



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 <a href="#">network providers</a> \$3,000 individual / \$6,000 family; for <a href="#">out-of-network providers</a> \$6,000 individual / \$12,000 family	Generally, you must pay all of the costs from <a href="#">providers</a> 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. In-network primary care, <a href="#">specialist</a> , <a href="#">urgent care</a> , virtual care, outpatient mental health and substance use disorder office visits, outpatient rehabilitation and habilitation, outpatient diagnostic x-rays and labs, acupuncture, massage therapy, spinal manipulation, children's dental check-up services, medical travel support, and most <a href="#">preventive care</a> as well as in and out-of-network value, select, preferred and non-preferred prescription medications, children's routine eye exams and glasses, and hearing aid services 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 <a href="#">network providers</a> \$8,900 individual / \$17,800 family; for <a href="#">out-of-network providers</a> \$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 pre-authorization 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> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <a href="#">network provider</a> ?	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 <a href="#">plan's 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.
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 (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's office</a> or clinic	Primary care visit to treat an injury or illness	\$40 <a href="#">copay</a> /office visit, \$40 <a href="#">copay</a> /virtual care visit, No charge/CirrusMD virtual visit; <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a>	Includes office visits by naturopaths.
	<a href="#">Specialist</a> visit	\$40 <a href="#">copay</a> for acupuncture, massage therapy and spinal manipulation visits, \$40 <a href="#">copay</a> /virtual care visit, No charge/CirrusMD virtual visit, \$90 <a href="#">copay</a> for other services; <a href="#">deductible</a> does not apply.	50% <a href="#">coinsurance</a>	Hearing services covered at 20% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply. Spinal manipulation, massage therapy and acupuncture are each limited to 24 visits per year. <a href="#">Prior authorization</a> may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500.
	<a href="#">Preventive care/screening</a> /immunization	No charge for most services, \$40 <a href="#">copay</a> /visit or 35% <a href="#">coinsurance</a> for remaining services; <a href="#">deductible</a> does not apply for most services.	50% <a href="#">coinsurance</a>	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed 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)	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply in outpatient/office setting	50% <a href="#">coinsurance</a>	Includes other tests such as EKG, allergy testing and sleep study.
	Imaging (CT/PET scans, MRIs)	35% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500.

\* 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 (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="http://www.modahealth.com/pdl">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	Covers up to a 90-day supply for retail and mail order prescriptions. One <a href="#">copay</a> for each 30-day supply. Mail order at a Moda Health designated mail order pharmacy only. <a href="#">Prior authorization</a> may be required.  Covers up to a 30-day supply for most specialty medications. <a href="#">Prior authorization</a> may be required. Moda Health designated specialty pharmacy only.  Anticancer medication is covered at 35% <a href="#">coinsurance</a> for <a href="#">in-network</a> and 50% <a href="#">coinsurance</a> for <a href="#">out-of-network providers</a> .
	Select tier	\$25 <a href="#">copay</a> /prescription, <a href="#">deductible</a> does not apply.	\$25 <a href="#">copay</a> /prescription, <a href="#">deductible</a> does not apply.	
	Preferred tier	\$70 <a href="#">copay</a> /prescription, <a href="#">deductible</a> does not apply.	\$70 <a href="#">copay</a> /prescription, <a href="#">deductible</a> does not apply.	
	Non-preferred tier	\$150 <a href="#">copay</a> /prescription, <a href="#">deductible</a> does not apply.	\$150 <a href="#">copay</a> /prescription, <a href="#">deductible</a> does not apply.	
	<a href="#">Specialty tier</a>	20% <a href="#">coinsurance</a> preferred specialty prescription. 50% <a href="#">coinsurance</a> nonpreferred specialty prescription.	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	35% <a href="#">coinsurance</a> No charge at a medical travel support facility for select surgeries	50% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500.
	Physician/surgeon fees	35% <a href="#">coinsurance</a> No charge at a medical travel support facility for select surgeries	50% <a href="#">coinsurance</a>	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$250 <a href="#">copay</a> /visit, then 35% <a href="#">coinsurance</a>	\$250 <a href="#">copay</a> /visit, then 35% <a href="#">coinsurance</a>	<a href="#">Copay</a> waived if hospital admission immediately follows. <a href="#">In-network deductible</a> and <a href="#">out-of-pocket limit</a> apply.
	<a href="#">Emergency medical transportation</a>	35% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a>	Commercial transportation is limited to one-way for a sudden, life-endangering medical condition. <a href="#">In-network deductible</a> and <a href="#">out-of-pocket limit</a> apply.
	<a href="#">Urgent care</a>	\$90 <a href="#">copay</a> /office visit, \$40 <a href="#">copay</a> /virtual care visit; No charge/CirrusMD virtual visit; <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a>	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	35% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> is required to avoid a penalty of 50% up to a maximum deduction of \$2,500.
	Physician/surgeon fees	35% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	

