

2023 Medical plan benefit summary



This summary is for quoting purposes only

Moda Select HDHP_\$3000_\$5000_20%_EMB

	In-network you pay	Out-of-network you pay ¹
Calendar year costs		
Deductible per member	\$3,000	\$6,000
Deductible per family	\$6,000	\$12,000
Out-of-pocket maximum including deductible per member	\$5,000	\$10,000
Out-of-pocket maximum including deductible per family	\$10,000	\$20,000
Care and services		
ACA preventive care visit	\$0*	Not covered
PCP office and virtual visit	20%	40%
CirrusMD virtual visit	0%	N/A
Specialist visit	20%	40%
Urgent care visit	20%	40%
Outpatient mental health/ substance use disorder visit	20%	40%
Acupuncture care, spinal manipulations ²	20%	40%
Maternity care		
Practitioner services	20%	40%
Hospital stay	20%	40%
Hospital inpatient / outpatient services		
Inpatient Care	20%	40%
Skilled nursing facility care (60 days per year)	20%	40%
Outpatient hospital / facility	20%	40%
Outpatient diagnostic x-ray and lab	20%	40%
Advanced imaging (MRI, CT, CAT, PET scans)	20%	40%
Emergency room: facility		20%
Emergency room: physician, lab and other services		20%
Other covered services		
Outpatient rehabilitation (30 sessions per year)	20%	40%
Therapeutic injections	20%	40%
Durable medical equipment / prosthetics	20%	40%
Ambulance service		20%
Home health, hospice, and respite care (limits may apply)	20%	40%
Prescription Medication³		20%

* 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.

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.

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