

Experience better with Moda Health

Alaska 2022 | 51+ employees



moda
HEALTH

 DELTA DENTAL®

We're committed to making healthcare work better for everyone.

We realize that truly standing by this commitment means understanding that this goal isn't one of equality – it's one of equity. It means truly seeing our members, hearing their unique needs, and acknowledging that those unique needs are often directly tied to systemic disparities that exist in not only the communities we serve, but also throughout our entire country. And paramount to being empowered with this knowledge, it means doing everything we can to understand how to participate in building a more just society.

As a company, we have been working for many years to forge ways that weave the pillars of DEI into everything we do.

Diversity:

We value, respect and celebrate people of all backgrounds, identities, and abilities and actively seek to identify how uniqueness makes us better.

Equity:

We strive to understand the underlying causes of outcome disparities and actively work toward increasing justice and fairness in our processes, procedures and systems – both within our company and within our communities.

Inclusion:

We are committed to creating environments wherein every individual has an equal opportunity to belong and can be recognized for their inherent worth and dignity.

Social injustices have served as a reminder of how crucial it is for these elements to be a measure in doing right by our employees and communities. Crises that disproportionately affect communities of color and other marginalized groups continue to leave us feeling helpless at times. But at our core, we believe that with a new day comes the opportunity to be better – to work harder and faster to create measurable change.

Through this lens, continuing to establish equity within our own walls is crucial. By not just building a more diverse workforce, but also by supporting that workforce through inclusion, education, and opportunity. And by creating spaces that allow for crucial conversations and transparency at all levels.

We fully embrace these efforts that will better equip us to support our communities. We know these goals will not be achieved overnight, but they are achievable and we are committed.

We will be better. We will do better. It is the right thing to do and we expect it of ourselves.



Welcome to Moda Health Plan, Inc. and Delta Dental of Alaska, the place your clients go when they want to experience better – better people, better plans, better services and better health.



Table of contents

■ Why Moda Health	
Overview	4
Choosing a plan	6
Funding types	7
Medical networks	10
■ Benefit tables	
Overview	12
■ Pharmacy services	
Overview	36
■ Dental benefit overview	
Overview	38
Dental networks	44
■ Vision	
Overview	46
■ Online tools	
Overview	50
■ Wellbeing	
Overview	52
Member support	54
Care management	56
Condition and disease management	58
Wellness management	60
Financial management	62

Making healthcare work better *for everyone*

In 1955, a group of dentists recognized that not everyone across our country were getting access to the right dental treatment. So, they decided to work together to help support families with their dental and health needs. That is the origin of Moda, Inc. and the Delta Dental Plan Association. With operations in Oregon, Alaska, Texas and Washington, we distinguish ourselves through service excellence and by providing value through insurance and business solutions.

Since our inception, we have been a driving force of healthcare evolution, offering members innovative and evidence-based health plans, diverse provider networks, member-centric programs and compassionate customer service. Today, we are a multi-faceted organization serving 1.5 million members through a full line of medical, dental and pharmacy plans, including individual plans, Medicare plans, employer group plans and government-sponsored plans.

Since 2005, Moda Health has been committed to setting and meeting high quality of care standards to enhance the health of employees based in Alaska, improve service experiences, and reduce costs. Our ultimate goal is to create better outcomes for all the lives we touch through our wide variety of benefit plans and services.

Advancing the health and well-being of our customers

Driven by the idea that there is always a better way to deliver care, Moda Health is dedicated to advancing the health and well-being of people in all communities. Our health plans are designed to support your clients' employee population, giving them access to the tools and resources that help them to get the most out of their medical benefits and pharmaceutical care. Plus, with access to Delta Dental, members have access to over 154,000 dentists nationwide through one of the largest dental networks in the country.



Choosing a plan

It's important that your clients find a health plan that provides affordable, quality care whenever their employees need it. They offer your clients more choices to help them pick the right plan for their group.

You can choose from a range of plans to find the right balance between budget and the healthcare needs for both your clients and their employees. Clients with fewer than a hundred employees can offer three medical plans, while those with a hundred or more can offer up to four plans.



High-deductible health plan (HDHP)

We partner with subsidiary company BenefitHelp Solutions to offer HSA administration as an included service for fully insured plans.

HSA services include:

- Online member portal and mobile app
- HSA debit cards issued to all members
- Investment guidance tools and a suite of investment options
- Annual tax document preparation
- And more!



Preferred provider organization (PPO) plans

We offer a wide selection of preferred provider organization (PPO) plans to meet your client's specific needs. Our PPO plans combine great benefits with access to PPO contracted physicians and hospitals to help members save money. Members can visit any provider they choose, but they'll get the best benefits, a greater selection of doctors and broader geographic coverage when visiting a PPO-contracted provider.

- PPO – plan options with traditional deductibles and lower OOPMs
- Value PPO – plan options with traditional deductibles and higher OOPMs

Funding types



Fully insured plans

Rates are established and paid on a monthly basis. The purchaser pays a fixed rate for the contract period.

Non-refunding, groups of 51+

Moda assumes the entire risk. Your client pays a fixed rate for the contract period, and there's no after-the-fact settlement with the account. In the event the employer is in a deficit position, the deficit is forgiven. If your client is in a surplus position, we retain the surplus. We also offset surpluses and deficits between your clients' contracts.

Refunding, groups of 500+

Your client is held accountable for their own experience. Surpluses may be returned through rate credits, increased benefits or cash. Deficits are obtained through future rate increases. If your client terminates, we absorb any loss. Any surplus held by your client at the time of termination will be returned to them after all liabilities have been paid.





Equal Funding

(25+ enrolled, medical only)

Equal Funding is a good option for employers who are looking to take more control over their health care plans or those interested in limiting risk in a partially self-funded environment. Benefits include:

- 12 predictable monthly payments
- Greater insight into plan performance throughout the year
- Make more informed decisions at renewal
- No surprise separate fees

Stability

- The monthly cost of an Equal Funding plan is consistent, and the plan does not require additional funding.
- Equal Funding plans provide insight into plan performance throughout the year. This allows employers to make more informed decisions at renewal.

Protection

- Defines and maintains risk up-front through the inclusion of stop loss insurance.
- Employers are protected from the unexpected. With Equal Funding your clients are not solely responsible for the significant cost if one employee has a large claim.
- Your clients may see lower costs with an Equal Funding plan. Once the period ends, a portion of funds paid but not spent on benefits will be rolled over to the following plan year as a credit.

We keep it simple. For Equal Funding plans, Moda acts as both the benefits administrator and the stop-loss insurance carrier, ensuring no coverage gaps. This integrated solution results in transactions that are fast, more efficient and more secure, and does not include surprise separate fees.



Administrative Services Only (ASO)

Groups of 100+

ASO may be attractive to some of your clients for the following reasons:

- Flexible and customizable benefit platform, allows for total customization
- Customizable network options with high-quality local, regional and national provider networks
- Evidence-based medical and benefit management
- Online reporting
- Dedicated account management and customer service teams
- Online employer access
- Integrated stop loss options*
- Wellness programs and health coaching
- Employee assistance program
- Online and mobile member access and resources

**We offer aggregate and specific stop loss coverage with customizable coverage levels and limits. We also work with outside stop loss vendors. Interface fees may apply.*

Other funding options

Please contact us to discuss other plan options not listed here.



Life's *better* in the network

Health happens, whether at home or on the road. We want to make sure members stay covered, no matter where they go. So we've made it easy for your clients' employees to find in-network coverage.

In- and out-of-network providers

It's important to remember that members may pay more for services from out-of-network providers than from in-network providers. Out-of-network providers may balance bill members the difference between the maximum plan allowance and their billed charges when permitted by law.

Endeavor Select

This Alaska network covers participating physicians, clinics and ancillary providers throughout the state. It includes Alaska Regional Hospital as the preferred provider of acute care services in the Anchorage area.

Inside Alaska, members can see any professional provider and receive the in-network benefit level. However, out-of-network providers can balance bill when permitted by law. Members receive the best benefit by seeing First Choice PPO providers in Alaska.

For in-network hospital care in the Anchorage area, members must visit the hospital covered by their network. Outside the Anchorage area, members can use any hospital for in-network coverage – however, out-of-network hospitals can balance bill when permitted by law.

National Network Options

First Health™ National Network

We offer First Health as a national network option for large groups. With over 550,000 in-network providers and one million service locations nationwide, the First Health Network gives members access to quality care to manage their care and healthcare costs whether they are at home or on the road.

PHCS National Network outside Alaska

For care outside Alaska, members can see providers in the PHCS Network for in-network care. It is the largest PPO medical network nationwide, with thousands of doctors and clinics, and hundreds of hospitals to choose from. PHCS Network gives members plenty of choice and lower out-of-pocket costs.

Please work with your Moda Health Sales Rep when quoting new business to help your clients choose the right national network wrap for their employee population.

Pioneer Network

For residents in the Municipality of Anchorage, Fairbanks North Star, Haines, Kenai Peninsula, Ketchikan Gateway, Mat-Su, Petersburg and Municipality of Skagway boroughs, City and Borough of Juneau, City and Borough of Sitka, City and Borough of Wrangell, Hoonah-Angoon Census Area and Prince of Wales-Hyder Census Area.

The Pioneer Network was developed to provide cost-effective, coordinated care. Pioneer offers three benefit levels (tiers) of healthcare:

- Tier One – Includes: Fairbanks Memorial Hospital, SEARHC, Central Peninsula Hospital, Alaska Regional Hospital, PeaceHealth Ketchikan Medical Center, South Peninsula Hospital, Bartlett Regional Hospital, Fairbanks Memorial Hospital and Mat-Su Regional Medical Center. Visit modahealth.com to see a list of Tier One providers.
- Tier Two – Includes the First Choice Network in Alaska
- Tier Three – All other Alaska providers not in Tier One or Tier Two

Members can use any professional provider or hospital. However, Tier Three providers can balance bill when permitted by law. Members receive the best benefit by using Tier One providers.

