



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, contact Moda Health at [www.modahealth.com](http://www.modahealth.com) or by calling 1-888-873-1395. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 1-888-873-1395 to request a copy.

| Important Questions   | Answers   | Why This Matters:   |
|---|---|---|
| <b>What is the overall <a href="#">deductible</a>?</b>                                | For in-network benefits, \$6,000 individual/ \$12,000 family; for out-of-network benefits, \$12,000 individual / \$24,000 family. In-network benefit level (including <a href="#">cost sharing</a> and <a href="#">out-of-pocket limit</a> ) for <a href="#">out-of-network providers</a> in Alaska other than hospitals within 50 miles of Alaska Regional Hospital. | Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .  |
| <b>Are there services covered before you meet your <a href="#">deductible</a>?</b>    | Yes. Examples of some services: In-network most <a href="#">preventive care</a> , as well as in and out of network value tier medications are covered before you meet your <a href="#">deductible</a> .   | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .   |
| <b>Are there other <a href="#">deductibles</a> for specific services?</b>             | No.   | You don't have to meet <a href="#">deductibles</a> for specific services.   |
| <b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b> | For in-network benefits \$7,000 individual / \$14,000 family; for out-of-network benefits \$45,000 individual / \$90,000 family.  | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.   |
| <b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>               | <a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, penalties for failure to obtain <a href="#">prior authorization</a> for services, expenses incurred due to brand substitution, out-of-network benefit expenses, and health care this <a href="#">plan</a> doesn't cover.  | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .   |
| <b>Will you pay less if you use a <a href="#">network provider</a>?</b>               | Yes. See <a href="http://www.modahealth.com">www.modahealth.com</a> or call 1-888-873-1395 for a list of <a href="#">network providers</a> .  | This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |

| Important Questions  | Answers | Why This Matters:  |
|--|---------|--|
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ? | No.     | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> . |



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event   | Services You May Need  | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information   |
|--|--|---|--|--|
|  |  | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) |  |
| If you visit a health care <a href="#">provider's</a> office or clinic | Primary care visit to treat an injury or illness                           | 20% <a href="#">coinsurance</a><br>0% <a href="#">coinsurance</a> after deductible for CirrusMD virtual visit | 50% <a href="#">coinsurance</a>                    | None   |
|  | <a href="#">Specialist</a> visit   | 20% <a href="#">coinsurance</a><br>0% <a href="#">coinsurance</a> after deductible for CirrusMD virtual visit | 50% <a href="#">coinsurance</a>                    | Office visits by naturopaths, acupuncturists and chiropractors are considered <a href="#">specialist</a> visits unless they are listed as PCPs in the network. Spinal manipulation, massage therapy and acupuncture are each limited to 24 visits per year. <a href="#">Prior authorization</a> may be required for some spinal manipulation, massage therapy and acupuncture services. Failure to obtain <a href="#">prior authorization</a> may result in denial or a penalty of 50% up to a maximum deduction of \$2,500. |
|  | <a href="#">Preventive care</a> / <a href="#">screening</a> / immunization | No charge for most services.<br>20% <a href="#">coinsurance</a> for remaining services.                       | 50% <a href="#">coinsurance</a>                    | You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.   |
| If you have a test   | <a href="#">Diagnostic test</a> (x-ray, blood work)                        | 20% <a href="#">coinsurance</a> .   | 50% <a href="#">coinsurance</a>                    | Includes other tests such as EKG, allergy testing and sleep study.   |
|  | Imaging (CT/PET scans, MRIs)   | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    | <a href="#">Prior authorization</a> may be required for many services. Failure to obtain <a href="#">prior authorization</a> may result in denial or a penalty of 50% up to a maximum deduction of \$2,500.  |

