$45	\$25
	VBC_\$1500_\$7150_\$35/\$55_30%	\$1,500 / \$3,000	30%	\$7,150 / \$14,300	\$35	\$55	\$200	\$55	\$35	\$55	\$35
	VBC_\$1500_\$5000_\$25/\$40_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$25	\$40	\$200	\$15	\$25	\$40	\$25
	VBC_\$1500_\$3000_\$30/\$45_20%	\$1,500 / \$3,000	20%	\$3,000 / \$6,000	\$30	\$45	\$200	\$20	\$30	\$45	\$30
	VBC_\$1500_\$5000_\$30/\$45_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$30	\$45	\$200	\$20	\$30	\$45	\$30
	VBC_\$1500_\$3000_\$35/\$50_20%	\$1,500 / \$3,000	20%	\$3,000 / \$6,000	\$35	\$50	\$200	\$25	\$35	\$50	\$35
	VBC_\$1500_\$5000_\$35/\$50_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$35	\$50	\$200	\$25	\$35	\$50	\$35

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		In-network member pays			In-network member pays						
Connexus Network	VBC_\$2000_\$4000_\$25/\$40_20%	\$2,000 / \$4,000	20%	\$4,000 / \$8,000	\$25	\$40	\$200	\$15	\$25	\$40	\$25
	VBC_\$2000_\$6000_\$25/\$40_20%	\$2,000 / \$4,000	20%	\$6,000 / \$12,000	\$25	\$40	\$200	\$15	\$25	\$40	\$25
	VBC_\$2000_\$4000_\$30/\$45_20%	\$2,000 / \$4,000	20%	\$4,000 / \$8,000	\$30	\$45	\$200	\$20	\$30	\$45	\$30
	VBC_\$2000_\$6000_\$30/\$45_20%	\$2,000 / \$4,000	20%	\$6,000 / \$12,000	\$30	\$45	\$200	\$20	\$30	\$45	\$30
	VBC_\$2000_\$4000_\$35/\$50_20%	\$2,000 / \$4,000	20%	\$4,000 / \$8,000	\$35	\$50	\$200	\$25	\$35	\$50	\$35
	VBC_\$2000_\$6000_\$35/\$50_20%	\$2,000 / \$4,000	20%	\$6,000 / \$12,000	\$35	\$50	\$200	\$25	\$35	\$50	\$35
	VBC_\$2000_\$4500_\$25/\$45_20%	\$2,000 / \$4,000	20%	\$4,500 / \$9,000	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$2000_\$5500_\$25/\$45_20%	\$2,000 / \$4,000	20%	\$5,500 / \$11,000	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$2000_\$5500_\$35/\$55_30%	\$2,000 / \$4,000	30%	\$5,500 / \$11,000	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$2000_\$7150_\$25/\$45_20%	\$2,000 / \$4,000	20%	\$7,150 / \$14,300	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$2000_\$7150_\$35/\$55_30%	\$2,000 / \$4,000	30%	\$7,150 / \$14,300	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$2500_\$5000_\$25/\$45_20%	\$2,500 / \$5,000	20%	\$5,000 / \$10,000	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$2500_\$5000_\$35/\$55_30%	\$2,500 / \$5,000	30%	\$5,000 / \$10,000	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$2500_\$7500_\$25/\$45_20%	\$2,500 / \$5,000	20%	\$7,500 / \$15,000	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$2500_\$7500_\$35/\$55_30%	\$2,500 / \$5,000	30%	\$7,500 / \$15,000	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$3000_\$5000_\$25/\$40_20%	\$3,000 / \$6,000	20%	\$5,000 / \$10,000	\$25	\$40	\$200	\$15	\$25	\$40	\$25
	VBC_\$3000_\$7000_\$25/\$40_20%	\$3,000 / \$6,000	20%	\$7,000 / \$14,000	\$25	\$40	\$200	\$25	\$25	\$40	\$25
	VBC_\$3000_\$5000_\$30/\$45_20%	\$3,000 / \$6,000	20%	\$5,000 / \$11,000	\$30	\$45	\$200	\$20	\$30	\$45	\$30
	VBC_\$3000_\$5500_\$25/\$45_20%	\$3,000 / \$6,000	20%	\$5,500 / \$11,000	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$3000_\$5500_\$35/\$55_30%	\$3,000 / \$6,000	30%	\$5,000 / \$10,000	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$3000_\$7000_\$30/\$45_20%	\$3,000 / \$6,000	20%	\$7,000 / \$14,000	\$30	\$45	\$200	\$25	\$30	\$45	\$30
	VBC_\$3000_\$5000_\$35/\$50_20%	\$3,000 / \$6,000	20%	\$5,000 / \$10,000	\$35	\$50	\$200	\$25	\$35	\$50	\$35
	VBC_\$3000_\$7000_\$35/\$50_20%	\$3,000 / \$6,000	20%	\$7,000 / \$14,000	\$35	\$50	\$200	\$20	\$35	\$50	\$35
	VBC_\$3000_\$5000_\$30/\$45_30%	\$3,000 / \$6,000	30%	\$5,000 / \$10,000	\$30	\$45	\$200	\$25	\$30	\$45	\$30
	VBC_\$3000_\$5000_\$35/\$50_30%	\$3,000 / \$6,000	30%	\$5,000 / \$10,000	\$35	\$50	\$200	\$20	\$35	\$50	\$35
	VBC_\$3000_\$7000_\$35/\$50_30%	\$3,000 / \$6,000	30%	\$7,000 / \$14,000	\$35	\$50	\$200	\$25	\$35	\$50	\$35
	VBC_\$3000_\$7150_\$25/\$45_20%	\$3,000 / \$6,000	20%	\$7,150 / \$14,300	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$3000_\$7150_\$35/\$55_30%	\$3,000 / \$6,000	30%	\$7,150 / \$14,300	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$3000_\$8900_\$25/\$45_20%	\$3,000 / \$6,000	20%	\$8,900 / \$17,800	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$3000_\$8900_\$35/\$55_30%	\$3,000 / \$6,000	30%	\$8,900 / \$17,800	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$3500_\$7150_\$25/\$45_20%	\$3,500 / \$7,000	20%	\$7,150 / \$14,300	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$3500_\$7150_\$35/\$55_30%	\$3,500 / \$7,000	30%	\$7,150 / \$14,300	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$3500_\$8900_\$25/\$45_20%	\$3,500 / \$7,000	20%	\$8,900 / \$17,800	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$3500_\$8900_\$35/\$55_30%	\$3,500 / \$7,000	30%	\$8,900 / \$17,800	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$4000_\$7150_\$25/\$45_20%	\$4,000 / \$8,000	20%	\$7,150 / \$14,300	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$4000_\$7150_\$35/\$55_30%	\$4,000 / \$8,000	30%	\$7,150 / \$14,300	\$35	\$55	\$200	\$55	\$35	\$55	\$35

