

2023



Choose a better experience
with your **health insurance**

Medicare Supplement plan | PHIP





*Welcome to Moda Health,
the place you go when
you want more than a
health plan – because
better health is about
so much more than
just the plan details.*



Table of contents

■ Medical plan	
Network	4
Why a supplement plan?	6
Benefit tables	7
Value-added benefits	12
■ Pharmacy plan	
Part D pharmacy benefits	13
■ Member care resources	
Online health tools	14
■ Tips and terms	
Glossary	16

A partnership you can *trust*

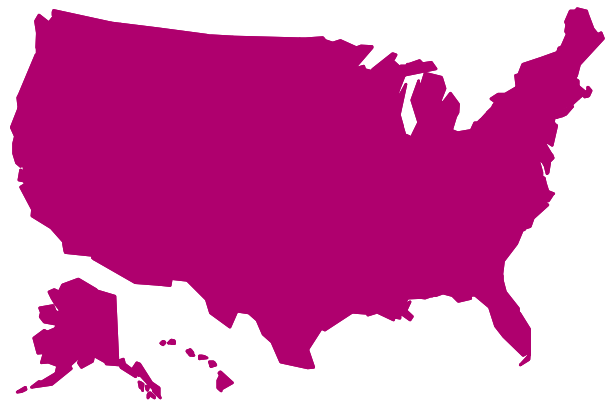
For 30 years, Moda Health has been offering Medicare Supplement plans to PERS members. We are proud to provide you with enhanced benefits that go beyond what Original Medicare covers. Founded in 1955 and based in Oregon, Moda Health has a long tradition of flexibility and responsive service. In that spirit, our Moda Health Medicare Supplement plan offered through PHIP gives you the choice and service you deserve. This plan is affordable, easy to understand and administered by experienced healthcare professionals.

Travel with peace of mind

Our Medicare Supplement plan ensures your coverage is with you when you travel anywhere in the United States. We allow you to choose any Medicare-approved physician throughout the country. By selecting the Moda Health Medicare Supplement plan, you can feel secure that where Medicare coverage ends, your supplement plan coverage begins.

How do I find a provider?

Visit [Medicare.gov](https://www.Medicare.gov) to find Medicare providers in your area.



Nationwide coverage

With the Moda Health Medicare Supplement plan, you may see Medicare providers anywhere in the U.S. and U.S. territories.



Explore Medicare Supplement coverage

Why should I have a supplement plan?

Medicare is your primary source for medical and hospital insurance. When you choose the Moda Health Medicare Supplement plan, you get enhanced benefits that go beyond what Medicare covers.

Original Medicare is your primary insurance:



Part A (hospital insurance)



Part B (medical insurance)



Moda Health Medicare Supplement gives you **enhanced benefits**:



No copays or coinsurance*



Medicare pays 80%,
Moda pays 20%
for Medicare-covered services*

Flexibility to see any Medicare
provider nationwide



Includes additional value-
added services and discounts

No referrals required

No Primary Care Physician
(PCP) requirements

*For full benefit details and limitations, visit modahealth.com/pers



Moda Health Medicare Supplement plan

 Medicare Part A		Medicare pays	Plan pays	 You pay
Hospitalization¹		<i>Semi-private room and board, general nursing and miscellaneous services and supplies</i>		
First 60 days	All but \$1,600	\$1,600 (Part A deductible)	\$0	
61st through 90th day	All but \$400 per day	\$400 per day	\$0	
91st day and after: While using 60 lifetime reserve days	All but \$800 per day	\$800 per day	\$0	
Once lifetime reserve days are used:				
Additional 365 days	\$0	100% of Medicare-eligible expenses	\$0 ²	
Beyond the additional 365 days	\$0	\$0	All costs	
Skilled nursing facility care¹		<i>You must meet Medicare's requirements, including three inpatient hospital days, prior to entering a Medicare-approved skilled nursing facility within 30 days of hospital stay</i>		
First 20 days	All approved amounts	\$0	\$0	
21st through 100th day	All but \$200 per day	Up to \$200 per day	\$0	
101st day and after	\$0	\$0	All costs	
Hospice care		<i>Available as long as your doctor certifies you are terminally ill and you elect to receive these services</i>		
	All but limited coinsurance for outpatient drugs and inpatient respite care	Up to \$5 per outpatient prescription for pain and symptom management; 5% of the Medicare approved amount for inpatient respite care	\$0	



¹ A benefit period begins on the first day you receive services as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