\* 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 (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$90 <a href="#">copay</a> /office visit, \$40 <a href="#">copay</a> /virtual care visit; No charge/CirrusMD virtual visit; <a href="#">deductible</a> does not apply. 35% <a href="#">coinsurance</a> for other outpatient services.	50% <a href="#">coinsurance</a>	Psychological or neuropsychological testing limited to 12 hours per year. <a href="#">Prior authorization</a> may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$2,500.
	Inpatient services	35% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> is required for inpatient and residential services to avoid a penalty of 50% up to a maximum deduction of \$2,500.
<b>If you are pregnant</b>	Office visits	35% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Cost sharing</a> does not apply for <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	35% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	35% <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>	35% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Calendar year maximum of 130 visits.
	<a href="#">Rehabilitation services</a>	\$90 <a href="#">copay</a> /outpatient visit, <a href="#">deductible</a> does not apply. 35% <a href="#">coinsurance</a> for inpatient	50% <a href="#">coinsurance</a>	Calendar year maximum of 30 days for inpatient and 45 sessions for outpatient rehabilitation and habilitation. Limits apply separately to outpatient rehabilitative and habilitative services. <a href="#">Prior authorization</a> may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500.
	<a href="#">Habilitation services</a>	\$90 <a href="#">copay</a> /outpatient visit, <a href="#">deductible</a> does not apply. 35% <a href="#">coinsurance</a> for inpatient	50% <a href="#">coinsurance</a>	
	<a href="#">Skilled nursing care</a>	35% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Calendar year maximum of 60 days
	<a href="#">Durable medical equipment</a>	35% <a href="#">coinsurance</a>  20% <a href="#">coinsurance</a> for hearing aids, <a href="#">deductible</a> does not apply.	50% <a href="#">coinsurance</a>  20% <a href="#">coinsurance</a> for hearing aids, <a href="#">deductible</a> does not apply.	Includes supplies and prosthetics. Frequency limits apply to some DME. Hearing aids are subject to a \$3,000 limit per 3-year period. <a href="#">Prior authorization</a> may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500.
	<a href="#">Hospice services</a>	35% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Lifetime maximum of 10 inpatient days and 240 hours respite care.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	No charge	50% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply	Limited to one eye exam per calendar year. Additional <a href="#">in-network</a> preventive eye screening for children age 3-5 at no <a href="#">cost sharing</a> . In-network eye exams for age 19 and over covered at \$10 <a href="#">copay</a> /visit, <a href="#">deductible</a> does not apply.
	Children's glasses	No charge	50% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply	Coverage limited to one pair of glasses per calendar year for children under age 19. For age 19 and over, see member handbook for vision limits.
	Children's dental check-up	No charge for preventive and diagnostic services, 35% <a href="#">coinsurance</a> for basic dental services, 50% <a href="#">coinsurance</a> for major dental services and orthodontia	50% <a href="#">coinsurance</a>	For members under age 19. Frequency limits apply to some services.

#### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> <li>Dental care (Adult)</li> <li>Infertility treatment</li> </ul>	<ul style="list-style-type: none"> <li>Long-term care</li> <li>Naturopathic substances</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Private-duty nursing</li> <li>Routine foot care</li> <li>Weight loss programs</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>Abortion</li> <li>Acupuncture</li> </ul>	<ul style="list-style-type: none"> <li>Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>Hearing aids</li> <li>Routine eye care (Adult)</li> </ul>

**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, 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 or the Alaska Division of Insurance at <http://www.commerce.state.ak.us/ins/Insurance/consumer.html> or 1-800-467-8725. 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).

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

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

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

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

**Language Access Services:**

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

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 888-873-1395.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 888-873-1395.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 888-873-1395.

*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>	\$3,000
■ <a href="#">Specialist copayment</a>	\$90
■ Hospital (facility) <a href="#">coinsurance</a>	35%
■ Other <a href="#">coinsurance</a>	35%

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>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$3,000
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$3,300

*What isn't covered*

Limits or exclusions	\$50
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<b>The total Peg would pay is</b>	<b>\$6,360</b>
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### 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>	\$3,000
■ <a href="#">Specialist copayment</a>	\$90
■ Hospital (facility) <a href="#">coinsurance</a>	35%
■ Other <a href="#">coinsurance</a>	35%

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>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$200
<a href="#">Copayments</a>	\$1,900
<a href="#">Coinsurance</a>	\$40

*What isn't covered*

Limits or exclusions	\$20
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<b>The total Joe would pay is</b>	<b>\$2,160</b>
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### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$3,000
■ <a href="#">Specialist copayment</a>	\$90
■ Hospital (facility) <a href="#">coinsurance</a>	35%
■ Other <a href="#">coinsurance</a>	35%

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>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,200
<a href="#">Copayments</a>	\$300
<a href="#">Coinsurance</a>	\$60

*What isn't covered*

Limits or exclusions	\$0
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<b>The total Mia would pay is</b>	<b>\$2,560</b>
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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 Nessler-Cass coordinates  
our nondiscrimination work:**

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