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		In-network member pays			In-network member pays						
Connexus Network	VBC_\$4000_\$8900_\$25/\$45_20%	\$4,000 / \$8,000	20%	\$8,900 / \$17,800	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$4000_\$8900_\$35/\$55_30%	\$4,000 / \$8,000	30%	\$8,900 / \$17,800	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$4500_\$7150_\$25/\$45_20%	\$4,500 / \$9,000	20%	\$7,150 / \$14,300	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$4500_\$7150_\$35/\$55_30%	\$4,500 / \$9,000	30%	\$7,150 / \$14,300	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$4500_\$8900_\$25/\$45_20%	\$4,500 / \$9,000	20%	\$8,900 / \$17,800	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$4500_\$8900_\$35/\$55_30%	\$4,500 / \$9,000	30%	\$8,900 / \$17,800	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$5000_\$7150_\$25/\$45_20%	\$5,000 / \$10,000	20%	\$7,150 / \$14,300	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$5000_\$7150_\$35/\$55_30%	\$5,000 / \$10,000	30%	\$7,150 / \$14,300	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$5000_\$8150_\$30/\$45_20%	\$5,000 / \$10,000	20%	\$8,150 / \$16,300	\$30	\$45	\$200	\$25	\$30	\$45	\$30
	VBC_\$5000_\$8550_\$35/\$50_20%	\$5,000 / \$10,000	20%	\$8,550 / \$17,100	\$35	\$50	\$200	\$20	\$35	\$50	\$35
	VBC_\$5000_\$8550_\$30/\$45_30%	\$5,000 / \$10,000	30%	\$8,550 / \$17,100	\$30	\$45	\$200	\$25	\$30	\$45	\$30
	VBC_\$5000_\$8550_\$35/\$50_30%	\$5,000 / \$10,000	30%	\$8,550 / \$17,100	\$35	\$50	\$200	\$25	\$35	\$50	\$35
	VBC_\$5000_\$8900_\$25/\$45_20%	\$5,000 / \$10,000	20%	\$8,900 / \$17,800	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$5000_\$8900_\$35/\$55_30%	\$5,000 / \$10,000	30%	\$8,900 / \$17,800	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$6000_\$7150_\$25/\$45_20%	\$6,000 / \$12,000	20%	\$7,150 / \$14,300	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$6000_\$7150_\$35/\$55_30%	\$6,000 / \$12,000	30%	\$7,150 / \$14,300	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$6000_\$8900_\$25/\$45_20%	\$6,000 / \$12,000	20%	\$8,900 / \$17,800	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$6000_\$8900_\$35/\$45_30%	\$6,000 / \$12,000	30%	\$8,900 / \$17,800	\$35	\$45	\$200	\$35	\$35	\$45	\$35
	VBC_\$6000_\$8900_\$35/\$45_30%	\$6,000 / \$12,000	30%	\$8,900 / \$17,800	\$35	\$45	\$200	\$35	\$35	\$45	\$35
	VBC_\$7000_\$8900_\$25/\$45_20%	\$7,000 / \$14,000	20%	\$8,900 / \$17,800	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$7000_\$8900_\$35/\$55_30%	\$7,000 / \$14,000	30%	\$8,900 / \$17,800	\$35	\$55	\$200	\$35	\$35	\$55	\$35
	VBC_\$8000_\$8900_\$25/\$45_20%	\$8,000 / \$16,000	20%	\$8,900 / \$17,800	\$25	\$45	\$200	\$25	\$25	\$45	\$25
	VBC_\$8000_\$8900_\$35/\$55_30%	\$8,000 / \$16,000	30%	\$8,900 / \$17,800	\$35	\$55	\$200	\$35	\$35	\$55	\$35

