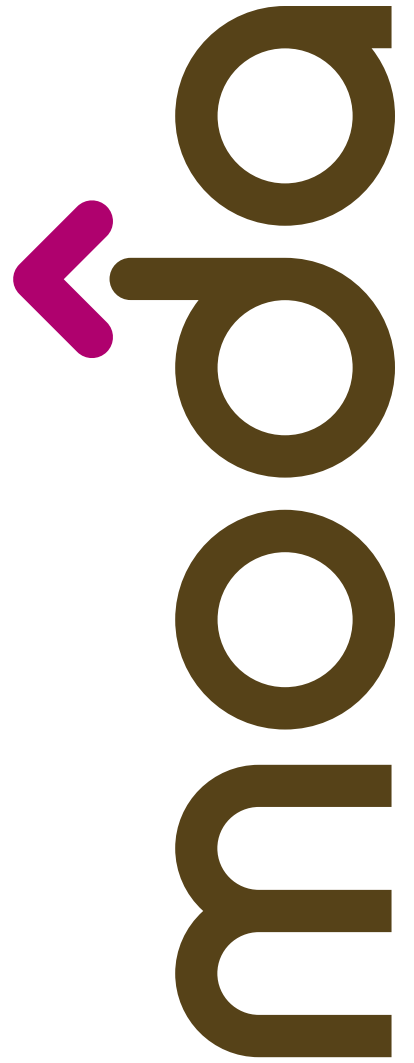


# Health plans for every body

Individuals and families

*Plans available Jan. 1, 2015, through Dec. 31, 2015.*



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

You know your health relies on quality plans, programs, online tools and, most important, partnerships that help you along the way.

We have all of that and a little bit more – and we're excited to help you start on a journey to be better.

For our part, we'll provide a network of doctors and specialists, expert health coaches, caring customer service reps and some of the greatest innovators in healthcare. For your part, we ask that you come ready to be the MVP of your health.

Because together, we can be more. We can be better.

## Resources for your health journey

Moda Health is here to help you get well sooner when you're sick or injured and live well the rest of the time. We even have special programs and clinical teams to give you support in reaching your health goals.

### Get started with myModa

You'll love everything you can do at myModa, your personalized member website. It's simple to access on your computer or mobile device. As a member, log in at [modahealth.com](http://modahealth.com) to:

- › See and manage your benefits
- › Check claims and find claim forms
- › Review electronic explanations of benefits (EOBs)
- › View and download your member ID card
- › Use Be Better tools to get and stay healthy
- › Connect with health professionals
- › Look up medication prices before you buy
- › Pay your monthly premium with eBill
- › Set up recurring payments using AutoPay
- › Access exclusive member savings

### Be Better tools

These handy resources let you take charge of your healthy potential. They're free to members and come with every health plan. Use them to create a healthier you! Simply log in to myModa, your personalized member website, to get started. Here's what you'll find.

### Momentum

Take charge of your health – and follow your progress. It's easy with the healthy living dashboard, Momentum, powered by Moda Health. Log in to myModa and look for Momentum to:

- › Take a health assessment and see your "health age"
- › Use healthy lifestyle apps, like Weight Tracker and Blood Pressure Tracker
- › Research conditions and medications
- › Set goals and track progress
- › Create a Family Health Record
- › Access health content and resources

### Health coaching

Need a hand with your health? Our health coaches use evidence-based practices to help you set goals and feel your best. You'll also get one-on-one support when you need it. Our eight care programs include:

- › Cardiac Care
- › Dental Care
- › Depression Care
- › Diabetes Care
- › Lifestyle Coaching
- › Women's Health & Maternity Care
- › Respiratory Care
- › Spine & Joint Care

### Care coordination and case management

When you're sick, need hospitalization or surgery, or are seriously injured, we'll take some of the work off your plate – so you can focus on healing. Our nurse case managers and care coordinators will help you:

- › Navigate the healthcare system
- › Communicate and work with your providers to support your care plan
- › Understand your benefits
- › Arrange medically necessary, covered services ordered by your provider
- › Connect with community resources

### eDoc

Email a health professional about nonurgent health concerns. eDoc keeps it private and customized to you. Connect with:

- › Board-certified physicians
- › Licensed psychologists
- › Pharmacists
- › Dentists
- › Dietitians
- › Fitness experts
- › eDocVoice – leave a message for a provider, and you'll get a phone response within 24 hours

### Nurse line

Need quick advice? The friendly nurses on our Registered Nurse Advice Line are available 24 hours a day. Just call toll-free at 866-321-7580 for guidance on:

- › Basic health conditions and symptoms
- › Treatment for minor injuries and burns
- › Home cold and flu remedies
- › When to visit your doctor

### Quitting tobacco

Stop smoking or chewing tobacco for good. We connect members with programs that make kicking the habit a little easier. You'll get advice from a Quit Coach and a custom quit plan that works for you.

Under the Affordable Care Act, coaching to help you stop smoking is covered in full. Take advantage of these perks:

- › Phone, text and online support from Quit Coaches, 24 hours a day
- › Tips on dealing with cravings
- › Information about medications that can help you quit
- › Free tobacco cessation medications prescribed by an in-network provider
- › Useful articles, videos and online tracking tools

### MIDAS medical ID protection

Keep your health privacy safe with this easy and free service. As a Moda Health member, simply log in to myModa and follow the links to MIDAS to claim your benefit. It's a simple way to safeguard your medical record from fraud.

## Access care, wherever you are

Health happens, whether you're at home or on the road. We want to make sure you stay covered, no matter where you go. So we've made it easy to find in-network coverage in your hometown and across the country.

### PHCS Network


The PHCS Network connects you with the largest PPO medical network in California and across the country. You'll enjoy plenty of choice and the lowest out-of-pocket costs anywhere. In California, you can access over 300 acute care hospitals, 7,500 ancillary facilities and 132,000 practitioners. When you're traveling, just tap into the national PHCS Network, which includes 700,000 practitioners, nearly 4,600 acute care hospitals and over 74,000 ancillary facilities. That's quality coverage, wherever you go.

### MultiPlan Network

This secondary network gives you even more choice beyond the primary PPO network within California. In addition to the PHCS Network, you also can access 1,400 facilities and 2,600 providers for quality care through the MultiPlan Network. That means when you're in California, care is never far.

### In- and out-of-network providers

It's important to remember that you may pay more for services from out-of-network providers than from in-network providers. Out-of-network providers also may bill you for the difference between your maximum plan allowance and their billed charges. This is known as "balance billing." In-network Moda Health providers don't do this. See our plan summaries to learn more about in-network and out-of-network benefits and costs.



