



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 copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP. For non-IHCP network providers : Tier 1: \$5,500 individual / \$11,000 family. Tier 2: \$6,000 individual / \$12,000 family. Tier 3: \$18,000 individual / \$36,000 family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible?	Yes. Services received at an IHCP or with an IHCP referral are covered at no charge. Tier 1 and Tier 2: preventive care is covered before you meet your deductible . For all Tiers: value prescription medications, children's routine eye exam and glasses, adult eye exam and vision hardware, and hearing aid services are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Tier 1: \$9,250 individual / \$18,500 family. Tier 2: \$9,250 individual / \$18,500 family. Tier 3: \$27,750 individual / \$55,500 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit 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 out-of-pocket limit .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider ?	Yes. See www.modahealth.com or call 1-844-274-9117 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .

 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
		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)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	40% coinsurance No charge/CirrusMD virtual visit	50% coinsurance	60% coinsurance	Includes office visits by naturopaths. Cost sharing waived at non-IHCP with IHCP referral . If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Specialist visit	No charge	40% coinsurance No charge/CirrusMD virtual visit	50% coinsurance	60% coinsurance	Includes office visits by acupuncturists and chiropractors. Hearing services covered at 20% coinsurance , deductible does not apply. 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. Cost sharing waived at non-IHCP with IHCP referral . If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Preventive care/ screening/ immunization	No charge	No charge	No charge	60% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.

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

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay			Limitations, Exceptions, & Other Important Information
			Non-IHCP Tier 1 Provider	Non-IHCP Tier 2 Provider	Non-IHCP Tier 3 Provider (You will pay the most)	
If you have a test	Diagnostic test (x-ray, blood work)	No charge	40% coinsurance	50% coinsurance	60% coinsurance	Includes other tests such as EKG, allergy testing and sleep study. Cost sharing waived at non-IHCP with IHCP referral . If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Imaging (CT/PET scans, MRIs)	No charge	40% coinsurance	50% coinsurance	60% coinsurance	Prior authorization may be 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 out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.modahealth.com/pdl	Value drug tier	No charge	\$2 copay /prescription, deductible does not apply.	\$2 copay /prescription, deductible does not apply.	\$2 copay /prescription, deductible does not apply.	Covers up to a 90-day supply for retail and mail order prescriptions. One copay for each 30-day supply. Mail order at a Moda Health designated mail order pharmacy only. Prior authorization may be required.
	Generic drugs (Select tier)	No charge	35% coinsurance	35% coinsurance	35% coinsurance	
	Preferred brand drug tier	No charge	35% coinsurance	35% coinsurance	35% coinsurance	Covers up to a 30-day supply for most specialty medications. Prior authorization may be required. Moda Health designated pharmacy only
	Non-preferred brand drug tier	No charge	40% coinsurance	40% coinsurance	40% coinsurance	
	Specialty drug tier	No charge	35% coinsurance preferred specialty prescription, 40% coinsurance non-preferred specialty prescription	35% coinsurance preferred specialty prescription, 40% coinsurance non-preferred specialty prescription	Not covered	Anticancer medication is covered at 40% coinsurance for Tier 1, 50% coinsurance for Tier 2, and 60% coinsurance for Tier 3. Cost sharing waived at non-IHCP with IHCP referral . If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay			Limitations, Exceptions, & Other Important Information
			Non-IHCP Tier 1 Provider	Non-IHCP Tier 2 Provider	Non-IHCP Tier 3 Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	40% coinsurance	50% coinsurance	60% coinsurance	Prior authorization may be 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 out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Physician/surgeon fees	No charge	40% coinsurance	50% coinsurance	60% coinsurance	
If you need immediate medical attention	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 deductible and out-of-pocket limit apply. Cost sharing waived at non-IHCP with IHCP referral . If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Emergency medical transportation	No charge	40% coinsurance	40% coinsurance	40% coinsurance	
	Urgent care	No charge	40% coinsurance No charge/CirrusMD virtual visit	50% coinsurance	60% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	40% coinsurance	50% coinsurance	60% coinsurance	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 out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Physician/surgeon fees	No charge	40% coinsurance	50% coinsurance	60% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	40% coinsurance No charge/CirrusMD virtual visit	50% coinsurance	60% coinsurance	Psychological or neuropsychological testing limited to 12 hours per year. Prior authorization is required for some outpatient behavioral health services to avoid a penalty of 50% up to a maximum deduction of \$2,500. Prior authorization is required for inpatient and residential services 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 out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Inpatient services	No charge	40% coinsurance	50% coinsurance	60% coinsurance	

