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Medical benefits

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

	Moda Health PPO		What you should know
	In-network	Out-of-network	
Monthly plan premium	You pay \$24 per month.		You must continue to pay your Medicare Part B premium.
Deductibles	This plan does not have a deductible.		
Maximum out-of-pocket responsibility <i>Does not include prescription drugs</i>	Your yearly limit(s) in this plan: \$3,900 for combined in-network and out-of-network.		If you reach the limit on your out-of-pocket costs, we will pay the full cost for your covered hospital and medical services for the rest of the calendar year. Please note that you will still need to pay your monthly premiums and cost sharing for your Part D prescription drugs.
Inpatient hospital coverage	You pay a \$350 copay per day for days 1 through 5. You pay nothing per day for days 6 and beyond.	You pay a \$450 copay per day for days 1 through 5. You pay nothing per day for days 6 and beyond.	Prior authorization is required.
Outpatient hospital coverage			
Ambulatory surgical center	You pay a \$200 copay per visit.	You pay a \$300 copay per visit.	Prior authorization is required.
Outpatient surgery	You pay a \$200 copay per visit.	You pay a \$300 copay per visit.	Prior authorization is required.
Doctor visits			
Primary care provider (PCP)	You pay a \$20 copay per visit.	You pay a \$20 copay per visit.	
Specialists	You pay a \$35 copay per visit.	You pay a \$35 copay per visit.	
Preventive care	You pay nothing.	You pay 30% of the cost.	Any additional preventive services approved by Medicare during the contract year will be covered.
Emergency care	You pay a \$65 copay per visit.	You pay a \$65 copay per visit.	If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care and your copay is waived. See the "Inpatient Hospital Coverage" section of this booklet for other costs.

Medical benefits (continued)

	Moda Health PPO		What you should know
	In-network	Out-of-network	
Urgently needed services	You pay a \$35 copay per visit.	You pay a \$35 copay per visit.	If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for urgently needed services. See the "Inpatient Hospital Coverage" section of this booklet for other costs.
Diagnostic services/labs/imaging			Prior authorization is required.
Diagnostic radiology services (e.g. MRIs, CT scans)	You pay 20% of the cost.	You pay 30% of the cost.	
Diagnostic tests and procedures	You pay nothing.	You pay nothing.	
Lab services	You pay nothing.	You pay nothing.	
Outpatient x-rays	You pay 20% of the cost.	You pay 30% of the cost.	
Hearing services <i>Exam to diagnose and treat hearing and balance issues</i>	You pay a \$25 copay per visit.	You pay a \$25 copay per visit.	Routine hearing exam and hearing aids are through TruHearing. Please note this cost sharing does not count toward your out-of-pocket maximum.
Routine hearing exam for hearing aids	You pay a \$45 copay per visit.	N/A	
Hearing aids	You pay \$699 or \$999 for each hearing aid.	N/A	
Dental services <i>Medicare-covered only</i>	You pay a \$35 copay per visit.	You pay a \$35 copay per visit.	Prior authorization is required in-network. This benefit does not include dental services for care, treatment, filling, removal or teeth replacement.

Medical benefits (continued)

	Moda Health PPO		What you should know
	In-network	Out-of-network	
Preventive and comprehensive dental	\$500 combined maximum benefit each plan year		
Vision Services Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening)	You pay nothing.	You pay 0-30% of the cost.	This benefit does not cover refraction services.
Eyeglasses or contact lenses after cataract surgery	You pay nothing.	You pay nothing.	
Routine eye exam (1 per year)	You pay nothing.	N/A	Routine eye exam and vision hardware are through VSP Advantage network providers only. Please note this cost sharing does not count toward your out-of-pocket maximum.
Vision hardware (every 2 years)	You pay nothing.	N/A	
Mental health services Outpatient group therapy visit	You pay a \$20 copay per visit.	You pay a \$20 copay per visit.	
Outpatient individual therapy visit	You pay a \$20 copay per visit.	You pay a \$20 copay per visit.	
Skilled nursing facility (SNF)	You pay nothing per day for days 1 through 20. You pay a \$150 copay per day for days 21 through 100.	You pay nothing per day for days 1 through 20. You pay a \$150 copay per day for days 21 through 100.	Your plan covers up to 100 days in a skilled nursing facility. Prior authorization is required in-network.
Physical therapy	You pay a \$35 copay per visit.	You pay a \$35 copay per visit.	Prior authorization is required in-network.

Medical benefits (continued)

	Moda Health PPO		What you should know
	In-network	Out-of-network	
Ambulance	You pay a \$100 copay.	You pay a \$100 copay.	Copay applies for each one-way trip.
Transportation	Not covered.	Not covered.	
Medicare Part B drugs	You pay 20% of the cost. <i>This plan does not cover Part D prescription drugs.</i>	You pay 25% of the cost. <i>This plan does not cover Part D prescription drugs.</i>	Prior authorization is required in-network.
Podiatry services	You pay a \$35 copay per visit.	You pay a \$35 copay per visit.	
Medical equipment/supplies Durable medical equipment (wheelchairs, oxygen, etc.)	You pay 20% of the cost.	You pay 25% of the cost.	Prior authorization is required in-network.
Diabetes monitoring supplies	You pay nothing.	You pay nothing.	
Diabetes self-management training	You pay nothing.	You pay 30% of the cost.	
Therapeutic shoes or inserts	You pay 20% of the cost.	You pay 25% of the cost.	Prior authorization is required in-network. This benefit only covers Medicare-covered therapeutic shoes and inserts.
Prosthetic devices (braces, artificial limbs, etc.) and related medical supplies	You pay 20% of the cost.	You pay 25% of the cost.	Prior authorization is required in-network.