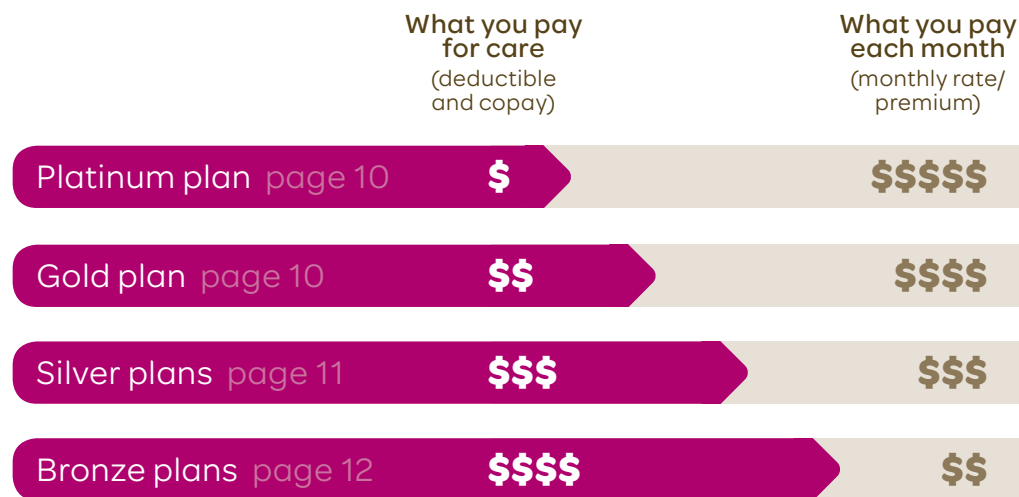
When it comes to better healthcare, we think we can do more together.

## Which tier is right for you?

Not sure where to start? Whatever your needs, we're confident you'll find the plan that fits just right. Plan tiers can help you narrow down the options. Take a look at the chart below to compare care costs and average monthly rates by tier.

### Plan tier categories

Our medical plans fall into one of four tiers: Platinum, Gold, Silver or Bronze. Platinum and Gold plans cost more, but they cover more, too. Silver plans sit somewhere in the middle. Bronze plans provide a little less coverage, but you'll save money on monthly premiums.



## Find your perfect plan

We love our health plans – and we hope you will, too. After all, they were created with you in mind. They are meant to help you be your healthy best.

Each plan covers 100 percent of most preventive care – that includes women's annual exams, well-baby care, routine physicals and immunizations. Plans vary most by premiums, deductibles and copays. If you want to feel ready for life's ups and downs, you're in the right place.

Turn the page to check out our 2015 individual and family plan summaries. For free print copies, contact Moda Health at 855-718-1767.

### Enrolling in your new plan, online

Starting Nov. 15, 2014, visit [choosemoda.com](http://choosemoda.com) to browse and compare 2015 Moda Health medical plans and enroll. The site also explains how health plans, Health Care Reform and federal tax credits work – so take a look!

Not an online type of person? No worries. Our friendly and knowledgeable team members are here to help. Call us toll-free at 855-718-1767, Monday through Friday, 7:30 a.m. to 5:30 p.m. PT. TTY users, please call 711.

# Medical plans

	Be Radiant		Be Valiant		Be Assured		Be Motivated	
	In-network, you pay	Out-of-network, you pay	In-network, you pay	Out-of-network, you pay	In-network, you pay	Out-of-network, you pay	In-network, you pay	Out-of-network, you pay
<b>Calendar year costs</b>								
Deductible per person	\$0	\$1,000	\$0	\$1,000	Medical care and service: \$2,000 Brand medications: \$250	Medical care and service: \$4,000 Brand medications: \$500	\$3,000	\$6,000
Deductible per family	\$0	\$2,000	\$0	\$2,000	Medical care and service: \$4,000 Brand medications: \$500	Medical care and service: \$8,000 Brand medications: \$1,000	\$6,000	\$12,000
Out-of-pocket max per person	\$4,000	\$8,000	\$6,250	\$12,500	\$6,250	\$12,500	\$6,350	\$12,700
Out-of-pocket max per family	\$8,000	\$16,000	\$12,500	\$25,000	\$12,500	\$25,000	\$12,700	\$25,400
<b>Care &amp; services</b>								
Preventive care <sup>4</sup>	\$0/visit	50% <sup>1</sup>	\$0/visit	50% <sup>1</sup>	\$0/visit	50% <sup>2</sup>	\$0/visit	50% <sup>1</sup>
Primary care physician (PCP) office visit	\$20/visit	50% <sup>1</sup>	\$30/visit	50% <sup>1</sup>	\$45/visit	50% <sup>2</sup>	\$45/visit; deductible waived for first 3 visits <sup>5</sup>	50% <sup>1</sup>
Specialist office visit <sup>6</sup>	\$40/visit	50% <sup>1</sup>	\$50/visit	50% <sup>1</sup>	\$65/visit	50% <sup>2</sup>	\$65/visit <sup>1</sup>	50% <sup>1</sup>
Urgent care visit	\$40/visit	50% <sup>1</sup>	\$60/visit	50% <sup>1</sup>	\$90/visit	50% <sup>2</sup>	\$45/visit; deductible waived for first 3 visits <sup>5</sup>	50% <sup>1</sup>
Lab tests	\$20/service	50% <sup>1</sup>	\$30/service	50% <sup>1</sup>	\$45/service	50% <sup>2</sup>	25% <sup>1</sup>	50% <sup>1</sup>
X-ray & diagnostic imaging	\$40/service	50% <sup>1</sup>	\$50/service	50% <sup>1</sup>	\$65/service	50% <sup>2</sup>	25% <sup>1</sup>	50% <sup>1</sup>
Imaging (CT/PET scans, MRI)	\$150/service	50% <sup>1</sup>	\$250/service	50% <sup>1</sup>	\$250/service	50% <sup>2</sup>	25% <sup>1</sup>	50% <sup>1</sup>
Inpatient care (includes maternity & physician fees)	\$250/day up to 5 days	50% <sup>1</sup>	\$600/day up to 5 days	50% <sup>1</sup>	20% <sup>2</sup>	50% <sup>2</sup>	25% <sup>1</sup>	50% <sup>1</sup>
Outpatient surgery (includes physician fees)	\$250/service	50% <sup>1</sup>	\$600/service	50% <sup>1</sup>	20%	50% <sup>2</sup>	25%	50% <sup>1</sup>
Outpatient mental health/chemical dependency	\$20/visit	50% <sup>1</sup>	\$30/visit	50% <sup>1</sup>	\$45/visit	50% <sup>2</sup>	\$45/visit; deductible waived for first 3 visits	50% <sup>1</sup>
Acupuncture care	\$20/visit	\$20/visit	\$30/visit	\$30/visit	\$45/visit	\$45/visit	\$45/visit <sup>1</sup>	\$45/visit <sup>1</sup>
Emergency room <sup>7</sup>	\$150/visit	\$150/visit	\$250/visit	\$250/visit	\$250/visit <sup>2</sup>	\$250/visit <sup>2</sup>	25% <sup>1</sup>	25% <sup>1</sup>
Ambulance	\$150/trip	\$150/trip	\$250/trip	\$250/trip	\$250/trip <sup>2</sup>	\$250/trip <sup>2</sup>	25% <sup>1</sup>	25% <sup>1</sup>
Physical, speech or occupational therapy	\$20/visit	50% <sup>1</sup>	\$30/visit	50% <sup>1</sup>	\$45/visit	50% <sup>2</sup>	\$45/visit <sup>1</sup>	50% <sup>1</sup>
Pediatric vision exam	\$0/visit		\$0/visit		\$0/visit		\$0/visit	
Pediatric vision hardware	0%		0%		0%		0%	
<b>Prescription medications</b>								
Value	NA		NA		NA		\$2	
Generic	\$5		\$15		\$15		\$15	
Preferred brand	\$15		\$50		\$50 <sup>3</sup>		40%	
Non-preferred brand	\$25		\$70		\$70 <sup>3</sup>		50%	
Specialty <sup>8</sup>	10%		20%		20% <sup>3</sup>		50%	
<b>Features</b>								
Plan tier	Platinum		Gold		Silver		Silver	
Provider network	PHCS Network and MultiPlan Network		PHCS Network and MultiPlan Network		PHCS Network and MultiPlan Network		PHCS Network and MultiPlan Network	
Embedded pediatric dental	Included for members under age 19		Included for members under age 19		Included for members under age 19		Included for members under age 19	
Qualifies for health savings account?	No		No		No		No	