² Notice: When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid up to an additional 365 days as provided in the policy's "core benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Moda Health Medicare Supplement plan (continued)



 Medicare Part B	Medicare pays	Plan pays	 You pay
Part B deductible	\$0	\$0	\$226
After Part B deductible has been met			
Medical expenses	<i>In or out of the hospital and outpatient hospital treatment, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests and durable medical equipment</i>		
Remainder of Medicare-approved amounts	80%	20%	\$0
Part B excess charges (above Medicare approved amounts)	\$0	100%	\$0
Blood			
First three pints	\$0	100%	\$0
Additional amounts	80%	20%	\$0
Clinical laboratory services – blood tests			
For diagnostic services	100%	\$0	\$0

Moda Health Medicare Supplement plan (continued)

 Medicare Parts A and B	Medicare pays	Plan pays	 You pay
Home healthcare Medicare-approved services			
Medically necessary skilled-care services and medical supplies	100%	\$0	\$0
Durable medical equipment			
Remainder of Medicare-approved amounts	80% after Part B deductible is met	20% after Part B deductible is met	\$0 after Part B deductible is met



Moda Health Medicare Supplement plan (continued)

 Emergency and travel benefits	Medicare pays	Plan pays	 You pay
After the Part B deductible has been met			
Anywhere in the United States			
Urgent care	80%	20%	\$0
Emergency room	80%	20%	\$0
Ambulance – ground or air	80%	20%	\$0
Outside the United States coverage limited to \$50,000 per member (lifetime)			
Urgent care	0%	80%	20%
Emergency room	0%	80%	20%
Ambulance – ground or air	0%	80%	20%

Hearing benefits through TruHearing		
Services	Cost sharing	Details
Hearing aid exam	\$0 copayment	One per year
Hearing aids	\$399 copayment per aid for TruHearing Advanced Hearing Aids \$699 copayment per aid for TruHearing Premium Hearing Aids	Two TruHearing Advanced or Premium hearing aids every year (one per ear)

Hearing benefits offered through TruHearing include \$399 and \$699 hearing aid options, and one routine hearing exam from a TruHearing provider (per calendar year) with a \$0 copay. A rechargeable model option is also available at no additional cost.

Coverage also includes a worry-free purchase with a 60-day trial and 3-year warranty. You can find more information in your Member Handbook, or by calling TruHearing at 833-718-5798.

Vision benefits through VSP

Services	Cost sharing
<p>Well Vision Exam One exam per calendar year</p>	<p>VSP Advantage network \$15 copayment</p> <p>Out-of-network Up to \$45 reimbursement of the exam cost</p>
<p>Lenses, lens enhancements, frames</p>	<p>VSP Advantage network Up to \$200 allowance every 2 calendar years. A 20% discount is applied prior to the allowance</p> <p>Out-of-network Up to \$200 reimbursement every 2 calendar years</p>
<p>Contacts Contacts and contact lens exam (fitting and evaluation)</p>	<p>VSP Advantage network Up to \$200 allowance every 2 calendar years. A 15% discount off the contact lens exam is applied prior to the allowance</p> <p>Out-of-network Up to \$200 reimbursement every 2 calendar years</p>

Access to high-quality eye care and eyewear is through VSP Vision Care. The plan covers vision exams and corrective lenses and frames.

You can find more information in your Member Handbook, or by calling VSP at 800-877-7195.

This policy may not fully cover all of your medical costs. Neither Moda Health nor its agents are connected with Medicare. This does not give all of the details about Medicare coverage. For a complete description of Medicare benefits, contact your local Social Security office, or refer to the “Medicare & You 2023” handbook online at [medicare.gov](https://www.medicare.gov) or by calling 800-633-4227.

This is a benefit summary only. For a more detailed description of benefits, please refer to your Member Handbook, which you can access through modahealth.com/pers.

Value-added services and *discounts*

Gym membership

Enjoy gym membership and wellness resources from the Silver&Fit® program. This benefit includes:

- Access to over 15,000 participating fitness studios and fitness centers nationwide at no cost.
- Your choice of one Home Fitness Kit per calendar year which includes options such as a Wearable Fitness Tracker Kit, a Yoga Kit, or a Strength Kit.
- Access to on-demand workout videos, including classes on the Silver&Fit Facebook and YouTube pages.
- Healthy Aging Coaching sessions by phone, video or chat with a trained coach where you can discuss topics like exercise, nutrition, social isolation, and brain health.
- Customized Workout Plans to help you start an exercise routine.
- The Well-Being Club for member connection, exclusive articles and videos, and live-streaming classes and events.
- A Premium network option that includes access to additional fitness locations, including yoga and Pilates studios, for an additional fee through the Silver&Fit program.