First Health Network outside Alaska

Services received outside Alaska are covered at the Tier One benefit level for urgent and emergency care through providers in the First Health Network.

Care outside of Alaska

Care outside of Alaska is not covered except for:

- Emergency services
- Coverage through out-of-state contracted providers
- Medically necessary non-emergency services that are prior-authorized by Moda
- BridgeHealth centers of excellence

2022 Moda Value PPO plans

	\$500 / \$6500 / \$20/\$50 / 20%		\$1000 / \$7000 / \$25/\$50 / 20%	
Calendar year costs	In	Out	In	Out
Deductible per person	\$500	\$1,000	\$1,000	\$2,000
Deductible per family	\$1,000	\$2,000	\$2,000	\$4,000
Out-of-pocket max per person	\$6,500	\$45,000	\$7,000	\$45,000
Out-of-pocket max per family	\$13,000	\$90,000	\$14,000	\$90,000
Care & services				
Preventive care visit under ACA	\$0*	50%	\$0*	50%
Primary care provider visit	\$20*	50%	\$25*	50%
Specialist visits	\$50*	50%	\$50*	50%
Urgent care visits	\$50*	50%	\$50*	50%
CirrusMD visits	\$0*	N/A	\$0*	N/A
Other virtual visits	\$10*	50%	\$15*	50%
Outpatient diagnostic x-ray & lab	20%*	50%	20%*	50%
Emergency room facility	\$20*	\$20*	\$25*	\$25*
Emergency room professional/ancillary services	20%	20%	20%	20%
Ambulance	20%	20%	20%	20%
Inpatient/outpatient care	20%	50%	20%	50%
Outpatient mental health/ substance use disorder visit	\$20*	50%	\$25*	50%
Outpatient physical, speech or occupational therapy visit, 30 sessions per year	\$50*	50%	\$50*	50%
Acupuncture and spinal manipulation services, 24 visits per year	\$20*	50%	\$25*	50%
Features				
Service area	Statewide		Statewide	
Network	Endeavor Select/Navitus		Endeavor Select/Navitus	
Additional benefits	Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available	

* Deductible waived

This is a summary of the health plan benefits and is not a contract; limitations and exclusions apply. See the medical plan benefit summaries, SBCs, handbook or contract for details. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control.

\$1500 / \$7500 / \$25/\$50 / 20%		\$2000 / \$8150 / \$25/\$60 / 20%		\$2500 / \$8550 / \$30/\$60 / 20%	
In	Out	In	Out	In	Out
\$1,500	\$3,000	\$2,000	\$4,000	\$2,500	\$5,000
\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000
\$7,500	\$45,000	\$8,150	\$45,000	\$8,550	\$45,000
\$15,000	\$90,000	\$16,300	\$90,000	\$17,100	\$90,000
\$0*	50%	\$0*	50%	\$0*	50%
\$25*	50%	\$25*	50%	\$30*	50%
\$50*	50%	\$60*	50%	\$60*	50%
\$50*	50%	\$60*	50%	\$60*	50%
\$0*	N/A	\$0*	N/A	\$0*	N/A
\$15*	50%	\$15*	50%	\$20*	50%
20%*	50%	20%*	50%	20%*	50%
\$25*	\$25*	\$25*	\$25*	\$30*	\$30*
20%	20%	20%	20%	20%	20%
20%	20%	20%	20%	20%	20%
20%	50%	20%	50%	20%	50%
\$25*	50%	\$25*	50%	\$30*	50%
\$50*	50%	\$60*	50%	\$60*	50%
\$25*	50%	\$25*	50%	\$30*	50%
Statewide		Statewide		Statewide	
Endeavor Select/Navitus		Endeavor Select/Navitus		Endeavor Select/Navitus	
Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available	

2022 Moda Value PPO plans

	\$3000 / \$8550 / \$30/\$60 / 20%		\$4000 / \$8550 / \$30/\$65 / 20%	
Calendar year costs	In	Out	In	Out
Deductible per person	\$3,000	\$6,000	\$4,000	\$8,000
Deductible per family	\$6,000	\$12,000	\$8,000	\$16,000
Out-of-pocket max per person	\$8,550	\$45,000	\$8,550	\$45,000
Out-of-pocket max per family	\$17,100	\$90,000	\$17,100	\$90,000
Care & services				
Preventive care visit under ACA	\$0*	50%	\$0*	50%
Primary care provider visit	\$30*	50%	\$30*	50%
Specialist visits	\$60*	50%	\$65*	50%
Urgent care visits	\$60*	50%	\$65*	50%
CirrusMD visits	\$0*	N/A	\$0*	N/A
Other virtual visits	\$20*	50%	\$20*	50%
Outpatient diagnostic x-ray & lab	20%*	50%	20%*	50%
Emergency room facility	\$30*	\$30*	\$30*	\$30*
Emergency room professional/ancillary services	20%	20%	20%	20%
Ambulance	20%	20%	20%	20%
Inpatient/outpatient care	20%	50%	20%	50%
Outpatient mental health/ substance use disorder visit	\$30*	50%	\$30*	50%
Outpatient physical, speech or occupational therapy visit, 30 sessions per year	\$60*	50%	\$65*	50%
Acupuncture and spinal manipulation services, 24 visits per year	\$30*	50%	\$30*	50%
Features				
Service area	Statewide		Statewide	
Network	Endeavor Select/Navitus		Endeavor Select/Navitus	
Additional benefits	Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available	

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\$5000 / \$8550 / \$40/\$80 / 30%		\$6000 / \$8550 / \$45/\$80 / 30%		\$7000 / \$8550 / \$50/\$100 / 30%	
In	Out	In	Out	In	Out
\$5,000	\$10,000	\$6,000	\$12,000	\$7,000	\$14,000
\$10,000	\$20,000	\$12,000	\$24,000	\$14,000	\$28,000
\$8,550	\$45,000	\$8,550	\$45,000	\$8,550	\$45,000
\$17,100	\$90,000	\$17,100	\$90,000	\$16,300	\$90,000
\$0*	50%	\$0*	50%	\$0*	50%
\$40*	50%	\$45*	50%	\$50*	50%
\$80*	50%	\$80*	50%	\$100*	50%
\$80*	50%	\$80*	50%	\$100*	50%
\$0*	N/A	\$0*	N/A	\$0*	N/A
\$30*	50%	\$35*	50%	\$40*	50%
30%	50%	30%	50%	30%	50%
\$40*	\$40*	\$45*	\$45*	\$50*	\$50*
30%	30%	30%	30%	30%	30%
30%	30%	30%	30%	30%	30%
30%	50%	30%	50%	30%	50%
\$40*	50%	\$45*	50%	\$50*	50%
\$80*	50%	\$80*	50%	\$100*	50%
\$40*	50%	\$45*	50%	\$50*	50%
Statewide		Statewide		Statewide	
Endeavor Select/Navitus		Endeavor Select/Navitus		Endeavor Select/Navitus	
Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available	

2022 Moda Value PPO plans

	\$8550 / \$8550 / \$50/\$100 / 0%	
Calendar year costs	In	Out
Deductible per person	\$8,550	\$17,100
Deductible per family	\$16,300	\$34,200
Out-of-pocket max per person	\$8,550	\$45,000
Out-of-pocket max per family	\$17,100	\$90,000
Care & services		
Preventive care visit under ACA	\$0*	50%
Primary care provider visit	\$50*	50%
Specialist visits	\$100*	50%
Urgent care visits	\$100*	50%
CirrusMD visits	\$0*	N/A
Other virtual visits	\$40*	50%
Outpatient diagnostic x-ray & lab	0%	50%
Emergency room facility	\$50*	\$50*
Emergency room professional/ancillary services	0%	0%
Ambulance	0%	0%
Inpatient/outpatient care	0%	50%
Outpatient mental health/ substance use disorder visit	\$50*	50%
Outpatient physical, speech or occupational therapy visit, 30 sessions per year	\$100*	50%
Acupuncture and spinal manipulation services, 24 visits per year	\$50*	50%
Features		
Service area	Statewide	
Network	Endeavor Select/Navitus	
Additional benefits	Vision and hearing riders and standalone vision policies available	

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* Deductible waived



2022 Moda PPO plans

	PPO \$0/\$8700/20%		PPO \$1000 / \$4500 / \$25 / 20%	
Calendar year costs	In	Out	In	Out
Deductible per person	\$0	\$0	\$1,000	\$2,000
Deductible per family	\$0	\$0	\$2,000	\$4,000
Out-of-pocket max per person	\$8,700	\$45,000	\$4,500	\$45,000
Out-of-pocket max per family	\$17,400	\$90,000	\$9,000	\$90,000
Care & services				
Preventive care visit under ACA	\$0*	50%	\$0*	50%
Primary care provider visit	20%	50%	\$25*	50%
Specialist visits	20%	50%	\$25*	50%
Urgent care visits	20%	50%	\$25*	50%
CirrusMD visits	\$0*	N/A	\$0*	N/A
Other virtual visits	20%	50%	\$15*	50%
Outpatient diagnostic x-ray & lab	20%	50%	20%*	50%
Emergency room facility	20%	20%	\$25*	\$25*
Emergency room professional/ ancillary services	20%	20%	20%	20%
Ambulance	20%	20%	20%	20%
Inpatient/outpatient care	20%	50%	20%	50%
Outpatient mental health/ substance use disorder visit	20%	50%	\$25*	50%
Outpatient physical, speech or occupational therapy visit, 30 sessions per year	20%	50%	\$25*	50%
Acupuncture and spinal manipulation services, 24 visits per year	20%	50%	\$25*	50%
Features				
Service area	Statewide		Statewide	
Network	Endeavor Select/Navitus		Endeavor Select/Navitus	
Additional benefits	Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available	