1 Deductible applies  
2 Medical care and service deductible applies  
3 Brand medications deductible applies  
4 For services as required by California law or under the Affordable Care Act

5 Deductible is waived for the first three PCP or urgent care visits.  
6 Includes naturopathic office visits  
7 Copay waived if admitted  
8 Specialty medications must be accessed through our exclusive specialty pharmacy provider and require prior authorization.

# Medical plans (continued)

	Be Optimistic		Be Dynamic		Be Flexible (HSA)	
	In-network, you pay	Out-of-network, you pay	In-network, you pay	Out-of-network, you pay	In-network, you pay	Out-of-network, you pay
<b>Calendar year costs</b>						
Deductible per person	\$5,000	\$10,000	\$4,250	\$8,500	\$4,500	\$9,000
Deductible per family	\$10,000	\$20,000	\$8,500	\$17,000	\$9,000	\$18,000
Out-of-pocket max per person	\$6,250	\$12,500	\$6,600	\$13,200	\$6,250	\$12,500
Out-of-pocket max per family	\$12,500	\$25,000	\$13,200	\$26,400	\$12,500	\$25,000
<b>Care &amp; services</b>						
Preventive care <sup>2</sup>	\$0/visit	50% <sup>1</sup>	\$0/visit	50% <sup>1</sup>	\$0/visit	50% <sup>1</sup>
Primary care physician (PCP) office visit	\$60/visit; deductible waived for first 3 visits <sup>3</sup>	50% <sup>1</sup>	\$60/visit; deductible waived for first 3 visits <sup>4</sup>	50% <sup>1</sup>	40% <sup>1</sup>	50% <sup>1</sup>
Specialist office visit <sup>5</sup>	\$70/visit <sup>1</sup>	50% <sup>1</sup>	\$70/visit <sup>1</sup>	50% <sup>1</sup>	40% <sup>1</sup>	50% <sup>1</sup>
Urgent care visit	\$120/visit; deductible waived for first 3 visits <sup>3</sup>	50% <sup>1</sup>	\$60/visit; deductible waived for first 3 visits <sup>4</sup>	50% <sup>1</sup>	40% <sup>1</sup>	50% <sup>1</sup>
Lab tests	30% <sup>1</sup>	50% <sup>1</sup>	35% <sup>1</sup>	50% <sup>1</sup>	40% <sup>1</sup>	50% <sup>1</sup>
X-ray & diagnostic imaging	30% <sup>1</sup>	50% <sup>1</sup>	35% <sup>1</sup>	50% <sup>1</sup>	40% <sup>1</sup>	50% <sup>1</sup>
Imaging (CT/PET scans, MRI)	30% <sup>1</sup>	50% <sup>1</sup>	35% <sup>1</sup>	50% <sup>1</sup>	40% <sup>1</sup>	50% <sup>1</sup>
Inpatient care (includes maternity & physician fees)	30% <sup>1</sup>	50% <sup>1</sup>	35% <sup>1</sup>	50% <sup>1</sup>	40% <sup>1</sup>	50% <sup>1</sup>
Outpatient surgery (includes physician fees)	30% <sup>1</sup>	50% <sup>1</sup>	35% <sup>1</sup>	50% <sup>1</sup>	40% <sup>1</sup>	50% <sup>1</sup>
Outpatient mental health/chemical dependency	\$60/visit; deductible waived for first 3 visits	50% <sup>1</sup>	\$60/visit; deductible waived for first 3 visits	50% <sup>1</sup>	40% <sup>1</sup>	50% <sup>1</sup>
Acupuncture care	\$60/visit <sup>1</sup>	\$60/visit <sup>1</sup>	\$60/visit <sup>1</sup>	\$60/visit <sup>1</sup>	40% <sup>1</sup>	40% <sup>1</sup>
Emergency room <sup>6</sup>	\$300/visit <sup>1</sup>	\$300/visit <sup>1</sup>	35% <sup>1</sup>	35% <sup>1</sup>	40% <sup>1</sup>	40% <sup>1</sup>
Ambulance	\$300/trip <sup>1</sup>	\$300/trip <sup>1</sup>	35% <sup>1</sup>	35% <sup>1</sup>	40% <sup>1</sup>	40% <sup>1</sup>
Physical, speech or occupational therapy	\$60/visit <sup>1</sup>	50% <sup>1</sup>	\$60/visit <sup>1</sup>	50% <sup>1</sup>	40% <sup>1</sup>	50% <sup>1</sup>
Pediatric vision exam	\$0/visit		\$0/visit		\$0/visit	
Pediatric vision hardware	0%		0%		0%	
<b>Prescription medications</b>						
Value	NA		\$2		NA	
Generic	\$15 <sup>1</sup>		\$15		40% <sup>1</sup>	
Preferred brand	\$50 <sup>1</sup>		40% <sup>1</sup>		40% <sup>1</sup>	
Non-preferred brand	\$75 <sup>1</sup>		50% <sup>1</sup>		40% <sup>1</sup>	
Specialty <sup>7</sup>	30% <sup>1</sup>		50% <sup>1</sup>		40% <sup>1</sup>	
<b>Features</b>						
Plan tier	Bronze		Bronze		Bronze	
Provider network	PHCS Network and MultiPlan Network		PHCS Network and MultiPlan Network		PHCS Network and MultiPlan Network	
Embedded pediatric dental	Included for members under age 19		Included for members under age 19		Included for members under age 19	
Qualifies for health savings account?	No		No		Yes	

<sup>1</sup> Deductible applies  
<sup>2</sup> For services as required by California law or under the Affordable Care Act  
<sup>3</sup> Deductible is waived for the first three non-preventive visits.  
<sup>4</sup> Deductible is waived for the first three PCP or urgent care visits.