Your fitness center must be participating in the Silver&Fit program for this benefit to apply. To learn more, visit silverandfit.com or call 877-427-4788.



Health and wellness services from ChooseHealthy™

- Discounts of up to 55% on popular health and fitness brands, including Garmin®, Vitamix®, PRO Compression® and Fitbit®
- Savings of up to 25% on services including acupuncture, chiropractic, physical therapy, therapeutic massage, occupational therapy, nutrition and podiatry. You will need to see providers who are in the ChooseHealthy network.
- Access to no-cost online health classes

To access these services, log in to your Member Dashboard account at modahealth.com/pers or call 877-335-2746 to learn more.



Travel Assist

Receive travel assistance when more than 100 miles from home, through Assist America. You can call Assist America for emergency medical assistance and much more, including:



- Medical consultations
- Foreign hospital admission help
- Prescription assistance

Learn more at assistamerica.com, or contact Assist America at 800-304-4585.

Part D Pharmacy *benefits*

Moda Health has over 63,000 participating pharmacies nationwide, giving you a vast number of pharmacies to choose from.

Did you know you can get a 93-day supply of Tier 1 (preferred generic) or Tier 2 (generic) medications through our mail order program for only 2x the copay, instead of 3x at your retail pharmacy? Call us toll-free at 888-786-7509 for more information. We're here to help.

	 You pay			
	1-31 day supply	32-62 day supply	63-93 day supply	
	Retail pharmacy and mail order	Retail pharmacy and mail order	Retail pharmacy	Mail order
Tier 1 Preferred generics	Up to an \$8 copay	Up to a \$16 copay	Up to a \$24 copay	Up to a \$16 copay
Tier 2 Generics	Up to a \$15 copay	Up to a \$30 copay	Up to a \$45 copay	Up to a \$30 copay
Tier 3 Preferred brands	40% up to a \$250 max	40% up to a \$500 max	40% up to a \$750 max	
Tier 4 Non-preferred brand	40% up to a \$250 max	40% up to a \$500 max	40% up to a \$750 max	
Tier 5 Specialty	40% up to a \$250 max	NA	NA	
Tier 6 Part D covered vaccines	\$0	NA	NA	

For 2023, the calendar year out-of-pocket maximum for the Part D prescription drug benefit is \$7,400 per member.

To learn more, access our formulary at modahealth.com/pers/pharmacy



Member care resources

Tools for your *health* *journey*

Your plan comes with programs, care teams, tools and resources designed to help you manage your well-being. Using your Member Dashboard, you can locate a pharmacy near you, work with health coaches, compare medication prices, view your explanation of benefits and more.

Simply log in to your Member Dashboard at modahealth.com/memberdashboard to use these care resources to be your healthy best!



Prescription price check

See prescription medication costs and how much you would pay at an in-network pharmacy.

You can also compare pricing estimates from various in-network pharmacies and see generic and lower-cost options to discuss with your doctor.



Health coaching

Need a hand with your health? A Moda Health coach will use evidence-based practices to help you set goals and feel your best. To contact a health coach by phone, call us toll-free at 855-466-7155 (TTY users, please dial 711). Email a health coach at healthcoachteam@modahealth.com.



Care coordination and case management

When you're sick, need hospitalization, surgery, or are seriously injured, we'll give you support – so you can focus on healing. Our care coordinators and case managers can help you understand and utilize all of your benefits, communicate with your providers, arrange care ordered by your provider, and help you find community resources.



Nurse advice line

Need quick advice? You can use our Nurse Advice Line to talk with a registered nurse about any health matter, 24/7, 365 days a year at no cost. The nurse will give you advice about treatment, which may include a home remedy or seeking other care.

Please call 800-501-5046 to talk with a registered nurse. TTY users, dial 711. Your call will always be confidential.

Healthcare lingo *explained*

We realize that health plans can be confusing, so we've made a glossary to help you understand some healthcare lingo.

Coinsurance

The percentage you normally pay for a covered healthcare service after you meet your deductible. With the Moda Health Medicare Supplement plan, once your Part B deductible is met, Medicare pays 80% coinsurance for Medicare covered services, and the plan pays the remaining 20% coinsurance.