| Common Medical Event  | Services You May Need                            | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information  |
|---|--|---|--|---|
|   |  | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) |   |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.modahealth.com/pdl">www.modahealth.com/pdl</a> | Value tier                                       | No charge   | No charge  | <a href="#">Prior authorization</a> may be required.<br><br>Covers up to a 90-day supply for retail and mail order prescriptions. Mail order at a Moda Health designated mail order pharmacy only.<br><br>Covers up to a 30-day supply for most specialty. Moda Health designated pharmacy only.<br><br><a href="#">Cost sharing</a> for anticancer medication is 20% <a href="#">coinsurance</a> . |
|   | All other medications                            | 20% <a href="#">coinsurance</a>   | 20% <a href="#">coinsurance</a>                    |   |
|   | <a href="#">Specialty tier</a>                   | 20% <a href="#">coinsurance</a>   | Not covered  |   |
| <b>If you have outpatient surgery</b>   | Facility fee (e.g., ambulatory surgery center)   | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    | <a href="#">Prior authorization</a> may be required. Failure to obtain <a href="#">prior authorization</a> may result in denial or a penalty of 50% up to a maximum deduction of \$2,500.   |
|   | Physician/surgeon fees                           | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    |   |
| <b>If you need immediate medical attention</b>  | <a href="#">Emergency room care</a>              | 20% <a href="#">coinsurance</a>   | 20% <a href="#">coinsurance</a>                    | In-network <a href="#">deductible</a> and <a href="#">out-of-pocket limit</a> apply.  |
|   | <a href="#">Emergency medical transportation</a> | 20% <a href="#">coinsurance</a>   | 20% <a href="#">coinsurance</a>                    | Ambulance transportation is limited to a maximum of 6 trips per calendar year. Commercial transportation is limited to one-way for a sudden, life-endangering medical condition. In-network <a href="#">deductible</a> and <a href="#">out-of-pocket limit</a> apply.   |
|   | <a href="#">Urgent care</a>                      | 20% <a href="#">coinsurance</a><br>0% <a href="#">coinsurance</a> after deductible for CirrusMD virtual visit | 50% <a href="#">coinsurance</a>                    | None  |
| <b>If you have a hospital stay</b>  | Facility fee (e.g., hospital room)               | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    | <a href="#">Prior authorization</a> may be required. Failure to obtain <a href="#">prior authorization</a> may result in denial or a penalty of 50% up to a maximum deduction of \$2,500.   |
|   | Physician/surgeon fees                           | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    |   |

| Common Medical Event   | Services You May Need                     | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information  |
|--|---|---|--|---|
|  |   | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) |   |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | Outpatient services                       | 20% <a href="#">coinsurance</a><br>0% <a href="#">coinsurance</a> after deductible for CirrusMD virtual visit | 50% <a href="#">coinsurance</a>                    | <a href="#">Prior authorization</a> may be required for some outpatient behavioral health services. Failure to obtain <a href="#">prior authorization</a> may result in denial or a penalty of 50% up to a maximum deduction of \$2,500.  |
|  | Inpatient services                        | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    | <a href="#">Prior authorization</a> may be required for inpatient and residential services. Failure to obtain <a href="#">prior authorization</a> may result in denial or a penalty of 50% up to a maximum deduction of \$2,500.  |
| <b>If you are pregnant</b>   | Office visits                             | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    | <a href="#">Cost sharing</a> does not apply to certain <a href="#">preventive services</a> . Depending on the type of services, a <a href="#">copay</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).  |
|  | Childbirth/delivery professional services | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    |   |
|  | Childbirth/delivery facility services     | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    |   |
| <b>If you need help recovering or have other special health needs</b>            | <a href="#">Home health care</a>          | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    | Calendar year maximum of 140 visits.  |
|  | <a href="#">Rehabilitation services</a>   | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    | Calendar year maximum of 30 days for inpatient rehabilitation and 30 sessions for outpatient rehabilitation. May be eligible for up to 60 days inpatient or up to 60 sessions for outpatient rehabilitation for head or spinal cord injury. <a href="#">Prior authorization</a> may be required. Failure to obtain <a href="#">prior authorization</a> may result in denial or a penalty of 50% up to a maximum deduction of \$2,500. |
|  | <a href="#">Habilitation services</a>     | Not covered   | Not covered  | None  |
|  | <a href="#">Skilled nursing care</a>      | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    | Calendar year maximum of 30 days  |
|  | <a href="#">Durable medical equipment</a> | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    | Includes items such as supplies and prosthetics. Frequency limits apply to some DME. <a href="#">Prior authorization</a> may be required. Failure to obtain <a href="#">prior authorization</a> may result in denial or a penalty of 50% up to a maximum deduction of \$2,500.  |
|  | <a href="#">Hospice services</a>          | 20% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                    | Calendar year maximum of 12 days for inpatient and 170 hours for respite care.  |

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.modahealth.com](http://www.modahealth.com).

| Common Medical Event                   | Services You May Need      | What You Will Pay                            |  | Limitations, Exceptions, & Other Important Information  |
|--|----------------------------|--|--|---|
|  |                            | Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |   |
| If your child needs dental or eye care | Children's eye exam        | No charge                                    | 50% <a href="#">coinsurance</a>                    | Limited to preventive eye screening for children age 3-5. Eye exams are not covered for other ages. |
|  | Children's glasses         | Not covered                                  | Not covered  | None  |
|  | Children's dental check-up | Not covered                                  | Not covered  | None  |

#### Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- |   |                         |  |
|---|-------------------------|--|
| • Bariatric surgery   | • Habilitation services | • Non-emergency care when traveling outside the U.S. |
| • Cosmetic surgery, except as required for certain situations | • Hearing Aids          | • Private duty nursing                               |
| • Dental care (Adult) except for accident related injuries    | • Infertility treatment | • Routine eye care (Adult)                           |
|   | • Long term care        | • Routine foot care, except for diabetes             |
|   | • Naturopathic supplies | • Weight loss programs                               |

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- |            |               |                     |
|------------|---------------|---------------------|
| • Abortion | • Acupuncture | • Chiropractic care |
|------------|---------------|---------------------|

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <http://www.dol.gov/ebsa/healthreform> for group health coverage subject to ERISA, the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov) for non-federal governmental group health plans, and the Alaska Division of Insurance at 1-800-467-8725 or <http://www.commerce.state.ak.us/ins/Insurance/consumer.html> for Church plans. Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Moda Health at 1-888-873-1395. For group health coverage subject to ERISA, you may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program can help you file your [appeal](#). Contact the Alaska Division of Insurance at 1-800-467-8725 or <http://www.commerce.state.ak.us/ins/Insurance/consumer.html>.

**Does this plan provide Minimum Essential Coverage? Yes.**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

**Does this plan meet the Minimum Value Standards? Yes.**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 888-786-7461.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 888-500-0343.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 888-500-0343.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 888-500-0343.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

## About these Coverage Examples:



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

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$6,000 |
| ■ <a href="#">Specialist coinsurance</a>                        | 20%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%     |
| ■ Other <a href="#">coinsurance</a>                             | 20%     |

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
[Diagnostic tests](#) (*ultrasounds and blood work*)  
[Specialist](#) visit (*anesthesia*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

| Cost Sharing                |         |
|-----------------------------|---------|
| <a href="#">Deductibles</a> | \$6,000 |
| <a href="#">Copayments</a>  | \$0     |
| <a href="#">Coinsurance</a> | \$1,000 |

| What isn't covered                |                |
|-----------------------------------|----------------|
| Limits or exclusions              | \$50           |
| <b>The total Peg would pay is</b> | <b>\$7,050</b> |

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$6,000 |
| ■ <a href="#">Specialist coinsurance</a>                        | 20%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%     |
| ■ Other <a href="#">coinsurance</a>                             | 20%     |

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
[Prescription drugs](#)  
[Durable medical equipment](#) (*glucose meter*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| Cost Sharing                |         |
|-----------------------------|---------|
| <a href="#">Deductibles</a> | \$5,300 |
| <a href="#">Copayments</a>  | \$0     |
| <a href="#">Coinsurance</a> | \$0     |

| What isn't covered                |                |
|-----------------------------------|----------------|
| Limits or exclusions              | \$20           |
| <b>The total Joe would pay is</b> | <b>\$5,320</b> |

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$6,000 |
| ■ <a href="#">Specialist coinsurance</a>                        | 20%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%     |
| ■ Other <a href="#">coinsurance</a>                             | 20%     |

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

In this example, Mia would pay:

| Cost Sharing                |         |
|-----------------------------|---------|
| <a href="#">Deductibles</a> | \$2,800 |
| <a href="#">Copayments</a>  | \$0     |
| <a href="#">Coinsurance</a> | \$0     |

| What isn't covered                |                |
|-----------------------------------|----------------|
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$2,800</b> |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.



# Nondiscrimination notice

**We follow federal civil rights laws. We do not discriminate based on race, color, national origin, age, disability, gender identity, sex or sexual orientation.**

We provide free services to people with disabilities so that they can communicate with us. These include sign language interpreters and other forms of communication.

If your first language is not English, we will give you free interpretation services and/or materials in other languages.

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**If you need any of the above,  
call Customer Service at:**

888-217-2363 (TDD/TTY 711)

**If you think we did not offer these  
services or discriminated, you  
can file a written complaint.**

**Please mail or fax it to:**

Moda Partners, Inc.  
Attention: Appeal Unit  
601 SW Second Ave.  
Portland, OR 97204  
Fax: 503-412-4003

**If you need help filing a complaint,  
please call Customer Service.**

You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf), or by mail or phone:

U.S. Department of Health  
and Human Services  
200 Independence Ave. SW, Room 509F  
HHH Building, Washington, DC 20201  
800-368-1019, 800-537-7697 (TDD)

You can get Office for Civil Rights complaint forms at [hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html).

**Dave Nesseler-Cass coordinates  
our nondiscrimination work:**

Dave Nesseler-Cass,  
Chief Compliance Officer  
601 SW Second Ave.  
Portland, OR 97204  
855-232-9111  
[compliance@modahealth.com](mailto:compliance@modahealth.com)



**CHÚ Ý:** Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY:711)