<sup>5</sup> Includes naturopathic office visits  
<sup>6</sup> Copay waived if admitted  
<sup>7</sup> Specialty medications must be accessed through our exclusive specialty pharmacy provider and require prior authorization.

## What plans cost

Our plans offer competitive rates to fit a range of needs. If you want great coverage at a price that's right for you, you're in good hands.

### Monthly rates for individual plans starting 2015

Thanks in part to the Affordable Care Act, only a couple things affect your monthly premium. The first is the plan you choose. Some plans simply cost more because they offer greater benefits.

The second is your age and the age of your dependents. To calculate your total monthly premium, add up the rates for everyone you want covered by your plan. That might be you, your spouse and your children.

All children under age 21 have the same rate based on the plan. However, you only need to include up to three children under age 21 in your total.\* Child dependents ages 21 through 25 have a rate based on their actual age.

### How to calculate your premium

- 1 Jot down the rate for each person age 21+
- 2 Jot down the rate for each person (up to three\*) under age 21
- 3 Add all of these rates together to get your family's total rate

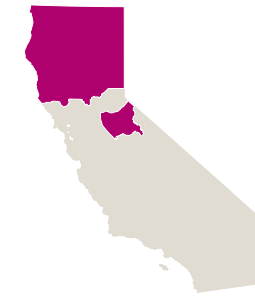
### Where do you live?

The following regions are covered by our plans.

- > Region 1: Northern counties
- > Region 3: Greater Sacramento
- > Region 10: Central Valley
- > Region 17: Inland Empire

If you do not live in one of these regions, you are not eligible for a Moda Health plan.

Each covered region has its own rates. Use the following pages to find out what plans cost in each region.



### Region 1: Northern counties

This region includes Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lassen, Lake, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Trinity, Tehama, Tuolumne and Yuba counties.

See page 17 for Region 1 rates.



### Region 3: Greater Sacramento

This region includes Sacramento, Placer, El Dorado and Yolo counties.

See page 18 for Region 3 rates.



### Region 10: Central Valley

This region includes San Joaquin, Stanislaus, Merced, Mariposa and Tulare counties.

See page 19 for Region 10 rates.



### Region 17: Inland Empire

This region includes San Bernadino and Riverside counties.

See page 20 for Region 17 rates.

\* If you have more than three dependent children under age 21, only three need to be calculated into your rate. This helps keep your healthcare affordable.



Treat yourself to better health today.

## Monthly rates for Region 1\*

This region includes Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lassen, Lake, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Trinity, Tehama, Tuolumne and Yuba counties.

Age	0 – 20	21	22	23	24	25	26	27	28	29	30
<b>Medical plans</b>											
Be Radiant	\$234.76	\$369.70	\$369.70	\$369.70	\$369.70	\$371.18	\$378.57	\$387.45	\$401.86	\$413.69	\$419.61
Be Valiant	\$220.65	\$347.49	\$347.49	\$347.49	\$347.49	\$348.88	\$355.83	\$364.17	\$377.72	\$388.84	\$394.40
Be Assured	\$173.46	\$273.17	\$273.17	\$273.17	\$273.17	\$274.26	\$279.72	\$286.28	\$296.93	\$305.67	\$310.04
Be Motivated	\$161.22	\$253.89	\$253.89	\$253.89	\$253.89	\$254.91	\$259.99	\$266.08	\$275.98	\$284.10	\$288.17
Be Optimistic	\$134.78	\$212.25	\$212.25	\$212.25	\$212.25	\$213.10	\$217.34	\$222.44	\$230.72	\$237.51	\$240.90
Be Dynamic	\$137.32	\$216.25	\$216.25	\$216.25	\$216.25	\$217.11	\$221.44	\$226.63	\$235.06	\$241.98	\$245.44
Be Flexible (HSA)	\$140.44	\$221.17	\$221.17	\$221.17	\$221.17	\$222.05	\$226.48	\$231.79	\$240.41	\$247.49	\$251.03

Age (continued)	31	32	33	34	35	36	37	38	39	40	41	42
<b>Medical plans</b>												
Be Radiant	\$428.48	\$437.36	\$442.90	\$448.82	\$451.77	\$454.73	\$457.69	\$460.65	\$466.56	\$472.48	\$481.35	\$489.85
Be Valiant	\$402.74	\$411.08	\$416.29	\$421.85	\$424.63	\$427.41	\$430.19	\$432.97	\$438.53	\$444.09	\$452.43	\$460.42
Be Assured	\$316.60	\$323.15	\$327.25	\$331.62	\$333.81	\$335.99	\$338.18	\$340.36	\$344.73	\$349.11	\$355.66	\$361.94
Be Motivated	\$294.26	\$300.35	\$304.16	\$308.22	\$310.26	\$312.29	\$314.32	\$316.35	\$320.41	\$324.47	\$330.57	\$336.41
Be Optimistic	\$246.00	\$251.09	\$254.28	\$257.67	\$259.37	\$261.07	\$262.77	\$264.46	\$267.86	\$271.26	\$276.35	\$281.23
Be Dynamic	\$250.63	\$255.82	\$259.06	\$262.52	\$264.25	\$265.98	\$267.71	\$269.44	\$272.90	\$276.36	\$281.55	\$286.53
Be Flexible (HSA)	\$256.33	\$261.64	\$264.96	\$268.50	\$270.27	\$272.04	\$273.81	\$275.58	\$279.12	\$282.65	\$287.96	\$293.05

