Moda Health Plan, Inc.: Pioneer Silver 3500 HDHP (EMB)

Coverage Period: 01/01/2023-12/31/2023 Coverage for: Family | Plan Type: HDHP

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 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 or call 1-888-873-1395 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Tier 1: \$3,500 individual / \$7,000 family. Tier 2: \$3,500 individual / \$7,000 family. Tier 3: \$7,000 individual / \$14,000 family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Tier 1 and Tier 2: preventive care services are covered before you meet your deductible. Tier 3: children's routine eye exams and glasses are covered before you meet your deductible. For all Tiers: value medications are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Tier 1: \$6,900 individual / \$13,800 family. Tier 2: \$6,900 individual / \$13,800 family. Tier 3: \$45,000 individual / \$90,000 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, penalties for failure to obtain pre-authorization and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.modahealth.com</u> or call 1-888-873-1395 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You pay the least if you use a <u>provider</u> in Tier 1. You pay more if you use a <u>provider</u> in Tier 2. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You Will Pay			
Common Medical Event	Services You May Need	Tier 1 Provider (You will pay the least)	Tier 2 Provider	Tier 3 Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	20% <u>coinsurance</u> , 0% <u>coinsurance</u> for CirrusMD virtual visit.	40% coinsurance	60% coinsurance	Includes office visits by naturopaths.
If you visit a health care provider's office or clinic	Specialist visit	20% <u>coinsurance</u> , 0% <u>coinsurance</u> for CirrusMD virtual visit.	40% coinsurance	60% coinsurance	Includes office visits by acupuncturists and chiropractors. Hearing services covered at 20% coinsurance. Spinal manipulation, massage therapy and acupuncture are each limited to 24 visits per year. Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500.
	Preventive care/screening/ immunization	No charge for most services, 20% coinsurance for remaining services; deductible does not apply for most services.	No charge for most services, 40% coinsurance for remaining services; deductible does not apply for most services.	60% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

		V	/hat You Will Pay		
Common Medical Event	Services You May Need	Tier 1 Provider (You will pay the least)	Tier 2 Provider	Tier 3 Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	60% coinsurance	Includes other tests such as EKG, allergy testing and sleep study.
test	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	60% coinsurance	Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500.
	Value tier	No charge	No charge	No charge	
If you need drugs to treat	Select tier	20% coinsurance	20% coinsurance	20% coinsurance	Covers up to a 90-day supply for retail and mail order prescriptions. Mail order at a Moda Health designated mail order pharmacy only. Prior
your illness or condition	Preferred tier	20% coinsurance	20% coinsurance	20% coinsurance	authorization may be required.
More information about	Non-preferred tier	50% coinsurance	50% coinsurance	50% coinsurance	Covers up to a 30-day supply for most specialty medications. Prior authorization may be required.
prescription drug coverage is available at www.modahealth .com/pdl	Specialty tier	20% coinsurance preferred specialty prescription. 50% coinsurance nonpreferred specialty prescription.	20% coinsurance preferred specialty prescription. 50% coinsurance nonpreferred specialty prescription.	Not covered	Moda Health designated specialty pharmacy only. Anticancer medication is covered at 20% coinsurance for Tier 1, 40% coinsurance for Tier 2 and 60% coinsurance for Tier 3 providers.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance, 0% coinsurance at a medical travel support facility for select surgeries.	40% coinsurance	60% coinsurance	Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of
surgery	Physician/surgeon fees	20% coinsurance, 0% coinsurance at a medical travel support facility for select surgeries.	40% coinsurance	60% coinsurance	\$2,500.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

		What You Will Pay				
Common Medical Event	Services You May Need	Tier 1 Provider (You will pay the least)	Tier 2 Provider	Tier 3 Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Emergency room care	20% coinsurance	20% coinsurance	20% coinsurance	Tier 1 deductible and out-of-pocket limit applies.	
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	20% coinsurance	Commercial transportation is limited to one-way for a sudden, life-endangering medical condition. Tier 1 deductible and out-of-pocket limit apply.	
	Urgent care	20% <u>coinsurance</u> , 0% <u>coinsurance</u> for CirrusMD virtual visit.	40% coinsurance	60% coinsurance	None.	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	60% coinsurance	Prior authorization is required to avoid a penalty of	
	Physician/surgeon fees	20% coinsurance.	40% coinsurance	60% coinsurance	50% up to a maximum deduction of \$2,500.	
If you need mental health, behavioral	Outpatient services	20% <u>coinsurance</u> , 0% <u>coinsurance</u> for CirrusMD virtual visit.	40% <u>coinsurance</u>	60% coinsurance	Psychological or neuropsychological testing limited to 12 hours per year. Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$2,500.	
health, or substance abuse services	Inpatient services	20% coinsurance	40% coinsurance	60% coinsurance	Prior authorization is required for inpatient and residential services to avoid a penalty of 50% up to a maximum deduction of \$2,500.	
	Office visits	20% coinsurance	40% coinsurance	60% coinsurance		
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	60% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a copay, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	60% coinsurance	in the SBC (i.e., ultrasound).	