Medical benefits (continued)

	Moda Health PPO		What you should know
	In-network	Out-of-network	
Wellness program	You pay nothing.	N/A	With the Silver&Fit® program you may choose to work out in a fitness facility or in the comfort of your own home with access to home fitness kits (up to 2 kits per benefit year).
Chiropractic services <i>We only cover manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position).</i>	You pay a \$20 copay per visit.	You pay a \$20 copay per visit.	
Home health care	You pay nothing.	You pay nothing.	Prior authorization is required in-network.
Dialysis services	You pay 20% of the cost.	You pay 20% of the cost.	Prior authorization is required in-network.

Part D prescription drugs

	Moda Health PPO	What you should know
Deductible*	N/A	N/A
Initial coverage stage	This plan does not cover Part D prescription drugs.	N/A
Tier 1 <i>(Preferred generic)</i>		
Tier 2 <i>(Generic)</i>		
Tier 3 <i>(Preferred brand)</i>		
Tier 4 <i>(Non-preferred brand)</i>		
Tier 5 <i>(Specialty tier)</i>		
Tier 6 <i>(Vaccine)</i>		

Optional supplemental benefits

You must pay an extra premium each month for these benefits

	Moda Health Extra Care
How much is the monthly premium?	Additional \$6 per month. You must keep paying your Medicare Part B premium and your monthly plan premium. You can find your monthly plan premium on pages four and five.
What benefits are included?	Benefits include naturopathic services, chiropractic services and acupuncture.
How much is the deductible?	This benefit does not have a deductible.
Is there a limit on how much the plan will pay?	Our plan pays up to \$500 every year. You pay 50% of the allowed cost for these services until the plan maximum of \$500 for all services combined is met, then you pay 100% of the cost.

Additional information

This information is not a complete description of benefits. Call Member Services at 1-877-299-9062 for more information or visit us at www.modahealth.com/medicare.

If you are not a member of this plan, call toll-free 1-888-217-2375.

TTY users, call 711.

From October 1 to March 31, you can call us 7 days a week from 7:00 a.m. to 8:00 p.m. Pacific Time.

From April 1 to September 30, you can call us Monday through Friday from 7:00 a.m. to 8:00 p.m. Pacific Time.

Service area and eligibility requirements:

Moda Health Medicare Advantage plans are PPO plans with a Medicare contract. To join Moda Health Medicare Advantage plan you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes the following counties in Oregon: Baker, Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Gilliam, Grant, Harney, Hood River, Jackson, Jefferson, Josephine, Klamath, Lake, Lane, Lincoln, Linn, Malheur, Marion, Morrow, Multnomah, Polk, Sherman, Tillamook, Umatilla, Union, Wallowa, Wasco, Washington, Wheeler, and Yamhill.

Out-of-network/non-contracted Medicare providers are under no obligation to treat Moda Health Medicare Advantage members, except in emergency situations. Please call our Member Services number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

How to obtain additional materials

You can search our online provider and pharmacy directory by clicking on the “Find Care” link on our website, www.modahealth.com/medicare. Or, call us and we will send you a copy of the provider and pharmacy directories.

This booklet gives you a summary of what we cover and what you pay. It doesn’t list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, visit our website at www.modahealth.com/medicare or call us and ask for the “Evidence of Coverage.”

If you want to know more about the coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

This document is available in large print.

Moda Health Plan, Inc. is a PPO and PDP with a Medicare contract. Enrollment in Moda Health Plan, Inc. depends on contract renewal.



Pre-enrollment checklist

Moda Health Medicare Advantage plans

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a member services representative at 1-877-299-9062.

Understanding the benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit modahealth.com/medicare or call 1-877-299-9062 to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding important rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/coinsurance may change on January 1, 2021.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher copayment for services received by non-contracted providers.



Moda does not discriminate

Moda, Inc. follows 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:

Medicare Customer Service,
877-299-9062 (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, 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.

Dave Nessler-Cass coordinates our nondiscrimination work:

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

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）

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY: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)

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 1-877-605-3229 (текстовый телефон: 711).

تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجاناً. اتصل برقم (الهاتف النصي: 711) 1-877-605-3229

ATANSYON: Si ou pale Kreyòl Ayisyen, nou ofri sèvis gratis pou ede w nan lang ou pale a. Rele nan 1-877-605-3229 (moun ki itilize sistèm TTY rele : 711)

ATTENTION : si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 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)

ATENÇÃO: Caso fale português, estão disponíveis serviços gratuitos de ajuda linguística. Telefone para 1-877-605-3229 (TERMINAL: 711)

ATTENZIONE: Se parla italiano, sono disponibili per lei servizi gratuiti di assistenza linguistica. Chiamare il numero 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（TTY、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。

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistentendienste zur Verfügung. Rufen sie 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 تماس بگیرید. (TTY: 711) 1-877-605-3229

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (TTY: 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)

โปรดทราบ: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือด้านภาษาได้ฟรี โทร 1-877-605-3229 (TTY: 711)

ត្រូវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្ទទៅកាន់លេខ 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.

Important plan information



601 S.W. Second Ave.
Portland, OR 97204-3154
www.modahealth.com/medicare

Health plans in Oregon and Alaska provided by Moda Health Plan, Inc.