* Deductible waived

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PPO \$1500 / \$4500 / \$25 / 20%		PPO \$2000 / \$4500 / \$25 / 20%		PPO \$2500 / \$6000 / \$30 / 20%	
In	Out	In	Out	In	Out
\$1,500	\$3,000	\$2,000	\$4,000	\$2,500	\$5,000
\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000
\$4,500	\$45,000	\$4,500	\$45,000	\$6,000	\$45,000
\$9,000	\$90,000	\$9,000	\$90,000	\$12,000	\$90,000
\$0*	50%	\$0*	50%	\$0*	50%
\$25*	50%	\$25*	50%	\$30*	50%
\$25*	50%	\$25*	50%	\$30*	50%
\$25*	50%	\$25*	50%	\$30*	50%
\$0*	N/A	\$0*	N/A	\$0*	N/A
\$15*	50%	\$15*	50%	\$20*	50%
20%*	50%	20%*	50%	20%*	50%
\$25*	\$25*	\$25*	\$25*	\$30*	\$30*
20%	20%	20%	20%	20%	20%
20%	20%	20%	20%	20%	20%
20%	50%	20%	50%	20%	50%
\$25*	50%	\$25*	50%	\$30*	50%
\$25*	50%	\$25*	50%	\$30*	50%
\$25*	50%	\$25*	50%	\$30*	50%
Statewide		Statewide		Statewide	
Endeavor Select/Navitus		Endeavor Select/Navitus		Endeavor Select/Navitus	
Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available	

2022 Moda PPO plans

	PPO \$3000 / \$6000 / \$30 / 20%		PPO \$4000 / \$6000 / \$30 / 20%	
Calendar year costs	In	Out	In	Out
Deductible per person	\$3,000	\$6,000	\$4,000	\$8,000
Deductible per family	\$6,000	\$12,000	\$8,000	\$16,000
Out-of-pocket max per person	\$6,000	\$45,000	\$6,000	\$45,000
Out-of-pocket max per family	\$12,000	\$90,000	\$12,000	\$90,000
Care & services				
Preventive care visit under ACA	\$0*	50%	\$0*	50%
Primary care provider visit	\$30*	50%	\$30*	50%
Specialist visits	\$30*	50%	\$30*	50%
Urgent care visits	\$30*	50%	\$30*	50%
CirrusMD visits	\$0*	N/A	\$0*	N/A
Other virtual visits	\$20*	50%	\$20*	50%
Outpatient diagnostic x-ray & lab	20%*	50%	20%*	50%
Emergency room facility	\$30*	\$30*	\$30*	\$30*
Emergency room professional/ancillary services	20%	20%	20%	20%
Ambulance	20%	20%	20%	20%
Inpatient/outpatient care	20%	50%	20%	50%
Outpatient mental health/ substance use disorder visit	\$30*	50%	\$30*	50%
Outpatient physical, speech or occupational therapy visit, 30 sessions per year	\$30*	50%	\$30*	50%
Acupuncture and spinal manipulation services, 24 visits per year	\$30*	50%	\$30*	50%
Features				
Service area	Statewide		Statewide	
Network	Endeavor Select/Navitus		Endeavor Select/Navitus	
Additional benefits	Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available	

* Deductible waived

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PPO / \$5000 / \$8550 / \$40 / 30%		PPO / \$6000 / \$8550 / \$45 / 30%		PPO / \$7000 / \$8550 / \$50 / 30%	
In	Out	In	Out	In	Out
\$5,000	\$10,000	\$6,000	\$12,000	\$7,000	\$14,000
\$10,000	\$20,000	\$12,000	\$24,000	\$14,000	\$28,000
\$8,550	\$45,000	\$8,550	\$45,000	\$8,550	\$45,000
\$17,100	\$90,000	\$17,100	\$90,000	\$17,100	\$90,000
\$0*	50%	\$0*	50%	\$0*	50%
\$40*	50%	\$45*	50%	\$50*	50%
\$40*	50%	\$45*	50%	\$50*	50%
\$40*	50%	\$45*	50%	\$50*	50%
\$0*	N/A	\$0*	N/A	\$0*	N/A
\$30*	50%	\$35*	50%	\$40*	50%
30%*	50%	30%*	50%	30%*	50%
\$40*	\$40*	\$45*	\$45*	\$50*	\$50*
30%	30%	30%	30%	30%	30%
30%	30%	30%	30%	30%	30%
30%	50%	30%	50%	30%	50%
\$40*	50%	\$45*	50%	\$50*	50%
\$40*	50%	\$45*	50%	\$50*	50%
\$40*	50%	\$45*	50%	\$50*	50%
Statewide		Statewide		Statewide	
Endeavor Select/Navitus		Endeavor Select/Navitus		Endeavor Select/Navitus	
Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available	

2022 Moda PPO plans

	PPO / \$8550 / \$8550 / \$50 / 0%	
Calendar year costs	In	Out
Deductible per person	\$8,550	\$17,100
Deductible per family	\$16,300	\$32,600
Out-of-pocket max per person	\$8,550	\$45,000
Out-of-pocket max per family	\$17,100	\$90,000
Care & services		
Preventive care visit under ACA	\$0*	50%
Primary care provider visit	\$50*	50%
Specialist visits	\$50*	50%
Urgent care visits	\$50*	50%
CirrusMD Visits	\$0*	N/A
Other virtual visits	\$40*	50%
Outpatient diagnostic x-ray & lab	0%	50%
Emergency room facility	\$50*	\$50*
Emergency room professional/ancillary services	0%	0%
Ambulance	0%	0%
Inpatient/outpatient care	0%	50%
Outpatient mental health/ substance use disorder visit	\$50*	50%
Outpatient physical, speech or occupational therapy visit, 30 sessions per year	\$50*	50%
Acupuncture and spinal manipulation services, 24 visits per year	\$50*	50%
Features		
Service area	Statewide	
Network	Endeavor Select/Navitus	
Additional benefits	Vision and hearing riders and standalone vision policies available	

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* Deductible waived



2022 Moda HDHP

	HDHP / \$1500 / \$3000 / 20%		HDHP / \$2000 / \$5000 / 20%	
Calendar year costs	In	Out	In	Out
Deductible per person	\$1,500	\$3,000	\$2,000	\$4,000
Deductible per family	\$3,000	\$6,000	\$4,000	\$8,000
Out-of-pocket max per person	\$3,000	\$45,000	\$5,000	\$45,000
Out-of-pocket max per family	\$6,000	\$90,000	\$10,000	\$90,000
Care & services				
Preventive care visit under ACA	\$0*	50%	\$0*	50%
Primary care provider visit	20%	50%	20%	50%
Specialist visits	20%	50%	20%	50%
Urgent care visits	20%	50%	20%	50%
CirrusMD visits	0%	N/A	0%	N/A
Other virtual visits	20%	50%	20%	50%
Outpatient diagnostic x-ray & lab	20%	50%	20%	50%
Emergency room facility	20%	20%	20%	20%
Emergency room professional/ancillary services	20%	20%	20%	20%
Ambulance	20%	20%	20%	20%
Inpatient/outpatient care	20%	50%	20%	50%
Outpatient mental health/ substance use disorder visit	20%	50%	20%	50%
Outpatient physical, speech or occupational therapy visit, 30 sessions per year	20%	50%	20%	50%
Acupuncture and spinal manipulation services, 24 visits per year	20%	50%	20%	50%
Features				
HDHP deductible type	Aggregate		Aggregate	
Service area	Statewide		Statewide	
Network	Endeavor Select/Navitus		Endeavor Select/Navitus	
Additional benefits	Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available	

* Deductible waived

HDHP / \$2500 / \$5000 / 20%		HDHP / \$3000 / \$5000 / 20%	
In	Out	In	Out
\$2,500	\$5,000	\$3,000	\$6,000
\$5,000	\$10,000	\$6,000	\$12,000
\$5,000	\$45,000	\$5,000	\$45,000
\$10,000	\$90,000	\$10,000	\$90,000
\$0*	50%	\$0*	50%
20%	50%	20%	50%
20%	50%	20%	50%
20%	50%	20%	50%
0%	N/A	0%	N/A
20%	50%	20%	50%
20%	50%	20%	50%
20%	20%	20%	20%
20%	20%	20%	20%
20%	20%	20%	20%
20%	50%	20%	50%
20%	50%	20%	50%
20%	50%	20%	50%
20%	50%	20%	50%
Aggregate		Embedded	
Statewide		Statewide	
Endeavor Select/Navitus		Endeavor Select/Navitus	
Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available	

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2022 Moda HDHP

	HDHP / \$4000 / \$6000 / 20%		HDHP / \$5000 / \$7000 / 20%	
Calendar year costs	In	Out	In	Out
Deductible per person	\$4,000	\$8,000	\$5,000	\$10,000
Deductible per family	\$8,000	\$16,000	\$10,000	\$20,000
Out-of-pocket max per person	\$6,000	\$45,000	\$7,000	\$45,000
Out-of-pocket max per family	\$12,000	\$90,000	\$14,000	\$90,000
Care & services				
Preventive care visit under ACA	\$0*	50%	\$0*	50%
Primary care provider visit	20%	50%	20%	50%
Specialist visits	20%	50%	20%	50%
Urgent care visits	20%	50%	20%	50%
CirrusMD visits	0%	N/A	0%	N/A
Other virtual visits	20%	50%	20%	50%
Outpatient diagnostic x-ray & lab	20%	50%	20%	50%
Emergency room facility	20%	20%	20%	20%
Emergency room professional/ancillary services	20%	20%	20%	20%
Ambulance	20%	20%	20%	20%
Inpatient/outpatient care	20%	50%	20%	50%
Outpatient mental health/ substance use disorder visit	20%	50%	20%	50%
Outpatient physical, speech or occupational therapy visit, 30 sessions per year	20%	50%	20%	50%
Acupuncture and spinal manipulation services, 24 visits per year	20%	50%	20%	50%
Features				
HDHP deductible type	Embedded		Embedded	
Service area	Statewide		Statewide	
Network	Endeavor Select/Navitus		Endeavor Select/Navitus	
Additional benefits	Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available	