 $^{^{\}star}$ For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

		What You Will Pay				
Common Medical Event	Services You May Need	Tier 1 Provider (You will pay the least)	Tier 2 Provider	Tier 3 Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Home health care	20% coinsurance	40% coinsurance	60% coinsurance	Calendar year maximum of 130 visits.	
	Rehabilitation services	20% coinsurance	40% coinsurance	60% coinsurance	Calendar year maximum of 30 days for inpatient and 45 sessions for outpatient rehabilitation and	
If you need help	Habilitation services	20% <u>coinsurance</u>	40% coinsurance	60% coinsurance	habilitation. Limits apply separately to outpatient rehabilitative and habilitative services. Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500.	
recovering or have other special health	Skilled nursing care	20% coinsurance	40% coinsurance	60% coinsurance	Calendar year maximum of 60 days.	
needs	Durable medical equipment	20% coinsurance	40% coinsurance	60% coinsurance	Includes supplies and prosthetics. Frequency limits apply to some DME. Hearing aids are subject to a	
		20%_coinsurance for hearing aids	20%_coinsurance for hearing aids	20%_coinsurance for hearing aids	\$3,000 limit per 3 year period. Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500.	
	Hospice services	20% coinsurance	40% coinsurance	60% coinsurance	Lifetime maximum of 10 inpatient days and 240 hours respite care.	
	Children's eye exam	0% coinsurance	0% coinsurance	50% coinsurance, deductible does not apply.	Limited to one eye exam per calendar year for children under age 19. Additional Tier 1 or Tier 2 preventive eye screening for children age 3-5 at no cost sharing.	
If your child	Children's glasses	0% coinsurance	0% coinsurance	50% <u>coinsurance</u> , <u>deductible</u> does not apply.	Coverage limited to one pair of glasses per calendar year for children under age 19.	
needs dental or eye care	Children's dental check-up	0% coinsurance for preventive and diagnostic services, 20% coinsurance for basic services, 50% coinsurance for major dental services and orthodontia	0% coinsurance for preventive and diagnostic services, 20% coinsurance for basic services, 50% coinsurance for major dental services and orthodontia	50% <u>coinsurance</u>	For members under age 19. Frequency limits apply to some services.	

 $^{^{\}star}$ For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

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
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment

- Long-term care
- Naturopathic substances
- Non-emergency care when traveling outside the U.S.

- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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

Abortion

• Chiropractic care

Hearing aids

Acupuncture

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 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.health.linsurance and 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.commerce.state.ak.us/ins/Insurance/consumer.html or 1-806-444-EBSA (3272) or www.commerce.state.ak.us/ins/Insurance/consumer.html or 1-866-444-EBSA (3272) or www.commerce.state.ak.us/ins/Insurance/consumer.html or www.commerce.state.a

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, kwiijigo holne' 888-873-1395

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

^{*} For more information about limitations and exceptions, see the plan or policy document at www.modahealth.com.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	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)

Total Example Cost	\$12,700		
In this example, Peg would pay:			
Cost Sharing			
<u>Deductibles</u>	\$3,500		
Copayments	\$0		
Coinsurance	\$1,800		
What isn't covered			
Limits or exclusions	\$50		
The total Peg would pay is	\$5,350		

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$3,500
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$3,500
Copayments	\$0
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$3,920

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
Other coinsurance	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)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

The <u>plan</u> 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.

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

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

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, 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.





ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711).

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

注意:如果您說中文,可得到免費語言幫助服務。 請致電1-877-605-3229(聾啞人專用:711)

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 1-877-605-3229 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 1-877-605-3229 (TTY: 711)

> تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم 2027-605-718 (الهاتف النصى: 711)

بولتے ہیں تو ل فی (URDU) توجب دیں: اگر آپ اردو اعسانت آپ کے لیے بلا معساوضہ دستیاب ہے۔ پر کال کریں (TTY: 711) 2296-3229

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 1-877-605-3229 (текстовый телефон: 711).

ATTENTION: si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 1-877-605-3229 (TTY: 711)

توجه: در صورتی که به فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما موجود است. با TTY: 711) تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 1-877-605-3229 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistenzdienste zur Verfügung. Rufen sie 1-877-605-3229 (TTY: 711)

注意:日本語をご希望の方には、日本語 サービスを無料で提供しております。 1-877-605-3229 (TYY、テレタイプライター をご利用の方は711)までお電話ください。 અગત્યનું: જો તમે (ભાષાંતર કરેલ ભાષા અહીં દશાર્વો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે.1-877-605-3229 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວ ຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍ ຄ່າ. ໂທ 1-877-605-3229 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (ТТҮ: 711)

ATENȚIE: Dacă vorbiți limba română, vă punem la dispoziție serviciul de asistență lingvistică în mod gratuit. Sunați la 1-877-605-3229 (TTY 711)

THOV CEEB TOOM: Yog hais tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus, pub dawb rau koj. Hu rau 1-877-605-3229 (TTY: 711)

ត្រវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រវ កាំរសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ័ គឺមានផ្ដល់ជូនលោកអ្នក។ សូមទូរស័ព្ទទៅកាន់លេខ 1-877-605-3229 (TTY: 711)

HUBACHIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 1-877-605-3229 (TTY:711) tiin bilbilaa.

โปรดหราบ: หากคุณพูดภาษาไหย คุณ สามารถใช้บริการช่วยเหลือด้านภาษา ได้ฟรี โหร 1-877-605-3229 (TTY: 711)

FA'AUTAGIA: Afai e te tautala i le gagana Samoa, o loo avanoa fesoasoani tau gagana mo oe e le totogia. Vala'au i le 1-877-605-3229 (TTY: 711)

IPANGAG: Nu agsasaoka iti Ilocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 1-877-605-3229 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 1-877-605-3229 (obsługa TTY: 711)