Age (continued)	43	44	45	46	47	48	49	50	51	52	53	54
<b>Medical plans</b>												
Be Radiant	\$501.68	\$516.47	\$533.85	\$554.55	\$577.84	\$604.46	\$630.71	\$660.28	\$689.49	\$721.65	\$754.19	\$789.31
Be Valiant	\$471.54	\$485.44	\$501.77	\$521.23	\$543.12	\$568.14	\$592.81	\$620.61	\$648.06	\$678.29	\$708.87	\$741.88
Be Assured	\$370.69	\$381.61	\$394.45	\$409.75	\$426.96	\$446.62	\$466.02	\$487.87	\$509.45	\$533.22	\$557.26	\$583.21
Be Motivated	\$344.53	\$354.69	\$366.62	\$380.84	\$396.83	\$415.11	\$433.14	\$453.45	\$473.51	\$495.60	\$517.94	\$542.06
Be Optimistic	\$288.02	\$296.51	\$306.49	\$318.38	\$331.75	\$347.03	\$362.10	\$379.08	\$395.85	\$414.31	\$432.99	\$453.16
Be Dynamic	\$293.45	\$302.10	\$312.26	\$324.37	\$337.99	\$353.56	\$368.92	\$386.22	\$403.30	\$422.12	\$441.14	\$461.69
Be Flexible (HSA)	\$300.13	\$308.97	\$319.37	\$331.75	\$345.69	\$361.61	\$377.31	\$395.01	\$412.48	\$431.72	\$451.18	\$472.20

Age (continued)	55	56	57	58	59	60	61	62	63	64+
<b>Medical plans</b>										
Be Radiant	\$824.43	\$862.51	\$900.96	\$942.00	\$962.33	\$1,003.37	\$1,038.86	\$1,062.15	\$1,091.36	\$1,109.09
Be Valiant	\$774.90	\$810.69	\$846.83	\$885.40	\$904.51	\$943.08	\$976.44	\$998.33	\$1,025.78	\$1,042.45
Be Assured	\$609.16	\$637.29	\$665.70	\$696.02	\$711.05	\$741.37	\$767.59	\$784.80	\$806.38	\$819.49
Be Motivated	\$566.18	\$592.33	\$618.73	\$646.92	\$660.88	\$689.06	\$713.44	\$729.43	\$749.49	\$761.67
Be Optimistic	\$473.32	\$495.18	\$517.26	\$540.81	\$552.49	\$576.05	\$596.42	\$609.80	\$626.56	\$636.74
Be Dynamic	\$482.23	\$504.51	\$527.00	\$551.00	\$562.89	\$586.90	\$607.66	\$621.28	\$638.36	\$648.73
Be Flexible (HSA)	\$493.21	\$515.99	\$538.99	\$563.54	\$575.70	\$600.25	\$621.49	\$635.42	\$652.89	\$663.50

\*Rates effective Jan. 1, 2015, through Dec. 31, 2015.

## Monthly rates for Region 3\*

This region includes Sacramento, Placer, El Dorado and Yolo counties.

Age	0 – 20	21	22	23	24	25	26	27	28	29	30
<b>Medical plans</b>											
Be Radiant	\$260.07	\$409.55	\$409.55	\$409.55	\$409.55	\$411.19	\$419.38	\$429.21	\$445.18	\$458.29	\$464.84
Be Valiant	\$244.44	\$384.95	\$384.95	\$384.95	\$384.95	\$386.49	\$394.18	\$403.42	\$418.44	\$430.75	\$436.91
Be Assured	\$192.16	\$302.61	\$302.61	\$302.61	\$302.61	\$303.82	\$309.87	\$317.14	\$328.94	\$338.62	\$343.46
Be Motivated	\$178.60	\$281.26	\$281.26	\$281.26	\$281.26	\$282.39	\$288.01	\$294.76	\$305.73	\$314.73	\$319.23
Be Optimistic	\$149.31	\$235.13	\$235.13	\$235.13	\$235.13	\$236.07	\$240.77	\$246.42	\$255.59	\$263.11	\$266.87
Be Dynamic	\$152.12	\$239.56	\$239.56	\$239.56	\$239.56	\$240.52	\$245.31	\$251.06	\$260.40	\$268.07	\$271.90
Be Flexible (HSA)	\$155.58	\$245.01	\$245.01	\$245.01	\$245.01	\$245.99	\$250.89	\$256.77	\$266.33	\$274.17	\$278.09

Age (continued)	31	32	33	34	35	36	37	38	39	40	41	42
<b>Medical plans</b>												
Be Radiant	\$474.67	\$484.50	\$490.65	\$497.20	\$500.47	\$503.75	\$507.03	\$510.30	\$516.86	\$523.41	\$533.24	\$542.66
Be Valiant	\$446.15	\$455.39	\$461.16	\$467.32	\$470.40	\$473.48	\$476.56	\$479.64	\$485.80	\$491.96	\$501.20	\$510.05
Be Assured	\$350.73	\$357.99	\$362.53	\$367.37	\$369.79	\$372.21	\$374.63	\$377.05	\$381.90	\$386.74	\$394.00	\$400.96
Be Motivated	\$325.98	\$332.73	\$336.95	\$341.45	\$343.70	\$345.95	\$348.20	\$350.45	\$354.95	\$359.45	\$366.20	\$372.67
Be Optimistic	\$272.52	\$278.16	\$281.69	\$285.45	\$287.33	\$289.21	\$291.09	\$292.97	\$296.74	\$300.50	\$306.14	\$311.55
Be Dynamic	\$277.65	\$283.40	\$286.99	\$290.82	\$292.74	\$294.66	\$296.57	\$298.49	\$302.32	\$306.16	\$311.91	\$317.42
Be Flexible (HSA)	\$283.97	\$289.85	\$293.52	\$297.44	\$299.40	\$301.36	\$303.32	\$305.28	\$309.20	\$313.12	\$319.00	\$324.64

Age (continued)	43	44	45	46	47	48	49	50	51	52	53	54
<b>Medical plans</b>												
Be Radiant	\$555.76	\$572.15	\$591.40	\$614.33	\$640.13	\$669.62	\$698.70	\$731.46	\$763.82	\$799.45	\$835.49	\$874.40
Be Valiant	\$522.37	\$537.77	\$555.86	\$577.42	\$601.67	\$629.39	\$656.72	\$687.51	\$717.92	\$751.41	\$785.29	\$821.86
Be Assured	\$410.64	\$422.75	\$436.97	\$453.92	\$472.98	\$494.77	\$516.26	\$540.46	\$564.37	\$590.70	\$617.33	\$646.08
Be Motivated	\$381.67	\$392.92	\$406.14	\$421.89	\$439.61	\$459.86	\$479.83	\$502.33	\$524.55	\$549.02	\$573.77	\$600.49
Be Optimistic	\$319.07	\$328.48	\$339.53	\$352.70	\$367.51	\$384.44	\$401.13	\$419.94	\$438.52	\$458.98	\$479.67	\$502.00
Be Dynamic	\$325.08	\$334.66	\$345.92	\$359.34	\$374.43	\$391.68	\$408.69	\$427.85	\$446.78	\$467.62	\$488.70	\$511.46
Be Flexible (HSA)	\$332.48	\$342.28	\$353.80	\$367.52	\$382.95	\$400.59	\$417.99	\$437.59	\$456.95	\$478.26	\$499.82	\$523.10

