2023 Medical plan benefit summary



This summary is for quoting purposes only

	In-network you pay	Out-of-network you pay
Calendar year costs	, , , , , , , , , , , , , , , , , , , ,	out of fictions you pay
Deductible per member	\$3,000	\$6,000
Deductible per family	\$6,000	\$12,000
Out-of-pocket maximum including deductible per member	\$3,000	\$6,000
Out-of-pocket maximum including deductible per family	\$6,000	\$12,000
Care and services		
ACA preventive care visit	\$0*	Not covered
PCP office and virtual visit	0%	0%
CirrusMD virtual visit	0%	N/A
Specialist visit	0%	0%
Urgent care visit	0%	0%
Outpatient mental health/ substance use disorder visit	0%	0%
Acupuncture care, spinal manipulations ²	0%	0%
Maternity care		
Practitioner services	0%	0%
Hospital stay	0%	0%
Hospital inpatient / outpatient services		
Inpatient Care	0%	0%
Skilled nursing facility care (60 days per year)	0%	0%
Outpatient hospital / facility	0%	0%
Outpatient diagnostic x-ray and lab	0%	0%
Advanced imaging (MRI, CT, CAT, PET scans)	0%	0%
Emergency room: facility	0%	
Emergency room: physician, lab and other services	0%	
Other covered services		
Outpatient rehabilitation (30 sessions per year)	0%	0%
Therapeutic injections	0%	0%
Durable medical equipment / prosthetics	0%	0%
Ambulance service	0%	
Home health, hospice, and respite care (limits may apply)	0%	0%
Prescription Medication ³	0%	

^{*} Deductible waived.

- 1 Out-of-network member responsibility is based on the maximum plan allowance for these services.
- 2 12 visit limit for acupuncture, 20 visit limit for spinal manipulations.
- 3 \$2 copay for Value Medications*, \$80 Maximum cost share per 30-day supply for insulin (deductible waived).

This is a summary of the medical 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.

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