* *Deductible waived*

HDHP / \$6000 / \$7000 / 20%		HDHP / \$7000	
In	Out	In	Out
\$6,000	\$12,000	\$7,000	\$14,000
\$12,000	\$24,000	\$14,000	\$28,000
\$7,000	\$45,000	\$7,000	\$45,000
\$14,000	\$90,000	\$14,000	\$90,000
\$0*	50%	\$0*	50%
20%	50%	0%	50%
20%	50%	0%	50%
20%	50%	0%	50%
0%	N/A	0%	N/A
20%	50%	0%	50%
20%	50%	0%	50%
20%	20%	0%	0%
20%	20%	0%	0%
20%	20%	0%	0%
20%	50%	0%	50%
20%	50%	0%	50%
20%	50%	0%	50%
20%	50%	0%	50%
Embedded		Embedded	
Statewide		Statewide	
Endeavor Select/Navitus		Endeavor Select/Navitus	
Vision and hearing riders and standalone vision policies available		Vision and hearing riders and standalone vision policies available	

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2022 Moda Pioneer PPO 3-Tier plans

	PPO \$500 / \$6500 / \$25 / 20%			PPO \$1000 / \$7000 / \$25 / 20%		
Calendar year costs	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Deductible per person	\$500	\$1,000	\$3,000	\$1,000	\$2,000	\$4,000
Deductible per family	\$1,000	\$2,000	\$6,000	\$2,000	\$4,000	\$8,000
Out-of-pocket max per person	\$6,500	\$7,500	\$16,000	\$7,000	\$8,550	\$20,000
Out-of-pocket max per family	\$13,000	\$15,000	\$32,000	\$14,000	\$17,100	\$40,000
Care & services						
Preventive care visit under ACA	\$0*	\$0*	60%	\$0*	\$0*	60%
Primary care provider visit	\$25*	20%*	60%	\$25*	20%*	60%
Specialist visits	\$25*	20%*	60%	\$25*	20%*	60%
Urgent care visits	\$25*	20%*	60%	\$25*	20%*	60%
CirrusMD Visits	\$0*	N/A	N/A	\$0*	N/A	N/A
Other virtual visits	\$15*	20%*	60%	\$15*	20%*	60%
Outpatient diagnostic x-ray & lab	20%*	40%	60%	20%*	40%	60%
Emergency room facility	\$25*	\$25*	\$25*	\$25*	\$25*	\$25*
Emergency room professional/ancillary services	20%	20%	20%	20%	20%	20%
Ambulance	20%	20%	20%	20%	20%	20%
Inpatient/outpatient care	20%	40%	60%	20%	40%	60%
Outpatient mental health/ substance use disorder visit	\$25*	20%*	60%	\$25*	20%*	60%
Outpatient physical, speech or occupational therapy visit, 30 sessions per year	\$25*	20%*	60%	\$25*	20%*	60%
Acupuncture and spinal manipulation services, 24 visits per year	\$25*	20%*	60%	\$25*	20%*	60%
Features						
Service area	Municipality of Anchorage, Fairbanks North Star, Haines, Kenai Peninsula, Ketchikan Gateway, Mat-Su, Petersburg and Municipality of Skagway boroughs, City and Borough of Juneau, City and Borough of Sitka, City and Borough of Wrangell, Hoonah-Angoon Census Area and Prince of Wales-Hyder Census Area					
Network	Pioneer/Navitus			Pioneer/Navitus		
Additional benefits	Vision and hearing riders and standalone vision policies available			Vision and hearing riders and standalone vision policies available		

* *Deductible waived*

PPO \$2000 / \$7500 / \$25 / 20%			PPO \$3000 / \$8000 / \$30 / 20%		
Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
\$2,000	\$4,000	\$8,000	\$3,000	\$6,000	\$12,000
\$4,000	\$8,000	\$16,000	\$6,000	\$12,000	\$24,000
\$7,500	\$8,550	\$20,000	\$8,000	\$8,550	\$30,000
\$15,000	\$17,100	\$40,000	\$16,000	\$17,100	\$60,000
\$0*	\$0*	60%	\$0*	\$0*	60%
\$25*	20%*	60%	\$30*	20%*	60%
\$25*	20%*	60%	\$30*	20%*	60%
\$25*	20%*	60%	\$30*	20%*	60%
\$0*	N/A	N/A	\$0*	N/A	N/A
\$15*	20%*	60%	\$20*	20%*	60%
20%*	40%	60%	20%*	40%	60%
\$25*	\$25*	\$25*	\$30*	\$30*	\$30*
20%	20%	20%	20%	20%	20%
20%	20%	20%	20%	20%	20%
20%	40%	60%	20%	40%	60%
\$25*	20%*	60%	\$30*	20%*	60%
\$25*	20%*	60%	\$30*	20%*	60%
\$25*	20%*	60%	\$30*	20%*	60%

Municipality of Anchorage, Fairbanks North Star, Haines, Kenai Peninsula, Ketchikan Gateway, Mat-Su, Petersburg and Municipality of Skagway boroughs, City and Borough of Juneau, City and Borough of Sitka, City and Borough of Wrangell, Hoonah-Angoon Census Area and Prince of Wales-Hyder Census Area

Pioneer/Navitus	Pioneer/Navitus
Vision and hearing riders and standalone vision policies available	Vision and hearing riders and standalone vision policies available

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2022 Moda Pioneer PPO 3-Tier plans

	PPO \$4000 / \$8550 / \$30 / 20%			PPO \$5000 / \$8550 / \$40 / 30%		
Calendar year costs	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Deductible per person	\$4,000	\$8,000	\$12,000	\$5,000	\$8,150	\$20,000
Deductible per family	\$8,000	\$16,000	\$24,000	\$10,000	\$16,300	\$40,000
Out-of-pocket max per person	\$8,550	\$8,550	\$30,000	\$8,550	\$8,550	\$50,000
Out-of-pocket max per family	\$17,100	\$17,100	\$60,000	\$17,100	\$17,100	\$100,000
Care & services						
Preventive care visit under ACA	\$0*	\$0*	60%	\$0*	\$0*	60%
Primary care provider visit	\$30*	20%*	60%	\$40*	20%*	60%
Specialist visits	\$30*	20%*	60%	\$40*	20%*	60%
Urgent care visits	\$30*	20%*	60%	\$40*	20%*	60%
CirrusMD visits	\$0*	N/A	N/A	\$0*	N/A	N/A
Other virtual visits	\$20*	20%*	60%	\$30*	20%*	60%
Outpatient diagnostic x-ray & lab	20%*	40%	60%	30%*	40%	60%
Emergency room facility	\$30*	\$30*	\$30*	\$40*	\$40*	\$40*
Emergency room professional/ancillary services	20%	20%	20%	30%	30%	30%
Ambulance	20%	20%	20%	30%	30%	30%
Inpatient/outpatient care	20%	40%	60%	30%	40%	60%
Outpatient mental health/ substance use disorder visit	\$30*	20%*	60%	\$40*	20%*	60%
Outpatient physical, speech or occupational therapy visit, 30 sessions per year	\$30*	20%*	60%	\$40*	20%*	60%
Acupuncture and spinal manipulation services, 24 visits per year	\$30*	20%*	60%	\$40*	20%*	60%
Features						
Service area	Municipality of Anchorage, Fairbanks North Star, Haines, Kenai Peninsula, Ketchikan Gateway, Mat-Su, Petersburg and Municipality of Skagway boroughs, City and Borough of Juneau, City and Borough of Sitka, City and Borough of Wrangell, Hoonah-Angoon Census Area and Prince of Wales-Hyder Census Area					
Network	Pioneer/Navitus			Pioneer/Navitus		
Additional benefits	Vision and hearing riders and standalone vision policies available			Vision and hearing riders and standalone vision policies available		

* Deductible waived

PPO \$6000 / \$8550 / \$45 / 30%			PPO \$7000 / \$8550 / \$50 / 30%		
Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
\$6,000	\$8,150	\$24,000	\$7,000	\$8,150	\$40,000
\$12,000	\$16,300	\$48,000	\$14,000	\$16,300	\$80,000
\$8,550	\$8,550	\$60,000	\$8,550	\$8,550	\$100,000
\$17,100	\$17,100	\$120,000	\$17,100	\$17,100	\$200,000
\$0*	\$0*	60%	\$0*	\$0*	60%
\$45*	20%*	60%	\$50*	20%*	60%
\$45*	20%*	60%	\$50*	20%*	60%
\$45*	20%*	60%	\$50*	20%*	60%
\$0*	N/A	N/A	\$0*	N/A	N/A
\$35*	20%*	60%	\$40*	20%*	60%
30%*	40%	60%	30%*	40%	60%
\$45*	\$45*	\$45*	\$50*	\$50*	\$50*
30%	30%	30%	30%	30%	30%
30%	30%	30%	30%	30%	30%
30%	40%	60%	30%	40%	60%
\$45*	20%*	60%	\$50*	20%*	60%
\$45*	20%*	60%	\$50*	20%*	60%
\$45*	20%*	60%	\$50*	20%*	60%
Municipality of Anchorage, Fairbanks North Star, Haines, Kenai Peninsula, Ketchikan Gateway, Mat-Su, Petersburg and Municipality of Skagway boroughs, City and Borough of Juneau, City and Borough of Sitka, City and Borough of Wrangell, Hoonah-Angoon Census Area and Prince of Wales-Hyder Census Area					
Pioneer/Navitus			Pioneer/Navitus		
Vision and hearing riders and standalone vision policies available			Vision and hearing riders and standalone vision policies available		

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2022 Moda Pioneer HDHP 3-Tier plans

