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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 1-844-274-9117. 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 1-844-274-9117 to request a

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0 at Indian Health Care Provider (IHCP) or with IHCP <u>referral</u> at non-IHCP. For non-IHCP <u>network providers</u> : Tier 1: \$5,900 individual / \$11,800 family. Tier 2: \$5,900 individual / \$11,800 family. Tier 3: \$17,700 individual / \$35,400 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 <u>deductible</u> ?	Yes. Services received at an IHCP or with an IHCP <u>referral</u> are covered at no charge. Tier 1 and Tier 2: <u>preventive care</u> , primary care, <u>specialist</u> , <u>urgent care</u> , virtual care, office visits for outpatient mental health and substance use disorder, acupuncture, massage therapy, spinal manipulation, outpatient rehabilitation and habilitation, and children's dental check-up services are covered before you meet your <u>deductible</u> . For all Tiers: value, select and preferred prescription medications, children's routine eye exam and glasses, adult vision exam and vision hardware, and hearing aid services are covered before you meet your <u>deductible</u> .	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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles specific services?	No	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Tier 1: \$9,100 individual / \$18,200 family. Tier 2: \$9,100 individual / \$18,200 family. Tier 3: \$27,300 individual / \$54,600 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 <u>out-of-pocket</u> <u>limit</u> ?	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> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.modahealth.com</u> or call 1-844-274-9117 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . 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's</u> 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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

			What Yo			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Tier 1 Provider	Non-IHCP Tier 2 Provider	Non-IHCP Tier 3 Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No charge	\$40 <u>copay</u> /visit and virtual care visit; <u>deductible</u> does not apply	\$40 <u>copay</u> /visit and virtual care visit; <u>deductible</u> does not apply	60% <u>coinsurance</u>	Includes office visits by naturopaths. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-</u> <u>network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).
	<u>Specialist</u> visit	No charge	\$40 <u>copay</u> /visit for acupuncture, massage therapy and spinal manipulation, \$40 <u>copay</u> /virtual care visit, \$80 <u>copay</u> for other services; <u>deductible</u> does not apply.	\$40 <u>copay</u> /visit for acupuncture, massage therapy and spinal manipulation \$40 <u>copay</u> /virtual care visit, \$80 <u>copay</u> for other services, <u>deductible</u> does not apply, for other services	60% <u>coinsurance</u>	Includes office visits by acupuncturists and chiropractors. Hearing services covered at 20% <u>coinsurance</u> , <u>deductible</u> does not apply. Spinal manipulation, massage therapy and acupuncture are each limited to 24 visits per year. <u>Prior authorization</u> may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network</u> <u>provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
	Preventive care/ screening/ immunization	No charge	No charge	No charge	60% <u>coinsurance</u>	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.

		What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Tier 1 Provider	Non-IHCP Tier 2 Provider	Non-IHCP Tier 3 Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have	<u>Diagnostic test</u> (x-ray, blood work)	No charge	40% <u>coinsurance</u>	40% <u>coinsurance</u>	60% <u>coinsurance</u>	Includes other tests such as EKG, allergy testing and sleep study. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
a test	Imaging (CT/PET scans, MRIs)	No charge	40% <u>coinsurance</u>	40% <u>coinsurance</u>	60% <u>coinsurance</u>	Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).
If you need drugs to treat your illness or condition More information about <u>prescrip-</u> tion drug coverage is	Value drug tier	No charge	\$20 <u>copay</u> / prescription, <u>deductible</u> does not apply.	\$20 <u>copay</u> / prescription, <u>deductible</u> does not apply.	\$20 <u>copay</u> / prescription, <u>deductible</u> does not apply.	Covers up to a 90-day supply for retail and mail order prescriptions. One <u>copay</u> for each 30-day supply. Mail order at a Moda Health designated mail order pharmacy only. <u>Prior authorization</u> may be required. Covers up to a 30-day supply for most specialty medications. <u>Prior authorization</u> may be required. Moda Health designated pharmacy only Anticancer medication is covered at 40% <u>coinsurance</u> for Tier 1 and Tier 2, and 60% <u>coinsurance</u> for Tier 3.
	Generic drugs (Select tier)	No charge	\$20 <u>copay</u> /prescription, <u>deductible</u> does not apply.	\$20 <u>copay</u> /prescription, <u>deductible</u> does not apply.	\$20 <u>copay</u> / prescription, <u>deductible</u> does not apply.	
	Preferred brand drug tier	No charge	\$40 <u>copay</u> /prescription, <u>deductible</u> does not apply.	\$40 <u>copay</u> /prescription, <u>deductible</u> does not apply.	\$40 <u>copay</u> / prescription, <u>deductible</u> does not apply.	
available at www.moda	Non-preferred brand drug tier	No charge	\$80 copay/prescription	\$80 <u>copay</u> /prescription	\$80 <u>copay</u> / prescription	Cost sharing waived at non-IHCP with IHCP referral. If
health.com/ pdl	Specialty drug tier	No charge	\$350 <u>copay</u> / prescription	\$350 <u>copay</u> / prescription	Not covered	an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	40% coinsurance	40% coinsurance	60% coinsurance	Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed
surgery	Physician/ surgeon fees	No charge	40% coinsurance	40% coinsurance	60% <u>coinsurance</u>	out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).

