

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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/texas or by calling 1-844-827-6571. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-844-827-6571 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For <u>network providers</u> \$2,500 individual / \$5,000 family. <u>Out-of-network providers</u> are not covered.	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 <u>deductible</u> ?	Yes. In-network <u>preventive care</u> , primary care, <u>specialist</u> , <u>urgent care</u> , virtual visits, outpatient mental health and substance use disorder services, outpatient rehabilitation and habilitation, adult and children's eye exams, as well as most in and out of <u>network</u> prescription 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</u> <u>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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	For <u>network providers</u> \$6,350 individual / \$12,700 family. <u>Out-of-network providers</u> are not covered.	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 <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges, expenses incurred due to brand substitution, prior authorization penalties and health care this <u>plan</u> 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 <u>https://www.modahealth.com/ProviderSearch?produc</u> <u>tCategory=medical&amp;selectedNetwork=Moda%20Sele</u> <u>ct&amp;state=TX</u> or call 1-844-827-6571 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider</u> <u>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 <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important
Common Medical Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Primary care visit to treat an injury or illness	\$35 <u>copay</u> /office visit, \$25 <u>copay</u> /virtual care visit, No charge/CirrusMD virtual visit; <u>deductible</u> does not apply	Not covered	None
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	<ul> <li>\$70 copay/office visit,</li> <li>\$25 copay/virtual care visit,</li> <li>No charge/CirrusMD virtual visit;</li> <li>\$10 copay/adult eye exam,</li> <li>\$45 copay/hearing exam visit;</li> <li>deductible does not apply</li> </ul>	Not covered	One adult eye exam every year. One hearing exam every year.
	Preventive care/screening/ immunization	No charge for most services. \$35 <u>copay</u> /visit, <u>deductible</u> does not apply or 35% <u>coinsurance</u> for remaining services.	Not covered	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.
	<u>Diagnostic test</u> (x- ray, blood work)	35% coinsurance	Not covered	Includes other tests such as EKG, allergy testing and sleep study. <u>Prior authorization</u> may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$500.
lf you have a test	Imaging (CT/PET scans, MRIs)	35% <u>coinsurance</u>	Not covered	Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$500.

	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at	Value drug tier	<ul> <li>\$2 <u>copay</u>/retail prescription,</li> <li>\$6 <u>copay</u>/90-day retail and mail order prescription;</li> <li><u>deductible</u> does not apply</li> </ul>	\$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 <u>copay</u> for each 30-day supply. <u>Prior authorization</u> may be required.	
	Generic drugs (Select tier)	<ul> <li>\$20 <u>copay</u>/retail prescription,</li> <li>\$60 <u>copay</u>/90-day retail and mail order prescription;</li> <li><u>deductible</u> does not apply</li> </ul>	\$20 <u>copay</u> /retail prescription, <u>deductible</u> does not apply	Mail order at a Moda Health designated mail order pharmacy only.	
https://www.modahealth.co m/texas/- /media/Texas/Downloads/S	Preferred brand drug tier	40% <u>coinsurance</u> , <u>deductible</u> does not apply	40% <u>coinsurance</u> , <u>deductible</u> does not apply	specialty. <u>Prior authorization</u> may be required. Moda Health designated pharmacy only.	
hared/Documents/Moda- Texas-Individual-	Non-preferred brand drug tier	50% coinsurance	50% coinsurance	Cost sharing for anticancer medication is 35% coinsurance.	
Formulary.pdf	Specialty drug tier	40% <u>coinsurance</u> for preferred, <u>deductible</u> does not apply; 50% <u>coinsurance</u> for non- preferred;	Not covered	Maximum <u>cost sharing</u> for insulin per 30-day prescription fill is \$25.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	35% coinsurance	Not covered	Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of	
surgery	Physician/surgeon fees	35% coinsurance	Not covered	\$500.	
	Emergency room	50% coinsurance	50% <u>coinsurance</u> in-network <u>deductible</u> applies	None	
If you need immediate medical attention	Emergency medical transportation	35% coinsurance	35% <u>coinsurance</u> in-network <u>deductible</u> applies	None	
	<u>Urgent care</u>	<ul> <li>\$70 <u>copay</u>/office visit,</li> <li>\$25 <u>copay</u>/virtual care visit,</li> <li>No charge/CirrusMD virtual visit;</li> <li><u>deductible</u> does not apply</li> </ul>	Not covered	None	

	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you have a hospital	Facility fee (e.g., hospital room)	35% coinsurance	Not covered	Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of	
stay	Physician/surgeon fees	35% coinsurance	Not covered	\$500.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	<ul> <li>\$35 <u>copay</u>/office visit,</li> <li>\$25 <u>copay</u>/virtual care visit,</li> <li>No charge/CirrusMD virtual visit;</li> <li><u>deductible</u> does not apply.</li> <li>35% <u>coinsurance</u> for other outpatient services</li> </ul>	Not covered	Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$500.	
	Inpatient services	35% coinsurance	Not covered	Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$500.	
	Office visits	35% coinsurance	Not covered	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of services, a <u>copay</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services	
If you are pregnant	Childbirth/delivery professional services	35% coinsurance	Not covered		
	Childbirth/delivery facility services	35% coinsurance	Not covered	described elsewhere in the SBC (i.e., ultrasound).	
	Home health care	35% coinsurance	Not covered	Calendar year maximum of 60 visits	
If you need help recovering or have other special health needs	Rehabilitation services	\$70 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 35% <u>coinsurance</u> for inpatient	Not covered	Include rehabilitation and habilitation services and spinal manipulation. 35 sessions per year. Limits apply separately to rehabilitation and	
	Habilitation services	\$70 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 35% <u>coinsurance</u> for inpatient	Not covered	habilitation. Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$500.	
	Skilled nursing care	35% coinsurance	Not covered	25 days per year	