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

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay			Limitations, Exceptions, & Other Important Information
			Non-IHCP Tier 1 Provider	Non-IHCP Tier 2 Provider	Non-IHCP Tier 3 Provider (You will pay the most)	
If you are pregnant	Office visits	No charge	40% coinsurance	50% coinsurance	60% coinsurance	<p>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 in the SBC (i.e., ultrasound). Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).</p>
	Childbirth/delivery professional services	No charge	40% coinsurance	50% coinsurance	60% coinsurance	
	Childbirth/delivery facility services	No charge	40% coinsurance	50% coinsurance	60% coinsurance	
If you need help recovering or have other special health needs	Home health care	No charge	40% coinsurance	50% coinsurance	60% coinsurance	Calendar year maximum of 130 visits. Cost sharing waived at non-IHCP with IHCP referral . If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Rehabilitation services	No charge	40% coinsurance	50% coinsurance	60% coinsurance	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. Prior authorization may be 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 out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Habilitation services	No charge	40% coinsurance	50% coinsurance	60% coinsurance	Calendar year maximum of 60 days. Cost sharing waived at non-IHCP with IHCP referral . If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Skilled nursing care	No charge	40% coinsurance	50% coinsurance	60% coinsurance	Calendar year maximum of 60 days. Cost sharing waived at non-IHCP with IHCP referral . If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Durable medical equipment	No charge	40% coinsurance	50% coinsurance	60% coinsurance	Includes supplies and prosthetics. Frequency limits apply to some DME. Hearing aids subject to a \$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. Cost sharing waived at non-IHCP with IHCP referral . If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).

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

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay			Limitations, Exceptions, & Other Important Information
			Non-IHCP Tier 1 Provider	Non-IHCP Tier 2 Provider	Non-IHCP Tier 3 Provider (You will pay the most)	
If you need help recovering or have other special health needs	Hospice services	No charge	40% coinsurance	50% coinsurance	60% coinsurance	Lifetime maximum of 10 inpatient days and 240 hours respite care. Cost sharing waived at non-IHCP with IHCP referral . If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
If your child needs dental or eye care	Children's eye exam	No charge	No charge	No charge	50% coinsurance , deductible 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 cost sharing . Eye exams for age 19 and over covered at \$10 copay , for Tier 1 and Tier 2, deductible does not apply. Cost sharing waived at non-IHCP with IHCP referral . If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Children's glasses	No charge	No charge	No charge	50% coinsurance , deductible 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 cost sharing and limits. Cost sharing waived at non-IHCP with IHCP referral . If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Children's dental check-up	No charge	10% coinsurance for preventive, diagnostic, and basic dental services, 40% coinsurance for major dental services and orthodontia	10% coinsurance for preventive, diagnostic, and basic dental services, 40% coinsurance for major dental services and orthodontia	60% coinsurance	For members under age 19. Frequency limits apply to some services. Cost sharing waived at non-IHCP with IHCP referral . If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).

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

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 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
- Acupuncture
- Chiropractic care
- Hearing aids
- 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 [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 1-844-274-9117 or the Alaska Division of Insurance at <http://www.commerce.state.ak.us/ins/Insurance/consumer.html> 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 [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, kwijjigo 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 [plan's](#) overall [deductible](#) \$5,500
- [Specialist coinsurance](#) 40%
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 40%

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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
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](#) \$5,500
- [Specialist coinsurance](#) 40%
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 40%

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*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
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](#) \$5,500
- [Specialist coinsurance](#) 40%
- 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:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
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 [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, 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

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.

Scott White coordinates our nondiscrimination work:

Scott White,
Compliance Officer
601 SW Second Ave.
Portland, OR 97204
855-232-9111
compliance@modahealth.com

modahealth.com