	HDHP / \$1500 / \$3000 / 20%			HDHP / \$2000 / \$5000 / 20%		
Calendar year costs	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Deductible per person	\$1,500	\$3,000	\$6,000	\$2,000	\$4,000	\$8,000
Deductible per family	\$3,000	\$6,000	\$12,000	\$4,000	\$8,000	\$16,000
Out-of-pocket max per person	\$3,000	\$7,000	\$15,000	\$5,000	\$7,000	\$20,000
Out-of-pocket max per family	\$6,000	\$14,000	\$30,000	\$10,000	\$14,000	\$40,000
Care & services						
Preventive care visit under ACA	\$0*	\$0*	60%	\$0*	\$0*	60%
Primary care provider visit	20%	40%	60%	20%	40%	60%
Specialist visits	20%	40%	60%	20%	40%	60%
Urgent care visits	20%	40%	60%	20%	40%	60%
CirrusMD visits	0%	N/A	N/A	0%	N/A	N/A
Other virtual visits	20%	40%	60%	20%	40%	60%
Outpatient diagnostic x-ray & lab	20%	40%	60%	20%	40%	60%
Emergency room facility	20%	20%	20%	20%	20%	20%
Emergency room professional/ancillary services	20%	20%	20%	20%	20%	20%
Ambulance	20%	20%	20%	20%	20%	20%
Inpatient/outpatient care	20%	40%	60%	20%	40%	60%
Outpatient mental health/ substance use disorder visit	20%	40%	60%	20%	40%	60%
Outpatient physical, speech or occupational therapy visit, 30 sessions per year	20%	40%	60%	20%	40%	60%
Acupuncture and spinal manipulation services, 24 visits per year	20%	40%	60%	20%	40%	60%
Features						
HDHP deductible type	Aggregate			Aggregate		
Service area	Municipality of Anchorage, Fairbanks North Star, Haines, Kenai Peninsula, Ketchikan Gateway, Mat-Su, Petersburg and Municipality of Skagway boroughs, City and Borough of Juneau, City and Borough of Sitka, City and Borough of Wrangell, Hoonah-Angoon Census Area and Prince of Wales-Hyder Census Area					
Network	Pioneer/Navitus			Pioneer/Navitus		
Additional benefits	Vision and hearing riders and standalone vision policies available			Vision and hearing riders and standalone vision policies available		

* Deductible waived

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HDHP / \$2500 / \$5000 / 20%			HDHP / \$3000 / \$5000 / 20%			HDHP / \$4000 / \$6000 / 20%		
Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
\$2,500	\$5,000	\$10,000	\$3,000	\$6,000	\$12,000	\$4,000	\$6,000	\$16,000
\$5,000	\$10,000	\$20,000	\$6,000	\$12,000	\$24,000	\$8,000	\$12,000	\$32,000
\$5,000	\$7,000	\$25,000	\$5,000	\$7,000	\$30,000	\$6,000	\$7,000	\$40,000
\$10,000	\$14,000	\$50,000	\$10,000	\$14,000	\$60,000	\$12,000	\$14,000	\$80,000
\$0*	\$0*	60%	\$0*	\$0*	60%	\$0*	\$0*	60%
20%	40%	60%	20%	40%	60%	20%	40%	60%
20%	40%	60%	20%	40%	60%	20%	40%	60%
20%	40%	60%	20%	40%	60%	20%	40%	60%
0%	N/A	N/A	0%	N/A	N/A	0%	N/A	N/A
20%	40%	60%	20%	40%	60%	20%	40%	60%
20%	40%	60%	20%	40%	60%	20%	40%	60%
20%	20%	20%	20%	20%	20%	20%	20%	20%
20%	20%	20%	20%	20%	20%	20%	20%	20%
20%	20%	20%	20%	20%	20%	20%	20%	20%
20%	40%	60%	20%	40%	60%	20%	40%	60%
20%	40%	60%	20%	40%	60%	20%	40%	60%
20%	40%	60%	20%	40%	60%	20%	40%	60%
20%	40%	60%	20%	40%	60%	20%	40%	60%
Aggregate			Embedded			Embedded		

Municipality of Anchorage, Fairbanks North Star, Haines, Kenai Peninsula, Ketchikan Gateway, Mat-Su, Petersburg and Municipality of Skagway boroughs, City and Borough of Juneau, City and Borough of Sitka, City and Borough of Wrangell, Hoonah-Angoon Census Area and Prince of Wales-Hyder Census Area

Pioneer/Navitus	Pioneer/Navitus	Pioneer/Navitus
Vision and hearing riders and standalone vision policies available	Vision and hearing riders and standalone vision policies available	Vision and hearing riders and standalone vision policies available

2022 Moda Pioneer HDHP 3-Tier plans

	HDHP / \$5000 / \$7000 / 20%		
Calendar year costs	Tier 1	Tier 2	Tier 3
Deductible per person	\$5,000	\$6,000	\$20,000
Deductible per family	\$10,000	\$12,000	\$40,000
Out-of-pocket max per person	\$7,000	\$7,000	\$50,000
Out-of-pocket max per family	\$14,000	\$14,000	\$100,000
Care & services			
Preventive care visit under ACA	\$0*	\$0*	60%
Primary care provider visit	20%	40%	60%
Specialist visits	20%	40%	60%
Urgent care visits	20%	40%	60%
CirrusMD visits	0%	N/A	N/A
Other virtual visits	20%	40%	60%
Outpatient diagnostic x-ray & lab	20%	40%	60%
Emergency room facility	20%	20%	20%
Emergency room professional/ancillary services	20%	20%	20%
Ambulance	20%	20%	20%
Inpatient/outpatient care	20%	40%	60%
Outpatient mental health/ substance use disorder visit	20%	40%	60%
Outpatient physical, speech or occupational therapy visit, 30 sessions per year	20%	40%	60%
Acupuncture and spinal manipulation services, 24 visits per year	20%	40%	60%
Features			
HDHP deductible type	Embedded		
Service area	Municipality of Anchorage, Fairbanks North Star, Haines, Kenai Peninsula, Ketchikan Gateway, Mat-Su, Petersburg and Municipality of Skagway boroughs, City and Borough of Juneau, City and Borough of Sitka, City and Borough of Wrangell, Hoonah-Angoon Census Area and Prince of Wales-Hyder Census Area		
Network	Pioneer/Navitus		
Additional benefits	Vision and hearing riders and standalone vision policies available		

* *Deductible waived*

HDHP / \$6000 / \$7000 / 20%

Tier 1	Tier 2	Tier 3
\$6,000	\$6,900	\$24,000
\$12,000	\$13,800	\$48,000
\$7,000	\$7,000	\$60,000
\$14,000	\$14,000	\$120,000
\$0*	\$0*	60%
20%	40%	60%
20%	40%	60%
20%	40%	60%
0%	N/A	N/A
20%	40%	60%
20%	40%	60%
20%	20%	20%
20%	20%	20%
20%	20%	20%
20%	40%	60%
20%	40%	60%
20%	40%	60%
20%	40%	60%

Embedded

Municipality of Anchorage, Fairbanks North Star, Haines, Kenai Peninsula, Ketchikan Gateway, Mat-Su, Petersburg and Municipality of Skagway boroughs, City and Borough of Juneau, City and Borough of Sitka, City and Borough of Wrangell, Hoonah-Angoon Census Area and Prince of Wales-Hyder Census Area

Pioneer/Navitus

Vision and hearing riders and standalone vision policies available

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Expect *quality* pharmacy benefits

Quality prescription coverage is at the heart of a great health plan. We're here to support your clients' pharmacy needs, every step of the way.

Medication tiers offer ways to save

All Moda Health medical plans come with an option of pharmacy plans. These benefits connect members with our Preferred Drug Program, a way to save money on safe and effective prescription medications. Through the program, plans cover prescriptions by these medication tiers: value, select, preferred, non-preferred, preferred specialty and non-preferred specialty. Each tier has a copay or coinsurance amount set by the plan. To see medication tier coverage amount, check the plan benefit tables in this brochure. Members can visit modahealth.com/pdl and choose "Large group" to search medications and find out their medication tiers and their costs.

Pharmacy benefits, and then some*

Members have access to comprehensive prescription drug benefits through the Navitus pharmacy network.

The Navitus Network includes over 90 percent of pharmacies in Alaska, plus more than 65,000 pharmacies nationwide. This means they can fill prescriptions almost anywhere, including these local and national drug store chains:

- Carrs
- Costco
- CVS
- Fred Meyer
- Walgreens
- Wal-Mart

Simply use Find Care to access the Navitus Network and locate a nearby pharmacy.

We also offer mail-order pharmacy services through Postal Prescription Services (PPS) and Costco.

**If your client is interested in an ASO arrangement and prefers to use a different PBM than Navitus, we can work with whichever PBM they choose.*

2022 Moda Pharmacy plan options

	RX 1	RX 2	RX 3A	RX 4
Pharmacy Options	Member retail cost sharing (One copay for each 30-day supply)			
Value	\$0	\$0	\$0	\$0
Select	\$10	\$15	\$20	greater of \$15 or 50%
Preferred	\$30	\$45	\$60	greater of \$15 or 50%
Non-Preferred	\$50	\$75	50%	greater of \$15 or 50%
Preferred Specialty	\$150	\$225	\$180	greater of \$15 or 50%
Non-Preferred Specialty	30%	30%	50%	greater of \$15 or 50%

**Mail Order RX is 3 X Retail Copay*

Quality coverage for your *smile*

With Delta Dental of Alaska plans, your clients' employees have access to Delta Dental, one of the largest dental networks across Alaska, HI, PR, Guam, Northern Mariana Islands, VI and the Lower 48.

Healthy teeth are happy teeth. With our Delta Dental of Alaska group plans, your clients have access to Delta Dental, the nation's largest dental network, wherever their employees go.

Our Delta Dental of Alaska plans connect members with great benefits and quality in-network dentists. They can count on:

Dental benefit highlights

- Freedom to choose a dentist
- Savings from in-network dentists
- Cleanings every six months
- Predetermination of benefits if requested in a pretreatment plan
- No claim forms
- Fast and accurate claims payment
- Superior customer service

Coverage options

We offer a variety of plans so your clients can find the right fit for their group. Your clients can choose from the following types of dental plans and select the coverage and price to suit their needs.