	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event	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	Durable medical equipment	35% <u>coinsurance</u>	Not covered	Includes supplies and prosthetics. Frequency limits apply to some <u>durable medical equipment</u> (DME). <u>Prior authorization</u> may be required to avoid a penalty of 50% up to a maximum deduction of \$500.	
special health needs	Hospice services	35% <u>coinsurance</u>	Not covered	Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$500.	
If your child needs dental	Children's eye exam	No charge	Not covered	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 <u>cost sharing</u> .	
or eye care	Children's glasses	No charge	Not covered	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:**

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)			
<ul> <li>Abortion (except in the case of a medical emergency of a pregnant woman)</li> </ul>	<ul> <li>Cosmetic surgery (except as required for certain situations)</li> </ul>	<ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	
Acupuncture	Dental care (Adult)	Private-duty nursing	
Bariatric surgery	Infertility treatment	Routine foot care	
Children's dental check-up	Long-term care	Weight loss programs	
	Naturopathic substances		

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
<ul> <li>Chiropractic care, limited to 35 sessions per year, combined with physical, occupational, and speech therapies</li> </ul>	<ul> <li>Hearing aids, limited to one hearing aid per ear every three years</li> </ul>	<ul> <li>Routine eye care (Adult), limited to one eye exam per year</li> </ul>		

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 <a href="http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa">http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</a>, Texas Department of Insurance, 1-800-578-4677 or <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>, or contact Moda Health at 1-844-827-6571. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="https://www.HealthCare.gov">Health Insurance Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">https://www.HealthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Moda Health at 1-844-827-6571 or Texas Department of Insurance at <u>http://www.tdi.texas.gov</u>.

#### 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? Not Applicable.

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 844-827-6571. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 844-827-6571. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 844-827-6571.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

### 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>	\$2,500
Specialist copayment	\$70
Hospital (facility) coinsurance	35%
Other <u>coinsurance</u>	35%

### This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
Deductibles	\$2,500	
Copayments	\$10	
<u>Coinsurance</u>	\$3,500	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$6,060	

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-
controlled condition)

The plan's overall deductible	\$2,500
Specialist copayment	\$70
Hospital (facility) coinsurance	35%
Other <u>coinsurance</u>	35%
This FXAMPI F event includes servi	cas lika:

#### This EXAMPLE event includes services like:

Primary care physicianoffice visits (includingdisease education)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)

Total Example Cost	\$5,600

## In this example, Joe would pay:

Cost Sharing	
Deductibles	\$400
Copayments	\$300
Coinsurance	\$1,700
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,420

### **Mia's Simple Fracture**

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

The plan's overall deductible	\$2,500
Specialist copayment	\$70
Hospital (facility) coinsurance	35%
Other coinsurance	35%

#### 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
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#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$2,300
Copayments	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,600

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, 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 Customer Service at:

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

## Dave Nesseler-Cass coordinates our nondiscrimination work:

Dave Nesseler-Cass, Chief Compliance Officer 601 SW Second Ave. Portland, OR 97204 855-232-9111 compliance@modahealth.com

## 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.



ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 888-217-2363 (TTY: 711).

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hổ trợ ngôn ngữ miễn phí cho bạn. Gọi 888-217-2363 (TTY:711)

注意:如果您說中文,可得到免費語言幫助服務。請致電888-217-2363(聾啞人專用:711)

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 888-217-2363 (TTY:711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 888-217-2363 (TTY: 711)

> تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجامًا. اتصل برقم 888-217-2363 (الهاتف النصبي: 711)

بولتے ہیں تو (URDU) تو حب دیں: اگر آپ اردو لسانی اعب نت آپ کے لیے بلا معداد ضب دستیاب پر کال کریں (TTY: 711) 2363-217-888 ہے۔

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 888-217-2363 (текстовый телефон: 711).

ATTENTION : si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 888-217-2363 (TTY : 711)

> توجه: در صورتی که به فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما موجود است. با 2363-217-888 (TTY: 711) تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 888-217-2363 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistenzdienste zur Verfügung. Rufen sie 888-217-2363 (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。 888-217-2363 (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 દર્શાવો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે. 888-217-2363 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການ ຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ ເສັຍຄ່າ. ໂທ 888-217-2363 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 888-217-2363 (TTY: 711)

ATENȚIE: Dacă vorbiți limba română, vă punem la dispoziție serviciul de asistență lingvistică în mod gratuit. Sunați la 888-217-2363 (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 888-217-2363 (TTY: 711)

ត្រវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយ ត្រ័វការសេវាកម្មជំនួយផ្នែកភាសាដោយ ឥតគិតថ្លៃ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្វ ទៅកាន់លេខ 888-217-2363 (TTY: 711)

HUBACHIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 888-217-2363 (TTY:711) tiin bilbilaa.

โปรดหราบ: หากคุณพูดภาษาไหย คุณ สามารถใช้บริการช่วยเหลือด้านภาษา ได้ฟรี โหร 888-217-2363 (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 888-217-2363 (TTY: 711)

IPANGAG: Nu agsasaoka iti Ilocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 888-217-2363 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 888-217-2363 (obsługa TTY: 711)



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