Age (continued)	55	56	57	58	59	60	61	62	63	64+
<b>Medical plans</b>										
Be Radiant	\$913.30	\$955.49	\$998.08	\$1,043.54	\$1,066.07	\$1,111.53	\$1,150.85	\$1,176.65	\$1,209.00	\$1,228.65
Be Valiant	\$858.43	\$898.08	\$938.11	\$980.84	\$1,002.01	\$1,044.74	\$1,081.70	\$1,105.95	\$1,136.36	\$1,154.83
Be Assured	\$674.82	\$705.99	\$737.47	\$771.06	\$787.70	\$821.29	\$850.34	\$869.40	\$893.31	\$907.83
Be Motivated	\$627.21	\$656.18	\$685.43	\$716.65	\$732.12	\$763.34	\$790.34	\$808.06	\$830.28	\$843.77
Be Optimistic	\$524.34	\$548.56	\$573.01	\$599.11	\$612.05	\$638.15	\$660.72	\$675.53	\$694.11	\$705.38
Be Dynamic	\$534.22	\$558.89	\$583.80	\$610.40	\$623.57	\$650.16	\$673.16	\$688.25	\$707.18	\$718.67
Be Flexible (HSA)	\$546.37	\$571.61	\$597.09	\$624.29	\$637.76	\$664.96	\$688.48	\$703.92	\$723.27	\$735.02

\*Rates effective Jan. 1, 2015, through Dec. 31, 2015.

## Monthly rates for Region 10\*

This region includes San Joaquin, Stanislaus, Merced, Mariposa and Tulare counties.

Age	0 – 20	21	22	23	24	25	26	27	28	29	30
<b>Medical plans</b>											
Be Radiant	\$234.41	\$369.14	\$369.14	\$369.14	\$369.14	\$370.62	\$378.00	\$386.86	\$401.26	\$413.07	\$418.98
Be Valiant	\$220.32	\$346.96	\$346.96	\$346.96	\$346.96	\$348.35	\$355.29	\$363.62	\$377.15	\$388.25	\$393.80
Be Assured	\$173.20	\$272.75	\$272.75	\$272.75	\$272.75	\$273.84	\$279.30	\$285.85	\$296.48	\$305.21	\$309.58
Be Motivated	\$160.98	\$253.51	\$253.51	\$253.51	\$253.51	\$254.52	\$259.59	\$265.68	\$275.56	\$283.68	\$287.73
Be Optimistic	\$134.58	\$211.93	\$211.93	\$211.93	\$211.93	\$212.78	\$217.02	\$222.10	\$230.37	\$237.15	\$240.54
Be Dynamic	\$137.11	\$215.92	\$215.92	\$215.92	\$215.92	\$216.79	\$221.10	\$226.29	\$234.71	\$241.62	\$245.07
Be Flexible (HSA)	\$140.23	\$220.84	\$220.84	\$220.84	\$220.84	\$221.72	\$226.14	\$231.44	\$240.05	\$247.12	\$250.65

Age (continued)	31	32	33	34	35	36	37	38	39	40	41	42
<b>Medical plans</b>												
Be Radiant	\$427.84	\$436.70	\$442.23	\$448.14	\$451.09	\$454.05	\$457.00	\$459.95	\$465.86	\$471.77	\$480.63	\$489.12
Be Valiant	\$402.13	\$410.46	\$415.66	\$421.21	\$423.99	\$426.77	\$429.54	\$432.32	\$437.87	\$443.42	\$451.75	\$459.73
Be Assured	\$316.12	\$322.67	\$326.76	\$331.12	\$333.31	\$335.49	\$337.67	\$339.85	\$344.22	\$348.58	\$355.13	\$361.40
Be Motivated	\$293.82	\$299.90	\$303.70	\$307.76	\$309.79	\$311.82	\$313.84	\$315.87	\$319.93	\$323.99	\$330.07	\$335.90
Be Optimistic	\$245.63	\$250.71	\$253.89	\$257.28	\$258.98	\$260.68	\$262.37	\$264.07	\$267.46	\$270.85	\$275.93	\$280.81
Be Dynamic	\$250.25	\$255.44	\$258.67	\$262.13	\$263.86	\$265.58	\$267.31	\$269.04	\$272.49	\$275.95	\$281.13	\$286.10
Be Flexible (HSA)	\$255.95	\$261.25	\$264.56	\$268.10	\$269.86	\$271.63	\$273.40	\$275.16	\$278.70	\$282.23	\$287.53	\$292.61

Age (continued)	43	44	45	46	47	48	49	50	51	52	53	54
<b>Medical plans</b>												
Be Radiant	\$500.93	\$515.69	\$533.04	\$553.72	\$576.97	\$603.55	\$629.76	\$659.29	\$688.45	\$720.57	\$753.05	\$788.12
Be Valiant	\$470.83	\$484.71	\$501.02	\$520.45	\$542.30	\$567.29	\$591.92	\$619.68	\$647.09	\$677.27	\$707.81	\$740.77
Be Assured	\$370.13	\$381.04	\$393.86	\$409.13	\$426.31	\$445.95	\$465.32	\$487.14	\$508.69	\$532.42	\$556.42	\$582.33
Be Motivated	\$344.01	\$354.15	\$366.07	\$380.26	\$396.24	\$414.49	\$432.49	\$452.77	\$472.80	\$494.85	\$517.16	\$541.24
Be Optimistic	\$287.59	\$296.07	\$306.03	\$317.90	\$331.25	\$346.51	\$361.55	\$378.51	\$395.25	\$413.69	\$432.34	\$452.47
Be Dynamic	\$293.01	\$301.64	\$311.79	\$323.88	\$337.49	\$353.03	\$368.36	\$385.64	\$402.69	\$421.48	\$440.48	\$460.99
Be Flexible (HSA)	\$299.67	\$308.51	\$318.89	\$331.25	\$345.17	\$361.07	\$376.75	\$394.41	\$411.86	\$431.07	\$450.51	\$471.49