	What You Will Pay					
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Tier 1 Provider	Non-IHCP Tier 2 Provider	Non-IHCP Tier 3 Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Emergency room care	No charge	40% coinsurance	40% coinsurance	40% coinsurance	Commercial transportation is limited to one-way for a sudden, life-endangering medical condition. Tier 1 <u>deductible</u> and <u>out-of-pocket limit</u> apply. <u>Cost sharing</u>
If you need immediate medical	Emergency medical transportation	No charge	40% coinsurance	40% <u>coinsurance</u>	40% coinsurance	waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).
attention	Urgent care	No charge	\$60 <u>copay</u> /office visit, \$40 <u>copay</u> /virtual care visit; <u>deductible</u> does not apply	\$60 <u>copay</u> /office visit, \$40 <u>copay</u> /virtual care visit; <u>deductible</u> does not apply	60% <u>coinsurance</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
If you have	Facility fee (e.g., hospital room)	No charge	40% coinsurance	40% coinsurance	60% <u>coinsurance</u>	Prior authorization is required to avoid a penalty of 50% up to a maximum deduction of \$2,500. Cost sharing waived at non-IHCP with IHCP referral. If an
a hospital stay	Physician/ surgeon fees	No charge	40% coinsurance	40% coinsurance	60% <u>coinsurance</u>	out-of-network provider charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$40 <u>copay</u> /office visit and virtual care visit; <u>deductible</u> does not apply.	\$40 <u>copay</u> /office visit and virtual care visit; <u>deductible</u> does not apply.	60% <u>coinsurance</u>	Psychological or neuropsychological testing limited to 12 hours per year. <u>Prior authorization</u> is required for some outpatient behavioral health services.to avoid a penalty of 50% up to a maximum deduction of \$2,500. <u>Prior authorization</u> is required for inpatient and
	Inpatient services	No charge	40% coinsurance	40% <u>coinsurance</u>	60% <u>coinsurance</u>	residential services to avoid a penalty of 50% up to a maximum deduction of \$2,500. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network</u> <u>provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
	Office visits	No charge	40% coinsurance	40% coinsurance	60% <u>coinsurance</u>	Cost sharing does not apply for preventive services.
lf you are pregnant	Childbirth/ delivery professional services	No charge	40% coinsurance	40% <u>coinsurance</u>	60% <u>coinsurance</u>	Depending on the type of services, a <u>copay</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Cost sharing</u> waived at non- IHCP with IHCP referral. If an out-of-network provider
	Childbirth/ delivery facility services	No charge	40% coinsurance	40% coinsurance	60% coinsurance	charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).

		What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Tier 1 Provider	Non-IHCP Tier 2 Provider	Non-IHCP Tier 3 Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need help recovering or have other special health needs	<u>Home health</u> <u>care</u>	No charge	40% coinsurance	40% coinsurance	60% <u>coinsurance</u>	Calendar year maximum of 130 visits. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-</u> <u>network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).
	<u>Rehabilitation</u> services	No charge	\$40 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 40% <u>coinsurance</u> inpatient	\$40 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply. 40% <u>coinsurance</u> inpatient	60% <u>coinsurance</u>	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. <u>Prior</u> <u>authorization</u> may be required to avoid a penalty of
	<u>Habilitation</u> services	No charge	\$40 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 40% <u>coinsurance</u> for inpatient	\$40 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply. 40% <u>coinsurance</u> for inpatient	60% <u>coinsurance</u>	50% up to a maximum deduction of \$2,500. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).
	<u>Skilled nursing</u> <u>care</u>	No charge	40% coinsurance	40% coinsurance	60% <u>coinsurance</u>	Calendar year maximum of 60 days. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-</u> <u>network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).
	Durable medical equipment	No charge	40% <u>coinsurance</u> 20% <u>coinsurance</u> for hearing aids, <u>deductible</u> does not apply	40% <u>coinsurance</u> 20% <u>coinsurance</u> for hearing aids, <u>deductible</u> does not apply	60% <u>coinsurance</u> 20% <u>coinsurance</u> for hearing aids, <u>deductible</u> does not apply	Includes supplies and prosthetics. Frequency limits apply to some DME. Hearing aids subject to a \$3,000 limit per 3-year period. <u>Prior authorization</u> may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500. <u>Cost sharing waived at non-IHCP</u> with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
	Hospice services	No charge	40% <u>coinsurance</u>	40% <u>coinsurance</u>	60% <u>coinsurance</u>	Lifetime maximum of 10 inpatient days and 240 hours respite care. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).

