

2023 Medical plan benefit summary



This summary is for quoting purposes only

Moda Select HDHP_\$5000_EMB

	In-network you pay	Out-of-network you pay ¹
Calendar year costs		
Deductible per member	\$5,000	\$10,000
Deductible per family	\$10,000	\$20,000
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	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 Medication³		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.

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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