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		In-network member pays			In-network member pays						
Connexus Network	PPO_\$500_\$3000_\$25_20%	\$500 / \$1,000	20%	\$3,000 / \$6,000	\$25	\$25	\$15	\$20	\$25	\$25	\$25
	PPO_\$500_\$5000_\$30_20%	\$500 / \$1,000	20%	\$5,000 / \$10,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$1000_\$3000_\$25_20%	\$1,000 / \$2,000	20%	\$3,000 / \$6,000	\$25	\$25	\$15	\$20	\$25	\$25	\$25
	PPO_\$1000_\$5000_\$25_20%	\$1,000 / \$2,000	20%	\$5,000 / \$10,000	\$25	\$25	\$15	\$20	\$25	\$25	\$25
	PPO_\$1000_\$3000_\$30_20%	\$1,000 / \$2,000	20%	\$3,000 / \$6,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$1000_\$5000_\$30_20%	\$1,000 / \$2,000	20%	\$5,000 / \$10,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$1500_\$3000_\$25_20%	\$1,500 / \$3,000	20%	\$3,000 / \$6,000	\$25	\$25	\$15	\$20	\$25	\$25	\$25
	PPO_\$1500_\$5000_\$25_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$25	\$25	\$15	\$20	\$25	\$25	\$25
	PPO_\$1500_\$3000_\$30_20%	\$1,500 / \$3,000	20%	\$3,000 / \$6,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$1500_\$5000_\$30_20%	\$1,500 / \$3,000	20%	\$5,000 / \$10,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$2000_\$4000_\$25_20%	\$2,000 / \$4,000	20%	\$4,000 / \$8,000	\$25	\$25	\$15	\$20	\$25	\$25	\$25
	PPO_\$2000_\$6000_\$25_20%	\$2,000 / \$4,000	20%	\$6,000 / \$12,000	\$25	\$25	\$15	\$20	\$25	\$25	\$25
	PPO_\$2000_\$4000_\$30_20%	\$2,000 / \$4,000	20%	\$4,000 / \$8,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$2000_\$6000_\$30_20%	\$2,000 / \$4,000	20%	\$6,000 / \$12,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$1500_\$3000_\$30_30%	\$1,500 / \$3,000	30%	\$3,000 / \$6,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$1500_\$5000_\$30_30%	\$1,500 / \$3,000	30%	\$5,000 / \$10,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$2000_\$4000_\$30_30%	\$2,000 / \$4,000	30%	\$4,000 / \$8,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$2000_\$6000_\$30_30%	\$2,000 / \$4,000	30%	\$6,000 / \$12,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$3000_\$5000_\$30_20%	\$3,000 / \$6,000	20%	\$5,000 / \$10,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$3000_\$7000_\$30_20%	\$3,000 / \$6,000	20%	\$7,000 / \$14,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$3000_\$5000_\$25_30%	\$3,000 / \$6,000	30%	\$5,000 / \$10,000	\$25	\$25	\$15	\$20	\$25	\$25	\$25
	PPO_\$3000_\$7000_\$25_30%	\$3,000 / \$6,000	30%	\$7,000 / \$14,000	\$25	\$25	\$15	\$20	\$25	\$25	\$25
	PPO_\$3000_\$5000_\$30_30%	\$3,000 / \$6,000	30%	\$5,000 / \$10,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$3000_\$7000_\$30_30%	\$3,000 / \$6,000	30%	\$7,000 / \$14,000	\$30	\$30	\$20	\$20	\$30	\$30	\$30
	PPO_\$5000_\$8550_\$25_30%	\$5,000 / \$10,000	30%	\$8,550 / \$17,100	\$25	\$25	\$15	\$20	\$25	\$25	\$25
Connexus & Moda Select Networks	HDHP_\$3000_\$3000_0%	\$3,000 / \$6,000	0%	\$3,000 / \$6,000	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
	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
	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
	HDHP_\$3000_\$5000_20%	\$3,000 / \$6,000	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
	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
	HDHP_\$3000_\$7000_30%	\$3,000 / \$6,000	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