		What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Tier 1 Provider	Non-IHCP Tier 2 Provider	Non-IHCP Tier 3 Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
lf your child needs dental or eye care	Children's eye exam	No charge	No charge	No charge	50% <u>coinsurance,</u> <u>deductible</u> does not apply	Limited to one eye exam per calendar year. Additional Tier 1 or Tier 2 preventive eye screening for children age 3-5 at no <u>cost sharing</u> . Eye exams for age 19 and over covered at \$10 <u>copay</u> , for Tier 1 and Tier 2, <u>deductible</u> does not apply. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
	Children's glasses	No charge	No charge	No charge	50% <u>coinsurance,</u> <u>deductible</u> does not apply	Covers one pair of glasses with frames from the Otis & Piper Eyewear collection per calendar year, under age 19. For age 19 and over, see member handbook for vision <u>cost sharing</u> and limits. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network</u> <u>provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
	Children's dental check-up	No charge	No charge for preventive and diagnostic services, 10% <u>coinsurance</u> for basic dental services, 40% <u>coinsurance</u> for major dental services, 50% <u>coinsurance</u> for orthodontia	No charge for preventive and diagnostic services, 10% <u>coinsurance</u> for basic dental services, 40% <u>coinsurance</u> for major dental services, 50% <u>coinsurance</u> for orthodontia	60% <u>coinsurance</u>	For members under age 19. Frequency limits apply to some services. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</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	Long-term care	 Private-duty nursing 				
Cosmetic surgery	 Naturopathic substances 	Routine foot care				
Dental care (Adult)	 Non-emergency care when traveling 	Weight loss programs				
Infertility treatment	outside the U.S.					
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)						
Abortion	Chiropractic care	Hearing aids				
Acupuncture		Routine eye care (Adult)				

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/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or the Alaska Division of Insurance at 1-800-467-8725 or http://www.commerce.state.ak.us/ins/Insurance/consumer.html. 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 or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Moda Health at 1-844-274-9117 or the Alaska Division of Insurance at <u>http://www.commerce.state.ak.us/ins/Insurance/consumer.html</u> or 1-800-467-8725.

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? Not Applicable.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

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.

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>	\$5,900
Specialist copayment	\$80
Hospital (facility) <u>coinsurance</u>	40%
Other <u>coinsurance</u>	40%

This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

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

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-
controlled condition)

The plan's overall deductible	\$5,900
Specialist copayment	\$80
Hospital (facility) coinsurance	40%
Other <u>coinsurance</u>	40%
This FXAMPI F event includes servi	ces like [.]

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

Total Example Cost	\$5,600

In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$20

Mia's Simple Fracture

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

The plan's overall deductible	\$5,900
Specialist copayment	\$80
Hospital (facility) coinsurance	40%
Other coinsurance	40%

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
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$0

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

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, religion, 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:

Medicare Customer Service, 877-299-9062 (TDD/TTY 711)

Medicaid Customer Service, 888-788-9821 (TDD/TTY 711)

Customer Service for all other plans, 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

Scott White coordinates our nondiscrimination work:

Scott White, 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.

modahealth.com



Dental plans in Oregon provided by Oregon Dental Service, dba Delta Dental Plan of Oregon. Dental plans in Alaska provided by Delta Dental of Alaska. Health plans provided by Moda Health Plan, Inc. Individual medical plans in Alaska provided by Moda Assurance Company. 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)

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 مجامًا. اتصل برقم 2229-605-3229 (الهاتف النصي: 711)

بولتے ہیں تو نن (URDU) توجب دیں: اگر آپ اردو اعسانت آپ کے لیے بلا معاوضہ دستیاب ہے۔ پر کال کریں (TTY: 711) 229-605-3229

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 2229-605-3229 - (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 દશારવો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે.1-877-605-3229 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອ ດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍຄ່າ. ໂທ 1-877-605-3229 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (TTY: 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 ហើយ ត្រ័វការសេវាកម្មជំនួយផ្នែកភាសាដោយ ឥតគិតថ្លៃ គឺមានផ្តល់ជូនលោកអ្នក។ ស្ងមទូរស័ព្ទ ទៅកាន់លេខ 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)