

2023 Medical plan benefit summary



This summary is for quoting purposes only

Moda Select POS_ \$3000_ \$5500_ \$25/\$45_ 20%

| | 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 | \$5,500 | \$11,000 |
| Out-of-pocket maximum including deductible per family | \$11,000 | \$22,000 |
| Care and services | | |
| ACA preventive care visit | \$0* | Not Covered |
| PCP office visit ² | \$0* | 40% |
| CirrusMD and OHSU urgent virtual visit | \$0* | N/A |
| Other virtual visit ² | \$0* | 40% |
| Specialist visit | \$45* | 40% |
| Urgent care visit | \$45* | 40% |
| Outpatient mental health/ substance use disorder visit ³ | \$0* | 40% |
| Acupuncture care, spinal manipulations ⁴ | \$25* | 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 | | \$200/20% |
| Emergency room: physician, lab and other services | | 20% |
| Other covered services | | |
| Outpatient rehabilitation (30 sessions per year) | \$45* | 40% |
| Therapeutic injections | 20% | 40% |
| Durable medical equipment (DME)/ prosthetics | 20% | 40% |
| Ambulance service | | 20% |
| Home health, hospice, and respite care (limits may apply) | 20% | 40% |

* Deductible waived.

¹ Out-of-network member responsibility is based on the maximum plan allowance for these services.

² \$25 after the first 3 visits per year age 19+. Virtual care visit and in-office visit limits are combined.

³ \$25 after the first 3 visits per year.

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

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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