Age (continued)	55	56	57	58	59	60	61	62	63	64+
<b>Medical plans</b>										
Be Radiant	\$823.19	\$861.21	\$899.60	\$940.58	\$960.88	\$1,001.86	\$1,037.29	\$1,060.55	\$1,089.71	\$1,107.42
Be Valiant	\$773.73	\$809.47	\$845.55	\$884.06	\$903.15	\$941.66	\$974.97	\$996.83	\$1,024.24	\$1,040.88
Be Assured	\$608.24	\$636.33	\$664.70	\$694.98	\$709.98	\$740.25	\$766.44	\$783.62	\$805.17	\$818.25
Be Motivated	\$565.33	\$591.44	\$617.80	\$645.94	\$659.89	\$688.03	\$712.36	\$728.33	\$748.36	\$760.52
Be Optimistic	\$472.61	\$494.44	\$516.48	\$540.00	\$551.66	\$575.18	\$595.53	\$608.88	\$625.62	\$635.78
Be Dynamic	\$481.51	\$503.75	\$526.20	\$550.17	\$562.05	\$586.01	\$606.74	\$620.34	\$637.40	\$647.76
Be Flexible (HSA)	\$492.46	\$515.21	\$538.18	\$562.69	\$574.84	\$599.35	\$620.55	\$634.46	\$651.91	\$662.50

\*Rates effective Jan. 1, 2015, through Dec. 31, 2015.

# Monthly rates for Region 17\*

This region includes San Bernadino and Riverside counties.

Age	0 – 20	21	22	23	24	25	26	27	28	29	30
<b>Medical plans</b>											
Be Radiant	\$204.58	\$322.17	\$322.17	\$322.17	\$322.17	\$323.46	\$329.91	\$337.64	\$350.20	\$360.51	\$365.67
Be Valiant	\$192.29	\$302.82	\$302.82	\$302.82	\$302.82	\$304.03	\$310.08	\$317.35	\$329.16	\$338.85	\$343.70
Be Assured	\$151.16	\$238.05	\$238.05	\$238.05	\$238.05	\$239.00	\$243.76	\$249.47	\$258.76	\$266.38	\$270.18
Be Motivated	\$140.50	\$221.25	\$221.25	\$221.25	\$221.25	\$222.14	\$226.56	\$231.87	\$240.50	\$247.58	\$251.12
Be Optimistic	\$117.45	\$184.96	\$184.96	\$184.96	\$184.96	\$185.70	\$189.40	\$193.84	\$201.06	\$206.98	\$209.93
Be Dynamic	\$119.66	\$188.45	\$188.45	\$188.45	\$188.45	\$189.20	\$192.97	\$197.49	\$204.84	\$210.87	\$213.89
Be Flexible (HSA)	\$122.39	\$192.74	\$192.74	\$192.74	\$192.74	\$193.51	\$197.36	\$201.99	\$209.50	\$215.67	\$218.76

Age (continued)	31	32	33	34	35	36	37	38	39	40	41	42
<b>Medical plans</b>												
Be Radiant	\$373.40	\$381.13	\$385.96	\$391.12	\$393.70	\$396.27	\$398.85	\$401.43	\$406.58	\$411.74	\$419.47	\$426.88
Be Valiant	\$350.96	\$358.23	\$362.77	\$367.62	\$370.04	\$372.46	\$374.89	\$377.31	\$382.15	\$387.00	\$394.27	\$401.23
Be Assured	\$275.90	\$281.61	\$285.18	\$288.99	\$290.89	\$292.80	\$294.70	\$296.61	\$300.42	\$304.23	\$309.94	\$315.41
Be Motivated	\$256.43	\$261.74	\$265.06	\$268.60	\$270.37	\$272.14	\$273.91	\$275.68	\$279.22	\$282.76	\$288.07	\$293.16
Be Optimistic	\$214.37	\$218.81	\$221.59	\$224.55	\$226.03	\$227.51	\$228.99	\$230.47	\$233.43	\$236.38	\$240.82	\$245.08
Be Dynamic	\$218.41	\$222.93	\$225.76	\$228.78	\$230.28	\$231.79	\$233.30	\$234.81	\$237.82	\$240.84	\$245.36	\$249.69
Be Flexible (HSA)	\$223.38	\$228.01	\$230.90	\$233.98	\$235.52	\$237.07	\$238.61	\$240.15	\$243.23	\$246.32	\$250.94	\$255.38

Age (continued)	43	44	45	46	47	48	49	50	51	52	53	54
<b>Medical plans</b>												
Be Radiant	\$437.19	\$450.08	\$465.22	\$483.26	\$503.56	\$526.75	\$549.63	\$575.40	\$600.85	\$628.88	\$657.23	\$687.84
Be Valiant	\$410.92	\$423.03	\$437.27	\$454.22	\$473.30	\$495.10	\$516.60	\$540.83	\$564.75	\$591.10	\$617.74	\$646.51
Be Assured	\$323.03	\$332.55	\$343.74	\$357.07	\$372.07	\$389.21	\$406.11	\$425.15	\$443.96	\$464.67	\$485.62	\$508.23
Be Motivated	\$300.24	\$309.09	\$319.49	\$331.88	\$345.82	\$361.75	\$377.46	\$395.16	\$412.64	\$431.88	\$451.36	\$472.37
Be Optimistic	\$251.00	\$258.40	\$267.09	\$277.45	\$289.10	\$302.42	\$315.55	\$330.35	\$344.96	\$361.05	\$377.33	\$394.90
Be Dynamic	\$255.72	\$263.26	\$272.12	\$282.67	\$294.54	\$308.11	\$321.49	\$336.57	\$351.45	\$367.85	\$384.43	\$402.34
Be Flexible (HSA)	\$261.54	\$269.25	\$278.31	\$289.10	\$301.25	\$315.12	\$328.81	\$344.23	\$359.45	\$376.22	\$393.18	\$411.49

Age (continued)	55	56	57	58	59	60	61	62	63	64+
<b>Medical plans</b>										
Be Radiant	\$718.45	\$751.63	\$785.14	\$820.90	\$838.62	\$874.38	\$905.31	\$925.60	\$951.06	\$966.51
Be Valiant	\$675.28	\$706.47	\$737.96	\$771.57	\$788.23	\$821.84	\$850.91	\$869.99	\$893.91	\$908.44
Be Assured	\$530.85	\$555.37	\$580.12	\$606.55	\$619.64	\$646.06	\$668.92	\$683.91	\$702.72	\$714.13
Be Motivated	\$493.39	\$516.18	\$539.19	\$563.75	\$575.92	\$600.48	\$621.72	\$635.66	\$653.14	\$663.75
Be Optimistic	\$412.47	\$431.52	\$450.76	\$471.29	\$481.46	\$501.99	\$519.75	\$531.40	\$546.02	\$554.88
Be Dynamic	\$420.24	\$439.65	\$459.25	\$480.16	\$490.53	\$511.45	\$529.54	\$541.41	\$556.30	\$565.33
Be Flexible (HSA)	\$429.80	\$449.65	\$469.70	\$491.09	\$501.69	\$523.09	\$541.59	\$553.73	\$568.96	\$578.20

\*Rates effective Jan. 1, 2015, through Dec. 31, 2015.



