Coverage Period: 01/01/2022-12/31/2022 Coverage for: Family | Plan Type: EPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 1-888-217-2363. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-888-217-2363 to request a copy.

| Important Questions | Answers | Why This Matters: |
|--|--|---|
| What is the overall deductible? | For <u>network providers</u> \$3,000 individual / \$6,000 family. <u>Out-of-network providers</u> are not covered. | 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. Examples of some services: In-network office visits for primary care, specialist and urgent care, virtual care visits, preventive care, office visits for outpatient mental health and chemical dependency, outpatient diagnostic test, outpatient rehabilitation and habilitation, as well as most in and out of network prescription 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> ? | For <u>network providers</u> \$7,000 individual / \$14,000 family. <u>Out-of-network providers</u> are not covered. | 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, expenses incurred due to brand substitution 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 1-888-217-2363 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. |

| 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. |

A

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

| | | What You Will F | Pay | |
|--|--|---|---|---|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Primary care visit to treat an injury or illness | \$35 copay/office visit for selected PCP, \$50 copay/visit for other providers \$25 copay/virtual care visit, No charge/CirrusMD virtual visit; deductible does not apply | Not covered | None |
| If you visit a health care provider's office or clinic | Specialist visit | \$50 copay/office visit, \$35 copay/acupuncture and spinal manipulation visits \$25 copay/virtual care visit, No charge/CirrusMD virtual visit; deductible does not apply | Not covered | Includes office visits by chiropractors, naturopathic physicians and acupuncturists. Office visits by chiropractors, naturopathic physicians and acupuncturists are considered specialist visits unless they are listed as PCPs in the network. Calendar year maximum of 12 visits for acupuncture and 20 visits for spinal manipulation. Prior authorization is required for some spinal manipulation. Failure to get prior authorization results in denial. |
| | Preventive care / screening / immunization | No charge for most services. 20% coinsurance for remaining services, deductible does not apply. | Not covered | 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. |
| If you have a test | Diagnostic test (x-ray, blood work) | 20% coinsurance; deductible does not apply to outpatient / office setting | Not covered | Includes other tests such as EKG, allergy testing and sleep study. |
| ii you nave a test | Imaging (CT/PET scans, MRIs) | 20% coinsurance | Not covered | Prior authorization is required for many services. Failure to get prior authorization results in denial. |

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

| Common Medical | | What You Will Pay | | Limitations Evacations & Other |
|---|---|---|---|--|
| Event | Services You May Need | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Value tier | \$2 copay/retail prescription, \$6 copay/90-day retail and mail order prescription; deductible does not apply | \$2 <u>copay</u> /retail prescription, <u>deductible</u> does not apply | Covers up to a 30-day supply (retail pharmacy); and 90-day supply (mail order and participating retail pharmacies). Prior authorization may be required. Mail order at a Moda Health designated mail order pharmacy only. Covers up to a 30-day supply for most specialty. Prior authorization may be required. Moda Health designated pharmacy only. |
| If you need drugs to treat your illness or | Select tier | \$15 copay/retail prescription, \$45 copay/90-day retail and mail order prescription; deductible does not apply | \$15 <u>copay</u> /retail prescription, <u>deductible</u> does not apply | |
| condition More information about prescription drug coverage is | Preferred tier | \$45 copay/retail prescription, \$135 copay/90-day retail and mail order prescription; deductible does not apply | \$45 <u>copay</u> /retail prescription, <u>deductible</u> does not apply | |
| available at www.modahealth. com/pdl | vailable at \$75 \frac{\text{copay}}{\text{retail prescription}}, \ | \$75 <u>copay</u> /retail prescription, <u>deductible</u> does not apply | Cost sharing for anticancer medication is 10% coinsurance. \$75 maximum cost share 30-day supply | |
| | Specialty tier | \$225 <u>copay</u> specialty preferred prescription, 30% <u>coinsurance</u> specialty nonpreferred <u>deductible</u> does not apply | Not covered | and \$225 maximum cost share 90-day supply for insulin, <u>deductible</u> does not apply. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | Not covered | Prior authorization may be required. Failure to get prior authorization results in denial. |
| | Physician/surgeon fees | 20% <u>coinsurance</u> | Not covered | to got prior authorization results in defilal. |

^{*} 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 | | Limitations, Exceptions, & Other Important |
|--|---|--|--|--|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Information |
| | Emergency room care | \$200 copay/visit, deductible does not apply | \$200 <u>copay</u> /visit, <u>deductible</u> does not apply | Copay waived if hospital admission immediately follows. Plan deductible and coinsurance may apply to some services. Innetwork out-of-pocket limit applies. |
| If you need immediate | Emergency medical transportation | 20% coinsurance | 20% coinsurance | In-network <u>deductible</u> and <u>out-of-pocket limit</u> apply. |
| medical attention | <u>Urgent care</u> | \$35 copay/office visit, \$25 copay/virtual care visit, No charge/CirrusMD/OHSU immediate care virtual visit; deductible does not apply | Not covered | None |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% coinsurance | Not covered | Prior authorization is required for many services. Failure to get prior authorization |
| | Physician/surgeon fees | 20% coinsurance | Not covered | results in denial. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | \$35 copay/office visit, \$25 copay/virtual care visit, No charge/CirrusMD virtual visit, deductible does not apply. 20% coinsurance for other outpatient services. | Not covered | Prior authorization is required for some outpatient behavioral health services. Failure to obtain prior authorization results in denial. |
| | Inpatient services | 20% coinsurance | Not covered | Prior authorization is required. Failure to obtain prior authorization results in denial. |
| If you are pregnant | Office visits | 20% coinsurance | Not covered | Cost sharing does not apply for preventive |
| | Childbirth/delivery professional services | 20% coinsurance | Not covered | services. Depending on the type of services, a copay, coinsurance or deductible may apply. |
| | Childbirth/delivery facility services | 20% coinsurance | Not covered | Maternity care may include tests and services described elsewhere 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>.

