

2022 Medical plan benefit summary



This summary is for quoting purposes only

Moda Select EPO_\$3000_\$5000_\$30/\$45_30%

	In-network you pay	Out-of-network you pay
Calendar year costs		
Deductible per member	\$3,000	N/A
Deductible per family	\$6,000	N/A
Out-of-pocket maximum including deductible per member	\$5,000	N/A
Out-of-pocket maximum including deductible per family	\$10,000	N/A
Care and services		
ACA preventive care visit	\$0*	Not covered
PCP office visit ¹	\$0*	Not covered
CirrusMD and OHSU urgent virtual visit	\$0*	Not covered
Other virtual visit	\$20*	Not covered
Specialist visit	\$45*	Not covered
Urgent care visit	\$30*	Not covered
Outpatient mental health/ substance use disorder visit	\$30*	Not covered
Acupuncture care, spinal manipulations ²	\$30*	Not covered
Maternity care		
Practitioner services	30%	Not covered
Hospital stay	30%	Not covered
Hospital inpatient / outpatient services		
Inpatient care	30%	Not covered
Skilled nursing facility care (60 days per year)	30%	Not covered
Outpatient hospital / facility	30%	Not covered
Outpatient diagnostic x-ray and lab	30%*	Not covered
Advanced imaging (MRI, CT, CAT, PET scans)	30%	Not covered
Emergency room: facility		\$200*
Emergency room: physician, lab and other services		30%
Other covered services		
Outpatient rehabilitation (30 sessions per year)	\$45*	Not covered
Therapeutic injections	30%	Not covered
Durable medical equipment (DME)/ prosthetics	30%	Not covered
Ambulance service		30%
Home health, hospice, and respite care (limits may apply)	30%	Not covered

* Deductible waived.

¹ \$30 after the first 3 visits per year age 19+

² 12 visit limit for acupuncture, 20 visit limit for spinal manipulations.

This Benefit Summary is preliminary and subject to change. Please request a Summary of Benefits and Coverage (SBC) for employers and their employees.

www.modahealth.com

EPO15.OR.22

2022 Prescription Medication Summary



This summary is for quoting purposes only

\$2/\$15/\$45/\$75/\$225/30%

Medication Type	Retail 30-day supply	Mail-Order 90-day supply	Specialty 30-day supply
Value	\$2 copay	\$6 copay	N/A
Select	\$10 copay	\$20 copay	N/A
Preferred	\$50 copay	\$100 copay	N/A
Non Preferred	\$75 copay	\$150 copay	N/A
Preferred Specialty	N/A	N/A	\$50 copay
Non Preferred Specialty	N/A	N/A	\$75 copay

This Rx plan is Medicare Part D creditable.

*** Insulin: \$75 maximum cost share per 30-day supply**

Value Tier Medications are medications that include commonly prescribed products used to treat chronic medical conditions, and that are considered safe, effective and cost-effective to alternative medications. A list of value tier medications is available on modahealth.com.

Select Tier Medications include those generic medications that are safe and effective, and represent the most cost effective option within their therapeutic category, as well as certain brand medications that are both clinically favorable and cost effective.

Preferred Tier Medications mean those medications, including specialty preferred medications, that have been reviewed by Moda and found to be safe and clinically effective at a favorable cost when compared to other medications in the same therapeutic class and/or category. Generic medications may be included in this tier when they have not been shown to be safer or more effective than other more cost effective generic medications.

In the Select and Preferred tiers, both generic and brand medications are covered. If a member requests, or the treating physician prescribes, a brand medication when a generic equivalent is available, the member will be responsible for the brand cost sharing plus the difference in cost between the generic and the brand medication.

Nonpreferred Tier Medications means brand medications, including specialty brand medications, that have been reviewed by Moda Health and do not have significant therapeutic advantage over their preferred alternative. These products generally have safe and effective options available under the Value, Select and/or Preferred tiers.

Specialty Medications Certain prescription medications are defined as specialty products. Specialty medications are often used to treat complex chronic health conditions. Specialty medications often require special handling techniques, careful administration and a unique ordering process. Most specialty medications require prior authorization.

Generic Medications are medications that have been found by the Food and Drug Administration (FDA) to be therapeutically equivalent to the brand alternative and are often the most cost effective option. Generic medications must contain the same active ingredients as their brand counterpart and be identical in strength, dosage form and route of administration.

If a brand medication is filled by the pharmacy when a generic equivalent is available, the member may have to pay the difference in cost between the generic and brand medication. Expenses incurred due to brand substitution do not count toward the out-of-pocket maximum.

Calendar Year Medical and Prescription Medication Maximum Out of Pocket is combined (please refer to your medical summary)

This is a summary of the pharmacy benefits and is not a contract. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control.

This document is provided for informational purposes only, and is intended for licensed and appointed producers of Moda Health. It is not considered a Summary of Benefits and Coverage (SBC), and should not be distributed to employers or their employees as a replacement for the SBC.

www.modahealth.com