Coverage Period: 01/01/2025-12/31/2025
Coverage for: Family | Plan Type: PPO-HDHP

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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 allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined 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 network providers \$3,500 individual / \$7,000 family; for out-of-network providers \$5,000 individual / \$10,000 family.	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. Most in-network <u>preventive care</u> and children's vision care, as well as in and out of network value tier medications are covered before you meet your <u>deductible</u> .	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 <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$6,900 individual / \$13,800 family; for <u>out-of-network providers</u> \$10,000 individual / \$20,000 family.	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 www.modahealth.com or call 1-888-217-2363 for a list of network providers .	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.
Do you need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

		What You Will 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	0% coinsurance/first 3 in person or virtual visits (combined with MH/SUD), then 20% coinsurance ow coinsurance for CirrusMD virtual visit	50% coinsurance	First 3 visits combined with virtual care, mental health or substance use disorder office visits.
If you visit a health care provider's office or clinic	Specialist visit	20% coinsurance 0% coinsurance for CirrusMD virtual visit \$45 copay/hearing exam visit	50% coinsurance	Office visits by naturopaths, acupuncturists and chiropractors are specialist visits. Naturopathic substances are not covered. 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.	Not covered for most services. 50% coinsurance for remaining services.	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	50% coinsurance	Includes other tests such as EKG, allergy testing and sleep study.
ii you ilave a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	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 Madical	Comisso Vou May	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	
If you need drugs to	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). One copay for each 30-day supply. Prior authorization may be required. Mail order at a Moda	
treat your illness or condition More information	Select tier	\$25 copay/retail prescription, \$75 copay/90-day retail and mail order prescription	\$25 <u>copay</u> /retail prescription	Health designated mail order pharmacy only. \$35 maximum cost share 30-day supply and \$105	
about <u>prescription</u> <u>drug coverage</u> is	Preferred tier	35% coinsurance	35% coinsurance	maximum cost share 90-day supply for insulin, deductible does not apply.	
available at www.modahealth.com/ pdl	Non-preferred tier	50% coinsurance	50% coinsurance	Covers up to a 30-day supply for most specialty. Prior authorization may be required. Moda Health	
	Specialty tier	20% coinsurance for preferred, 50% coinsurance for non- preferred	Not covered	designated pharmacy only. Cost sharing for anticancer medication is 20% coinsurance.	
If you have	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	Prior authorization may be required. Failure to get prior	
outpatient surgery	Physician/surgeon fees	20% coinsurance	50% coinsurance	authorization results in denial.	
	Emergency room care	20% coinsurance	20% coinsurance	In-network deductible and out-of-pocket limit applies.	
If you need immediate medical	Emergency medical transportation	20% coinsurance	20% coinsurance	In-network deductible and out-of-pocket limit apply.	
attention	Urgent care	20% <u>coinsurance;</u> 0% <u>coinsurance</u> for CirrusMD virtual visit	50% coinsurance	None	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	Prior authorization is required for many services.	
	Physician/surgeon fees	20% coinsurance	50% coinsurance	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	Services You May	What You Will Pay		Limitations Evacutions & Other Important	
Event	Need Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% coinsurance/first 3 in person or virtual visits (combined with PCP visits), then 20% coinsurance ow coinsurance for CirrusMD virtual visit	50% <u>coinsurance</u>	First 3 visits combined with virtual care and PCP office visits. Prior authorization is required for some outpatient behavioral health services. Failure to obtain prior authorization results in denial.	
	Inpatient services	20% coinsurance	50% coinsurance	Prior authorization is required. Failure to obtain prior authorization results in denial.	
	Office visits	20% coinsurance	50% coinsurance		
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a copay, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Childbirth/delivery facility services	20% coinsurance	50% coinsurance		
	Home health care	20% coinsurance	50% coinsurance	Calendar year maximum of 140 out-of-network visits.	
If you need help recovering or have	Rehabilitation services	20% coinsurance	50% coinsurance	Calendar year maximum of 30 sessions for outpatient rehabilitation and habilitation; and up to 60 rehabilitation sessions to treat neurologic conditions. Calendar year maximum of 30 days for inpatient rehabilitation and habilitation and 60 days rehabilitation for head or spinal cord injury. Limits apply separately to rehabilitative and habilitative services. Prior authorization may be required. Failure to get prior authorization results in denial.	
other special health needs	Habilitation services	20% coinsurance	50% coinsurance		
	Skilled nursing care	20% coinsurance	50% coinsurance	Calendar year maximum of 60 days.	

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

Common Medical	Sarvinga Vau May	What You Will Pay		Limitations, Exceptions, & Other Important
Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
If you need help recovering or have other special health needs	Durable medical equipment	20% <u>coinsurance</u> ; 67% <u>coinsurance</u> for wigs	50% <u>coinsurance</u> 67% <u>coinsurance</u> for wigs	Includes supplies and prosthetics. Frequency limits apply to some DME. Wigs are covered once per year for hair loss resulting from chemotherapy or radiation therapy. Prior authorization may be required. Failure to obtain prior authorization results in denial.
neeus	Hospice services	20% coinsurance	50% coinsurance	Hospice coverage includes respite care limits of 5 consecutive days and a lifetime maximum of 30 days.
Marana abilda a a da	Children's eye exam	No charge	50% coinsurance	Limited to one eye exam per calendar year for children under age 19. Additional in-network preventive eye screening for children age 3-5 at no cost sharing.
If your child needs dental or eye care	Children's glasses	No charge	50% coinsurance	Coverage limited to one pair of glasses per calendar year for children under age 19.
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment

Acupuncture

- Long-term care
- Naturopathic substances
- Non-emergency care when traveling outside the U.S.

- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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

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.

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

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 on how 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. 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.dfr.oregon.gov.

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 <u>plan</u> 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>	\$3,500
■ Specialist coinsurance	20%
■ 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>	\$3,500	
<u>Copayments</u>	\$10	
Coinsurance	\$1,800	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$5,360	

Managing Joe's Type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

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

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$3,500
Copayments	\$60
Coinsurance	\$600
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$4,180

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

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

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, religion, 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:

Medicare Customer Service, 877-299-9062 (TDD/TTY 711)

Medicaid Customer Service, 888-788-9821 (TDD/TTY 711)

Customer Service for all other plans, 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

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.

Scott White coordinates our nondiscrimination work:

Scott White, Compliance Officer 601 SW Second Ave. Portland, OR 97204 855-232-9111 compliance@modahealth.com

modahealth.com





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 211. -877-605 (الهاتف النصي: 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) 257-605-1-877

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 229-605-777 - (TTY: 711) 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 દશાર્વો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે.1-877-605-3229 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອ ດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍຄ່າ. 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)

ត្រូវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយ ត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដោយ ឥតគិតថ្លៃ គឺមានផ្ដល់ជូនលោកអ្នក។ សូមទូរស័ព្ទ ទៅកាន់លេខ 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.

โปรดทราบ: หากคุณพูดภาษาไทย คุณ สามารถใช้บริการช่วยเหลือด้านภาษา ได้ฟรี โทร 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)