Get more value with Delta Dental

By negotiating charges for certain services, we help members save on out-of-pocket costs. Members with a Delta Dental PPO plan save the most when they see providers in our Delta Dental PPO Network. Those with a Delta Dental Premier plan save costs by seeing dentists in the Premier Network. Delta Dental Premier and PPO network dentists agree to accept our contracted fees as full payment. This means they don't balance bill – the difference between the reimbursement amount and out-of-network dentist fees. If members see providers outside the network, they may pay more for care.

Delta Dental Premier® plans

Premier plans offer groups access to the Delta Dental Premier Network. Providers accept the Delta Dental contracted fee, so there will be no additional balance billing charge. Employees with this plan have the freedom to choose their own dentist. In 2019, the Delta Dental Premier® Network saved employers and members 8.3% percent in fees compared to what they would have paid for care from non-Delta Dental providers.



Delta Dental PPOSM plans

These plans help groups located in the municipality of Anchorage, Fairbanks North Star, and Mat-Su Valley Boroughs save costs by connecting members with providers in the Delta Dental PPO Network. Members receive in-network benefits when seeing a Delta Dental PPO Network dentist. For out-of-network benefits, members can save money by seeing providers in the Delta Dental Premier Network. Members who get care from a dentist in our Delta Dental PPOTM Network enjoy an even greater savings of approximately 20 percent. This discount is the difference between the Delta Dental PPOTM fee schedule and the rates dentists would normally charge.

Voluntary plans

These Delta Dental voluntary plans offer the same great value and variety as our other plans, but allow flexible group contribution and participation. Groups can elect to fund plans up to 100 percent by employees.

- Versatility to attract and retain staff
- Participation can be as low as 25 percent, with a minimum of two employees enrolled



Delta Dental orthodontia riders

If your client has at least 15 enrolled employees, help them freshen up their smiles with orthodontic care. These dental plan riders close the gap on happier teeth and are available to groups that choose a non-voluntary plan.

Orthodontia plans

	Child Ortho 1000	Child Ortho 1500	Child Ortho 2000	Adult Ortho 1000	Adult Ortho 1500	Adult Ortho 2000	Adult & Child Ortho 1000	Adult & Child Ortho 1500	Adult & Child Ortho 2000
Lifetime maximum	\$1,000	\$1,500	\$2,000	\$1,000	\$1,500	\$2,000	\$1,000	\$1,500	\$2,000
What members pay									
Members age 19+	Not covered	Not covered	Not covered	50%	50%	50%	50%	50%	50%
Members under age 19	50% ¹	50% ¹	50% ¹	Not covered	Not covered	Not covered	50%	50%	50%

¹ Treatment must start prior to child's 17th birthday.

Our dental 50% plans include useful online tools, resources and special programs for members who need a little extra attention for their pearly whites.

Dental tools

Members can use our dental tools to manage their dental health easily, in one online location – the Member Dashboard. The Member Dashboard gives members access to tools to help manage their dental health such as procedure cost calculators and risk self-assessments.

Oral Health, Total Health

Research shows a strong link between oral health and overall health. We believe that when members see a dentist regularly and keep their mouth and teeth healthy, they help keep the rest of their body healthy, too. Through our Oral Health, Total Health program, we offer additional preventive benefits to members who are diabetic or are pregnant and in their third trimester.

We also provide other evidence-based dental benefits, including routine oral cancer screenings with every exam. If a member needs additional screenings, we cover brush biopsy, a nonsurgical method of detecting abnormal cells in the mouth.

2022 Alaska 51+ Standard Dental table

	B3X50 Premier Option B 50/150, 1500		B3X502 Premier Option B 50/150, 2000	
	Premier dentist	Non-par dentist ¹	Premier dentist	Non-par dentist ¹
Calendar year costs				
Annual deductible per member		\$50		\$50
Maximum annual deductible per family		\$150		\$150
Deductible waived for Class 1 services		Yes		Yes
Annual maximum waived for Class 1 services		No		No
Annual plan maximum		\$1,500		\$2,000
Class 1	Member pays		Member pays	
Periodic examinations		0%*		0%*
X-rays		0%*		0%*
Prophylaxis (cleanings) / periodontal maintenance, fluoride		0%*		0%*
Sealants		0%*		0%*
Space maintainers		0%*		0%*
Topical application of fluoride		0%*		0%*
Class 2				
Restorative fillings		20%		20%
Oral surgery (extractions & certain minor surgical procedures)		20%		20%
Endodontics (treatment of teeth with diseased or damaged nerves)		20%		20%
Periodontics (treatment of diseases of the gums and supporting structures of the teeth)		20%		20%
General anesthesia or IV sedation		20%		20%
Class 3				
Implants		50%		50%
Crowns and other cast restorations		50%		50%
Dentures and bridges (construction or repair of fixed bridges, partial, and complete dentures)		50%		50%
Athletic mouthguard		50%		50%
Occlusal guard		0%		0%

* Deductible waived

¹ Non Participating Dentists: Members may be held liable for the difference between the dentist's billed charge and the non-participating allowable charge.

Limitations and exclusions apply; see the handbook or contract for details. These benefits and Delta Dental of Alaska policies are subject to change in order to be compliant with state and federal guidelines. This document provides summaries of various dental plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

2022 Alaska 51+ Standard Dental table

	B3X5025 Premier Option B 50/150, 2500		L3X501_PF** Premier Option B - Preventive First 50/150, 1000	
	Premier dentist	Non-par dentist ¹	PPO dentist	Premier/Non-par dentist ¹
Calendar year costs				
Annual deductible per member		\$50		\$50
Maximum annual deductible per family		\$150		\$150
Deductible waived for Class 1 services		Yes		Yes
Annual maximum waived for Class 1 services		No		Yes
Annual plan maximum		\$2,500		\$1,000
Class 1	Member pays		Member pays	
Periodic examinations		0%*		0%*
X-rays		0%*		0%*
Prophylaxis (cleanings) / periodontal maintenance, fluoride		0%*		0%*
Sealants		0%*		0%*
Space maintainers		0%*		0%*
Topical application of fluoride		0%*		0%*
Class 2				
Restorative fillings		20%		20%
Oral surgery (extractions & certain minor surgical procedures)		20%		20%
Endodontics (treatment of teeth with diseased or damaged nerves)		20%		20%
Periodontics (treatment of diseases of the gums and supporting structures of the teeth)		20%		20%
General anesthesia or IV sedation		20%		20%
Class 3				
Implants		50%		50%
Crowns and other cast restorations		50%		50%
Dentures and bridges (construction or repair of fixed bridges, partial, and complete dentures)		50%		50%
Athletic mouthguard		50%		50%
Occlusal guard		0%		0%

* Deductible waived ** This plan includes coverage of nitrous oxide for members age 19 and over.

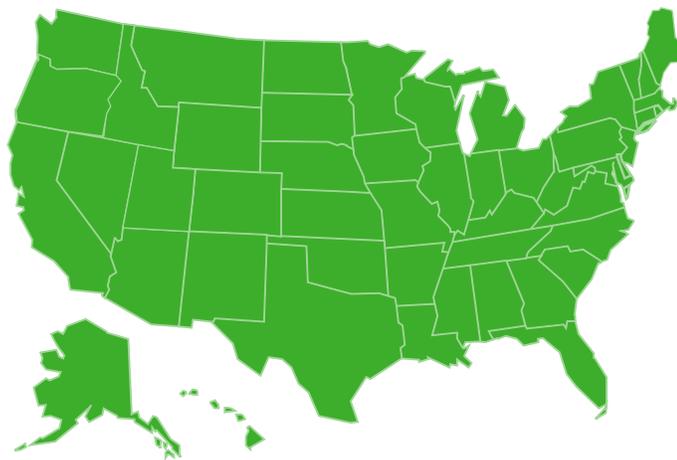
¹ Non participating dentists: Members may be held liable for the difference between the dentist's billed charge and the non-participating allowable charge.

L3X503_PF** Premier Option B - Preventive First 50/150, 3000		BPA3X50 PPO Option B		VBPB3X501_PF PPO Option B	
PPO dentist	Premier/Non- par dentist ¹	PPO dentist	Premier/Non- par dentist ¹	PPO dentist	Premier/Non- par dentist ¹
	\$50		\$50		\$50
	\$150		\$150		\$150
	Yes		Yes		Yes
	Yes		No		Yes
	\$3,000		\$1,500		\$1,000
Member pays		Member pays		Member pays	
	0%*	0%*	10%*	0%*	10%*
	0%*	0%*	10%*	0%*	10%*
	0%*	0%*	10%*	0%*	10%*
	0%*	0%*	10%*	0%*	10%*
	0%*	0%*	10%*	0%*	10%*
	0%*	0%*	10%*	0%*	10%*
	20%	20	30%	10%	30%
	20%	20%	30%	10%	30%
	20%	20%	30%	10%	30%
	20%	20%	30%	10%	30%
	20%	20%	30%	10%	30%
	50%		50%		50%
	50%		50%		50%
	50%		50%		50%
	50%		50%		50%
	0%		50%		0%

Limitations and exclusions apply; see the handbook or contract for details. These benefits and Delta Dental of Alaska policies are subject to change in order to be compliant with state and federal guidelines. This document provides summaries of various dental plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

Delta Dental networks go where you go

Each Delta Dental of Alaska plan comes with a Delta Dental network. It includes thousands of dentists across the state and country.



Delta Dental Premier[®] Network

Wherever members go, their Delta Dental of Alaska benefits go with them. This is the largest dental network in Alaska and one of the largest dental networks across the nation. It includes approximately 90% of dentists in Alaska and over 154,000 Delta Dental Premier dentists nationwide, serving 50 states, the District of Columbia, Puerto Rico, Guam, the Northern Mariana Islands and the Virgin Islands.

Delta Dental PPOSM Network

The preferred provider option (PPO) dental network in the Municipality of Anchorage, Mat-Su Valley, and Fairbanks North Star Boroughs includes over 210 participating providers and offers access to over 113,000 Delta Dental PPO dentists nationwide.