| Common Medical | Services You May Need | What You Will Pay | | Limitations Evacutions & Other Important |
|---|----------------------------|---|---|--|
| Event | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Home health care | 20% coinsurance | Not covered | Calendar year maximum of 140 visits. |
| If you need help recovering or have other special health needs | Rehabilitation services | \$50 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 20% <u>coinsurance</u> for inpatient | Not covered | Calendar year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation except as required for mental health parity. May be eligible for 60 days for inpatient and 60 sessions for outpatient |
| | Habilitation services | \$50 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 20% <u>coinsurance</u> for inpatient | Not covered | rehabilitation for acute head or spinal cord injury. Habilitation services are limited to services that qualify under rehabilitation guidelines and medically necessary to treat a mental health condition. Prior authorization may be required. Failure to obtain prior authorization results in denial. |
| | Skilled nursing care | 20% coinsurance | Not covered | Calendar year maximum of 60 days. |
| | Durable medical equipment | 20% coinsurance | Not covered | Includes supplies and prosthetics. Frequency limits apply to some DME. <u>Prior authorization</u> may be required. Failure to obtain <u>prior authorization</u> results in denial. |
| | Hospice services | 20% coinsurance | Not covered | Calendar year maximum of 12 days for inpatient care and 170 hours for respite care. |
| If your child needs | Children's eye exam | No charge | Not covered | Limited to in-network preventive vision screening for children age 3-5. Eye exams are not covered for other ages. |
| dental or eye care | Children's glasses | Not covered | Not covered | None. |
| | Children's dental check-up | Not covered | Not covered | None. |

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, except as required for certain situations
- Dental care (Adult), except for accident related injuries
- Infertility treatment
- Long-term care
- Naturopathic supplies
- Non-emergency care when traveling outside the U.S.

- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care, except for diabetes
- Weight loss programs

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

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, and the Oregon Division of Financial Regulation at 1-888-877-4894 or www.dfr.oregon.gov 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 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 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 1-888-217-2363. 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. Additionally, a consumer assistance program can help you file your appeal. Contact the Oregon Division of Financial Regulation at 1-888-877-4894 or 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, kwiijigo holne' 888-873-1395.

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

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

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> | \$3,000 |
|---|---------|
| ■ Specialist copayment | \$50 |
| ■ 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> | \$3,000 | | |
| Copayments | \$10 | | |
| Coinsurance | \$1,900 | | |
| What isn't covered | | | |
| Limits or exclusions | \$50 | | |
| The total Peg would pay is | \$4,960 | | |

Managing Joe's Type 2 Diabetes

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

| \$3,000 |
|---------|
| \$50 |
| 20% |
| 20% |
| |

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

Total Evennela Coef

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

| Total Example Cost | \$ 5,000 | |
|---------------------------------|-----------------|--|
| In this example, Joe would pay: | | |
| Cost Sharing | | |
| <u>Deductibles</u> | \$200 | |
| Copayments | \$1,400 | |
| Coinsurance | \$20 | |
| What isn't covered | | |
| Limits or exclusions | \$20 | |
| The total Joe would pay is | \$1,640 | |

Mia's Simple Fracture

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

| ■ The <u>plan's</u> overall <u>deductible</u> | \$3,000 |
|---|---------|
| ■ Specialist copayment | \$50 |
| ■ Hospital (facility) coinsurance | 20% |
| ■ Other <u>coinsurance</u> | 20% |

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

¢E COO

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

| Total Example Cost | \$2,800 | |
|---------------------------------|---------|--|
| In this example, Mia would pay: | | |
| Cost Sharing | | |
| <u>Deductibles</u> | \$1,500 | |
| Copayments | \$400 | |
| Coinsurance | \$30 | |
| What isn't covered | | |
| Limits or exclusions | \$0 | |
| The total Mia would pay is | \$1,930 | |

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 222-605-711 (الهاتف النصى: 711)

بولتے ہیں تو ل انی (URDU) توجب دیں: اگر آپ اردو اعانت آپ کے لیے بلا معاوض دستیاب ہے۔ پر کال کریں (TTY: 711) 2226-605-1-877

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 222-605-701) 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, 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 ការសេវាកម្មជំនូយផ្នែកភាសាដោយឥតគិតថ្លៃ៍ 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)