Medical disclaimer: This is a summary of the health plan benefits and is not a contract; limitations and exclusions apply. See the medical plan benefit summaries, SBCs, 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 Moda Health policies are subject to change in order to be compliant with state and federal guidelines. This brochure provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

2023 *Pharmacy* benefit table

	Value	Select	Preferred	Non-preferred	Specialty	Non-preferred specialty
R1.OR.23 \$2 / \$10 / \$30 / \$50 / \$150 / 30%	\$2	\$10	\$30	\$50	\$150	30%
R2.OR.23 \$2 / \$15 / \$45 / \$75 / \$225 / 30%	\$2	\$15	\$45	\$75	\$225	30%
R3.OR.23 \$2 / \$20 / \$60 / 50% / \$180 / 50%	\$2	\$20	\$60	50%	\$180	50%
R4.OR.23 \$2 / \$15 / 50%	\$2	\$15	\$20	NA	NA	NA

** For POS, Value and PPO Plans: Deductible does not apply on standalone pharmacy options for all tiers. For HDHPs, deductible applies to all pharmacy except Value tier.*

**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
- Costco
- Walgreens
- CVS
- Fred Meyer
- Walmart
- Rite Aid

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



Members can visit modahealth.com/pdl and choose “Large group” to search medications and find out their medication tiers and costs





Ready to choose better health *for your clients?*

Questions?

Contact your Moda Health Sales representative

@ quotes@modahealth.com

📞 800-578-1402 | TTY users, please call 711

💻 modahealth.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 policies are subject to change in order to be compliant with state and federal guidelines. Health plans provided by Moda Health Plan, Inc.

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