Is a dentist in network?

To find out, members can log into their Member Dashboard or visit deltadentalAK.com and use Find Care.



Bringing it all into *focus*

At VSP® Vision Care, a members' well-being is at the heart of everything they do.

As the only national not-for-profit vision company, they are focused on what your clients and their employees value most: high quality care, the lowest out-of-pocket costs, and a huge network that includes private practice, top retail chains, and an online option. A key preventive health

benefit, vision care is also good for your clients' bottom line, identifying signs of chronic conditions before they become big problems. Your clients deserve consumers' #1 choice in vision care. See well. Be well.™

Optional riders on the medical plan:

Moda Health Vision riders	
Plan name	Description
V1003	100% Vision, \$300 Max; Annual Benefit, all ages
Mandated vision	When using an in-network provider, exam and lenses every year (\$130 max for contacts); frames every two years to \$130 max; two low vision tests every two years to \$125 max; \$1,000 max every two years for all low vision aids, testing & services; age 19+
Pediatric vision	One exam per year; one pair lenses & frames per year or one pair lenses per year and one pair frames every other year; one low vision evaluation and four follow up visits every five years or one low vision evaluation every year and four follow up visits every five years; one low vision aid per year and one pair of high power spectacles per year.

Stand-alone vision options

	VSP Choice - Low plan employer paid	VSP Choice - High plan employer paid	VSP Choice - Low plan voluntary	VSP Choice - High plan voluntary
Copays	\$10 Exam / \$25 Materials (Lenses and/or frames)	\$10 Exam / \$25 Materials (Lenses and/or frames)	\$10 Exam / \$25 Materials (Lenses and/or frames)	\$10 Exam / \$10 Materials (Lenses and/or frames)
Exam	Once every 12 months	Once every 12 months	Once every 12 months	Once every 12 months
Lenses	Once every 12 months	Once every 12 months	Once every 12 months	Once every 12 months
Frame	Once every 24 months	Once every 12 months	Once every 24 months	Once every 12 months
VSP provider				
Examination	Covered in full after exam copay		Covered in full after exam copay	
Contact lens exam (fitting & evaluation)	(15% savings on the contact lens exam) Covered in full after copay up to \$60		(15% savings on the contact lens exam) Covered in full after copay up to \$60	
Lenses:				
Single Vision	Covered in full after materials copay		Covered in full after materials copay	
Lined Bifocal	Covered in full after materials copay		Covered in full after materials copay	
Lined Trifocal	Covered in full after materials copay		Covered in full after materials copay	
Lens Enhancements: 1,2				
	Single Vision	Multifocal	Single Vision	Multifocal
Anti-reflective coating	\$41	\$41	\$41	\$41
Polycarbonate lenses (for children)	Covered in full	Covered in full	Covered in full	Covered in full
Polycarbonate lenses (for all)	\$31	\$35	\$31	\$35
Standard progressive lenses	N/A	Covered in full	N/A	Covered in full
Premium progressive lenses	N/A	\$95 - \$105	N/A	\$95 - \$105
Custom progressive lenses	N/A	\$150 - \$175	N/A	\$150 - \$175
Photochromic lenses	\$70	\$82	\$70	\$82
Scratch-resistant coating	\$17	\$17	\$17	\$17
Frames	\$150	\$150	\$150	\$175
Elective contact lenses*	\$150	\$150	\$150	\$175
Necessary contact lenses*	Covered in full after materials copay <i>*Contact Lenses are in lieu of prescription glasses</i>		Covered in full after materials copay <i>*Contact Lenses are in lieu of prescription glasses</i>	
Open access schedule				
Examination	\$45	\$45	\$45	\$45
Lenses:				
Single vision	\$30	\$30	\$30	\$30
Bifocal	\$50	\$50	\$50	\$50
Trifocal	\$65	\$65	\$65	\$65
Lenticular	\$100	\$100	\$100	\$100
Progressive	\$50	\$50	\$50	\$50
Frames	\$70	\$70	\$70	\$70
Elective contact lenses	\$105	\$105	\$105	\$105
Necessary contact lenses	\$210	\$210	\$210	\$210

¹Listed pricing applies to standard enhancement level (Progressive pricing lists all levels)

²Enhancements with "copays" or "covered in full" covers all enhancement levels (standard, premium, etc.)

Making managing benefits *easier* for your clients

Moda's third-party administrative subsidiary is BenefitHelp Solutions (BHS). BHS's comprehensive TPA services provide your clients with the latest technological resources and support to easily navigate the complex world of healthcare benefits and find new ways to save! HSA administration is complementary for fully insured groups size 51 plus who purchase a HSA qualified High Deductible Health Plan

BHS helps your clients with:

- Reimbursement accounts:
 - Health flexible spending accounts (FSA) – FSAs allow employees to set aside pre-taxed money to pay for eligible healthcare expenses
 - Health reimbursement arrangements (HRA) – With an HRA, employer makes contributions to member accounts for eligible healthcare expenses. The funds may roll over at the end of the year.
 - Commuter expense reimbursement accounts (CERA) – Employees use pre-tax dollars to pay for commuter costs such as parking, carpooling and mass transit
 - Dependent care accounts (DCA) – Employees pay for daycare with pre-tax dollars
 - Health savings accounts (HSA) – HSAs are coupled with a qualified HDHP to help plan for medical expenses now and through retirement
- COBRA administration*
- Premium-only plans
- Retiree administration
- Premium administration

*COBRA administration is complementary for groups of 51-99 that purchase medical.

To learn more, visit benefithelp.com or call at 888-387-5440.



Tools and programs that support your clients, *every step of the way.*

Whether you have just one client or more, keeping them healthy is an investment that pays dividends. Our online tools and programs drive member engagement and help you support your clients' employees to better health and wellness throughout their entire health journey.

Tools for producers

Quotes

You can submit a request for a group of 50 employees or more through the Alaska Sales Executive.

eCommissions

View all the commission information for your agency online or in Excel.

Corporate reports

Access utilization reports by benefit and by month for your eligible large group and Equal Funded clients, including large claims and savings.

Tool for employers

Employer Dashboard

The Employer Dashboard was created to help employers quickly access and manage the details of benefits administration with us. It's self-service, easy-to-use and available 24/7. With the Employer Dashboard, employers can:

- Review employee enrollment information and history
- Generate an enrollment census of all covered employees and/or dependents
- View benefit and plan details
- View Member Handbooks
- Manage billing with eBill
- Message us securely
- Order ID cards
- Employers who do not submit Electronic Eligibility can:
 - Enroll employees and dependents
 - Make coverage changes
 - Update employee contact information

Your clients can learn more about our comprehensive set of employer tools at modahealth.com/employers.

Reporting

Standard reports for groups with over 100 enrolled employees. We can also customize reports to meet our groups' specific needs and funding type.

Activity report - Reflects the number of subscribers, number of members, premium paid (this will include Admin Fees if it is an ASO group), number of claims and claims paid.

Savings report - Groups claims disallowed amounts into high-level categories and summarizes with an overall savings percentage. Vision claims are excluded in medical and Orthodontia claims are excluded in dental.

Tiered enrollment report - Provides counts of employees (subscribers) and members (subscribers + dependents) shown by the month in which these members were eligible for coverage.

Distribution of charges report (medical)

- Shows charges (billed amounts) for medical and prescription drug claims processed during the month indicated. Vision claims are not included in this report.

Distribution of charges report (Dental)

- Shows charges (billed amounts) for dental claims processed during the month indicated. Orthodontia claims are not included in this report.

Distribution of paid claims report (medical)

- Shows paid amounts for medical and prescription drug claims processed during the month indicated. Vision claims are shown on a separate line below the subtotal for medical.

Distribution of paid claims report (Dental)

- Shows paid amounts for dental claims processed during the month indicated. Orthodontia claims are shown on a separate line below the subtotal for other dental claims.

Large claims report (Medical only)

- Reflects the month's paid claims versus when they were incurred.



wellbeing

We're here to help your clients take care of their whole health. That's why we created Moda Wellbeing – a comprehensive collection of innovative services, programs and tools that empower members to be better in every way.

Tools and programs for your entire health journey

“Well-being” means the state of being happy, healthy and prosperous. It's about more than just physical health. It's about the health of your clients' employees entire being, which also includes mental and emotional health. Moda Wellbeing makes it possible for them to choose the services, programs and tools that are right for their whole health.

Programs are evidence-based actions and activities designed to help meet their specific goals, and digital tools are self-serve and available 24/7.

Moda Wellbeing includes:



Member support

Assistance getting the most out of benefits and navigating the healthcare system



Care management

Support accessing care and managing care needs



Condition and disease management

Special support for acute and chronic conditions



Wellness management

Everything needed to maintain and improve health



Financial management

Access to tools to help control healthcare costs and protect identity



Custom services

Programs created specifically to meet the unique needs of your population

Member support

Assistance getting the most out of benefits and navigating the healthcare system



Services

Claims and appeals support

If members disagree with a ruling on a claim, they can file an appeal. They can contact us for help. We're here to support them.

Travel assistance

We've got members covered at home and away. Whether they are traveling around the world or only 100 miles away from home, they can call upon Assist America® for medical services and transport. There are no exclusions for geographic locations, pre-existing conditions and adventure sports injuries. And, they can call Assist America's operations center 24 hours a day to speak with emergency-certified assistance professionals.

Services (cont.)

Prior authorization support

We want to make sure members get the right care. That's why we require prior authorization (pre-approval) for some healthcare services and prescriptions. If prior auth is required, the member's healthcare provider will request it. It's important they make sure to see in-network healthcare providers. If in-network providers perform a service that requires prior authorization without pre-approval, they will have to pay for the service. If this happens with a provider who is out-of-network, the member will need to pay a penalty.

Self-serve tools

Pharmacy locator

Members can access our Pharmacy Locator to find in-network pharmacies. It's online and easy to use. They can search by pharmacy name, address, city, state and ZIP. The locator also lets members know if a pharmacy is open 24 hours.