Copay (copayment)

The fixed amount you pay for a specific covered healthcare service, product or treatment, usually at the time of receiving it.

Formulary

A list of covered prescription drugs.

Medicare Part A deductible

The amount normally due upon first admission to a hospital in each benefit period, before benefits are available under Part A of Medicare.

Medicare Part B deductible

The amount a you must pay each calendar year before Medicare pays benefits for Medicare Part B expenses.

Member Handbook

Describes what is covered and how your plan works.



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 the following numbers (depending on the coverage you have):

Medicare Customer Service,
800-962-1533

Pharmacy Customer Service,
888-786-7509

Dental Customer Service,
844-827-7379

If you think we did not offer these services or discriminated, you can file a written complaint. Please mail or fax it to:

Moda Health Plan, Inc.
Attention: Appeal Unit
601 SW Second Ave.
Portland, OR 97204
Fax: 503-412-4003

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

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.

Moda Health Plan, Inc. is a PPO and PDP with Medicare contracts. Enrollment in Moda Health Plan, Inc. depends on contract renewal. 1604 (07/21)



ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 888-786-7509 (TTY: 711).

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 888-786-7509 (TTY:711)

注意：如果您說中文，可得到免費語言幫助服務。請致電888-786-7509（聾啞人專用：711）

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 888-786-7509 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 888-786-7509 (TTY: 711)

تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم (الهاتف النصي: 711) 888-786-7509

بولتے ہیں تو (URDU) توجہ دیں: اگر آپ اردو سانی اعانت آپ کے لیے بلا معاوضہ دستیاب پر کال کریں 888-786-7509 (TTY: 711) ہے۔

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 888-786-7509 (текстовый телефон: 711).

ATTENTION : si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 888-786-7509 (TTY : 711)

توجه: در صورتی که به فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما موجود است. با (TTY: 711) 888-786-7509 تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 888-786-7509 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistentendienste zur Verfügung. Rufen sie 888-786-7509 (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。888-786-7509 (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。

અગત્યનું: જો તમે (ભાષાંતર કરેલ ભાષા અહીં દર્શાવો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે. 888-786-7509 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍຄ່າ. ໂທ 888-786-7509 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 888-786-7509 (TTY: 711)

ATENȚIE: Dacă vorbiți limba română, vă punem la dispoziție serviciul de asistență lingvistică în mod gratuit. Sunați la 888-786-7509 (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 888-786-7509 (TTY: 711)

ត្រូវចងចាំ: បើអ្នកនិយាយភាសាខ្មែរ ហើយ ត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដោយ ឥតគិតថ្លៃ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្ទ ទៅកាន់លេខ 888-786-7509 (TTY: 711)

HUBACHIIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 888-786-7509 (TTY:711) tiin bilbilaa.

โปรดทราบ: หากคุณพูดภาษาไทย คุณ สามารถใช้บริการช่วยเหลือด้านภาษา ได้ฟรี โทร 888-786-7509 (TTY: 711)

FA'UTAGIA: Afai e te tautala i le gagana Samoa, o loo avanoa fesoasoani tau gagana mo oe e le totogia. Vala'au i le 888-786-7509 (TTY: 711)

IPANGAG: Nu agsasaoka iti llocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 888-786-7509 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 888-786-7509 (obsługa TTY: 711)

Questions? *We're here to help.*

Medical questions for the Moda Health Medicare Supplement plan:

Toll-free: 800-962-1533 | (TTY): 711

Customer service is available from 7:30 a.m. to 5:30 p.m. Pacific Time, Monday through Friday. Calls are forwarded to voicemail on Saturdays, Sundays and holidays and are returned the next business day.

Moda Health Pharmacy Program:

Toll-free: 888-786-7509 | (TTY): 711

Pharmacy customer service is available from 7:00 a.m. to 8:00 p.m. Pacific Time, seven days a week from October 1 to March 31. After March 31, calls are forwarded to voicemail on Saturdays, Sundays and holidays and are returned the next business day.

PERS Health Insurance Program (PHIP):

In Portland: 503-224-7377

Toll-free: 800-768-7377 | (TTY): 711

Customer service is available from 7:30 a.m. to 5:30 pm, Monday through Friday. Calls are forwarded to voicemail on Saturdays, Sundays and holidays and are returned the next business day.

Learn more at modahealth.com/pers



These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines. Health plans provided by Moda Health Plan, Inc.