Provider locator

Members can access our Find Care tool to locate in-network providers. It's online and easy to use. They can search by type of provider: medical, dental, pharmacy or vision; and provider name and location. Find Care also lets members know if a provider is accepting new patients.

Care management

Support accessing care and managing care needs



Services

Care coordination and case management

If members need to go to the hospital, need surgery, are seriously injured or are sick, they can get extra support. Members can focus on healing while our Healthcare Advocates help them:

- Understand and use their benefits
- Navigate the healthcare system
- Communicate with their providers
- Set up care their provider recommends
- Find community resources

Services (cont.)

Dental health management

 Provided by Delta Dental

Dental members can access Dental Tools to easily manage their dental health in one location. They can use this online service to:

- Have an emergency virtual consult
 - Get a virtual checkup
 - View their benefits dashboard
 - Get dental cost estimates
 - Ask a dentist questions
 - Take a dental risk assessment
-

Text a doctor, 24/7

Enjoy fast and private access to a dedicated doctor in under a minute – at no cost to you*. With the CirrusMD app, all you need is Internet access to:

- Connect with a doctor via text, 24/7, without appointments or time limits
 - Ask urgent or general health questions
 - Message, share photos or video chat
 - Get peace of mind, even at 2 a.m.
 - Come back to conversations or follow up as often as you'd like
-

Virtual care

Members can get care from the comfort of their home or anywhere they like with Virtual Visits or telehealth. Depending on their plan, they can use a Virtual Visit or telehealth when they need attention right away, but do not feel like their life is in danger. For example, they could use these services for a cold or flu, a sore throat, stuffy nose, coughs, congestion, allergies, poison ivy/oak, nausea, minor injuries, and bites and stings. They should not use Virtual Visits or telehealth for medical emergencies.

**Members on HDHP plans must meet their deductible.*

Condition and disease management

Special support for acute and chronic conditions



Programs

Counseling

Now medical members can get therapy on their smartphone through our partner, Meru Health. Completely confidential, the therapy is part of a 12-week treatment program to help with depression, anxiety and burnout. The program offers:

- Confidential and fast access to evidence-based treatment through a smartphone
- The ability to meet with a dedicated, licensed therapist via both video and app chat
- Different practice options to choose from
- Empowering life skills to reduce symptoms and stay mentally healthy
- A heart rate variability biofeedback monitoring system to help you learn how to recover from stress quickly

Extra dental care – Health through Oral Wellness®

● Provided by Delta Dental

If members are at greater risk for oral diseases, they can get extra care with our Health through Oral Wellness® program. Benefits and care include additional cleanings, fluoride treatments, sealants and periodontal maintenance.

Programs (cont.)

Extra dental care – Oral Health, Total Health

 Provided by Delta Dental

If members have diabetes or are pregnant in their third trimester, they can get extra dental care through our Oral Health, Total Health program.

Health coaching

When members need a hand with their health our health coaches use evidence-based practices to help them set goals and feel their best. Our care programs include:

- Cardiac care
 - Behavioral health
 - Depression care
 - Diabetes care
 - Kidney care
 - Lifestyle coaching
 - Women’s health & maternity care
 - Respiratory care
 - Spine & joint care
 - Weight care
 - Quitting tobacco
-

Diabetes support

We offer a comprehensive diabetes management program, for no cost, to members and dependents who qualify. The program, made possible through our partner, Livongo, provides:

- A smart meter, which automatically uploads blood glucose readings, eliminating the need for logbooks. The meter also serves up real-time tips.
 - Unlimited supplies with no hidden costs. Strips and lancets are shipped directly to the member, at their request.
 - Coaching anytime and anywhere. Livongo’s expert coaches are available via phone, text and our mobile app to give guidance on nutrition and lifestyle questions.
-

Non-emergency surgery program

A member may have an elective procedure at a nationally recognized center of excellence. With help from our partner, Transcarent, the member will receive guidance from a personal care coordinator who will handle all the administrative work, plan approvals and billing.

Self-serve tools

Medication interaction finder

Some medications should not be used together. Members can protect themselves from possible harmful effects. It’s easy to find out how different medications interact with each other. Just use our online tool, MEDCounselor.

Prescription history finder

We offer PersonalHealthRX as an easy way for members to see their prescription history. Members can view and print their current medication histories, including copayments and yearly tax reports of expenses.

Wellness management

Everything members need to maintain and improve health. These additional services are a complement to the large group plan, but are not insurance. Some services may not be available in all areas.



Services

Discounted gym membership

Stay active at the gym or at home. With the Active&Fit Direct™ program, members have access to:

- 16,000+ Standard and Premium fitness centers and exercise studios nationwide
 - The ability to purchase a membership for their spouse (or domestic partner)
 - The option to switch fitness centers to make sure they find the right fit
 - 4,000+ digital workout videos so they can work out at home or on-the-go
-

ChooseHealthy

Members have access to these health and wellness services from ChooseHealthy.

- Discounts of up to 55% on popular health and fitness brands, including Garmin®, Vitamix®, PROCompression® and Fitbit®
- Savings of up to 25% on services including acupuncture, chiropractic, and therapeutic massage. Members will need to see providers who are in the ChooseHealthy network. Members with plans that include alternative care benefits will need to exhaust those benefits before they can use ChooseHealthy for alternative care.
- Access to no-cost online health classes

Services (cont.)

Hearing aid discounts

Get a discount on a hearing aid exam and hearing aid from TruHearing. Medical members can enjoy:

- The latest advances in hearing technology
- Expert care from a team of helpful professionals in their area
- Access to a hearing exam plus three follow-up visits for fitting and adjustments. Benefits apply if hearing rider selected.
- A worry-free purchase with a 45-day trial and three-year warranty
- 48 free batteries per aid included with non-rechargeable models

Programs

Counseling

Members get confidential support, guidance and resources to help them and their family resolve personal issues. Just use our employee assistance program (EAP).

Personal health assessment

Members can use Momentum to determine their health age and access recommended articles. They can take an annual health assessment and see recommended tests, screenings and lifestyle changes based on their results. And research health conditions and learn about topics that are important to them.

Fitbit® personalized wellness program

Members can stay fit, healthy and connected with FitbitR. Members can join Fitbit Care™ to access Fitbit Premium and health coaching at no cost. From steps to sleep, members will gain valuable insights into how their behaviors affect their health. Plus, members will get the tools they need to make healthy changes by visiting the Moda Health Fitbit store. Members can get a discounted Fitbit device to help kickstart their well-being journey. Members will enjoy:

- 1:1 personalized support from a certified health coach
- Access to thousands of dynamic workouts that can be adapted to create the ideal program
- Fitness challenges to complete on their own or with others
- Guided programs to help them move more, sleep better and eat well. These programs are customizable, based on their goals and schedule.
- Personalized insights to help improve their health, based on their exercise, heart rate and sleep
- Advanced sleep tools to boost their energy.

Financial management

Access to tools to help control healthcare costs and protect identity



Self-serve tools

Healthcare cost estimates

Members can see what they may pay for medical services before they have them – not after the bill arrives. Use our Healthcare Cost Estimator to:

- See procedure costs
- Compare costs across providers
- See their specific out-of-pocket costs

Prescription price checker

Members can find out what they may pay for prescriptions before they get them. They can use our online prescription price check tool to see costs at specific pharmacies and to find out about generic options.

Services

Identity protection

Members can keep their information safe with complete identity protection through IDX Identity. Spot false claims early and find fraud before it causes them or their family harm. Members can simply enroll in IDX identity for full financial and medical protection. Once enrolled, they can access all monitoring in one user-friendly app.

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

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 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

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 hỗ 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 مجاناً. اتصل برقم (الهاتف النصي: 711) 1-877-605-3229

اردو (URDU) توجہ دیں: اگر آپ اردو بولتے ہیں تو سب سے آسان اور مفت کے لیے 1-877-605-3229 (TTY: 711) پر کال کریں۔

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)

توجہ: در صورتی کہ بہ فارسی صحبت می کنید، خدمات ترجمہ بہ صورت رایگان برای شما موجود است۔ با 1-877-605-3229 (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 Sprachassistentendienste 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 (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 દર્શાવે) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે. 1-877-605-3229 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການລ່ວຍຕູ້ອຸດົມດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-877-605-3229 (TTY: 711)

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)

ត្រូវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ខ្មែរ ត្រូវការសេវាកម្មជំនួយផ្នែក ភាសាដោយឥតគិតថ្លៃ គឺមានផ្តល់ ជូនលោកអ្នក។ សូមទូរស័ព្ទទៅកាន់ លេខ 1-877-605-3229 (TTY: 711)

HUBACHIIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 1-877-605-3229 (TTY:711) tiin bilbilaa.

โปรดทราบ: หากคุณพูดภาษาไทย คุณ สามารถใช้บริการช่วยเหลือด้านภาษาได้ฟรี 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 togotogia. Vala'au i le 1-877-605-3229 (TTY: 711)

IPANGAG: Nu agsasaoka iti llocano, 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)

Individual & family

Medicare

Small group



Large group

Questions? *We're here to help.*

Call one of our offices listed below. TTY users, please call 711.

Anchorage office

510 L Street, Suite 270
Anchorage, AK 99501
907-278-2628 or toll-free at 888-374-8910,
Monday through Friday, 7:30 a.m. to 4 p.m. Alaska time

Portland office (corporate headquarters)

601 SW Second Ave.
Portland, OR 97204-3156
503-243-3948 or toll-free at 800-578-1402
Monday through Friday, 7:30 a.m. to 4 p.m. Alaska time

modahealth.com



For a list of medical plan exclusions, any reduction or limitations, contact Moda Health. These benefits and Moda Health/Delta Dental policies are subject to change in order to be compliant with state and federal guidelines. Health plans provided by Moda Health Plan, Inc. Dental plans in Alaska provided by Delta Dental of Alaska. Delta Dental is a trademark of Delta Dental Plans Association.