Together, we can find a way to better health.

## Answers to your questions

### How do I sign up for 2015 benefits?

To enroll in a 2015 individual medical plan, visit [choosemoda.com](http://choosemoda.com) during open enrollment, Nov. 15, 2014, through Feb. 15, 2015. If you miss open enrollment and experience a qualifying event, such as losing health coverage or moving to a new state, you can apply for special enrollment outside of the open enrollment period.

If you're not an online type of person, no worries. Just call us toll-free at 855-718-1767, Monday through Friday, 7:30 a.m. to 5:30 p.m. PT. TTY users, please call 711.

### Am I eligible to apply?

You and any dependents applying for coverage must be a California resident and reside in our market service area for at least six months out of the calendar year.

Eligible members include you, your legal spouse or registered domestic partner and any children up to age 26. Individuals who are enrolled in Medicare are not eligible for a Moda Health individual medical plan, regardless of age.

### Can I get coverage if I live outside the covered regions?

No, if you don't live in Region 1, 3, 10 or 17, you are not eligible for coverage.

### Which network includes my provider?

Moda Health networks include a ton of great doctors, clinics, pharmacies and hospitals. To find one, visit [modahealth.com](http://modahealth.com) and use Find Care. Search as a guest, choose a network and then enter a provider name.

To see which network each plan includes, simply review the plan details pages in this booklet.

### What payment methods do you accept?

Payment can be made via mail or monthly electronic deduction from your checking account. We also offer electronic billing (eBill) services that allow you to pay your monthly premium online via your myModa account.

### Which bank can I use for my HSA plan?

It's your choice. You have the freedom to pick any financial institution you wish.

### Can I buy a Moda Health individual medical plan through the health plan marketplace, Covered California?

Not at this time. You can enroll in a 2015 individual plan directly through Moda Health or a Moda Health-appointed agent.

### Can my employer sponsor my individual coverage?

Moda Health individual plans cannot be employer-sponsored plans. You will be responsible for paying your monthly premium directly to Moda Health. We do not accept business checks for individual plans.

### When do my rates change?

Rates will change when the family composition changes. The new rate will be effective the first day of the following month. Rates also will change when a member moves into the next age bracket but not until the following renewal date. Moda Health will renew the rates for individual plans on a yearly basis, beginning Jan. 1, 2015. If the rates change with renewal, the new rates will be provided with 30 days' prior notice.

### Can I switch to a different plan at any time?

No, you will only be able to change plans during open enrollment. If you experience a qualifying event, such as getting married or moving to a new state, you can apply for special enrollment outside of the open enrollment period.

## Healthcare lingo explained

We realize that the words used in health plan brochures can be confusing, so we've made you a cheat sheet of sorts.

To find even more definitions, including a printable uniform glossary, visit the Learning center at [choosemoda.com](http://choosemoda.com). For free print copies of the uniform glossary or plan summaries of benefits and coverage, contact Moda Health at 855-718-1767.

### Balance billing

Charges for out-of-network care beyond what your health plan allows. Out-of-network providers may bill you the difference between the maximum plan allowance and their billed charges. In-network providers can't do this.

### Brand medication

Patented medications produced and marketed by a specific manufacturer. These medications have been reviewed by Moda Health and found to not have significant therapeutic advantage over their preferred alternative(s).

### Coinsurance

The percentage of allowable charges for which the patient is responsible.

### Copay

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

### Deductible

The amount you pay for covered healthcare services in a calendar year before the health plan starts paying for treatment. Fixed dollar copayments, prescription medications, out-of-pocket costs and disallowed charges may not apply toward the deductible.

### Embedded pediatric dental

Plans with embedded pediatric dental cover routine dental exams, X-rays, cleaning, restorative fillings, extractions, general anesthesia and medically necessary orthodontia care. Services are covered only for members under age 19 and are subject to the medical deductible and coinsurance of the plan.

### Out-of-pocket maximum

The most an individual pays in a calendar year for covered healthcare services before benefits are paid in full. Once members meet their out-of-pocket maximum, the plan covers eligible expenses at 100 percent. The out-of-pocket maximum includes deductibles, coinsurance and copayments. It does not include disallowed charges or balance billing amounts for out-of-network providers.

### Preferred medication

Preferred medications have been reviewed by Moda Health and found to be clinically effective at a favorable cost when compared with other medications in the same therapeutic class.

### Preferred provider

A provider contracted within a network. By choosing a preferred provider, members' out-of-pocket expenses will be less than if they choose a provider outside the network.

### Preferred Provider Organization (PPO)

A PPO refers to a panel of medical providers contracted under Moda Health to provide in-network benefits at agreed-upon rates. Members maximize their benefit by seeing PPO providers.

### Primary care provider (PCP)

A PCP can be an M.D. (Doctor of Medicine), a D.O. (Doctor of Osteopathic Medicine), a nurse practitioner or a physician's assistant. These providers practice primary care in the specialties of internal medicine, family medicine, general practice, geriatric medicine, pediatrics, obstetrics/gynecology and women's health.

### Specialist

A medical provider specializing in a specific type of health condition or care. Specialists can include cardiologists, dermatologists, naturopaths, oncologists, urologists and many others.

### Special enrollment

Certain life events might qualify you for special enrollment. This means you can enroll for a health plan outside of the open enrollment period. For example, having a baby or moving to a new state could make you or those you cover eligible.

### Specialty medication

Members with complex chronic health conditions may need to take specialty medications. These medications often require special handling, administration and ordering. You must have prior authorization to get these medications.

### Value medication

These include select, commonly prescribed products used to treat chronic medical conditions and preserve health.

## Limitations and exclusions for medical plans

### Limitations

- All medical and surgical admissions, and some outpatient services and medications, must be authorized by Moda Health.
- Skilled nursing facility benefits are limited to 100 days in a benefit period.
- Transplants must be performed at an Exclusive Transplant Network facility to be eligible for coverage.
- Home healthcare is limited to 100 visits per calendar year.
- Pediatric dental care and vision care are limited to members under age 19. Some pediatric dental care is subject to frequency limits.
- Pediatric vision exams, lenses, and frames (or a year's supply of contacts in lieu of lenses and frames) are limited to one set per calendar year.
- Retail and specialty prescriptions are for a 30-day supply; mail-order prescriptions are for a 90-day supply.
- Bariatric surgery is limited to in-network benefits for members who meet the benefit criteria.

### Exclusions

- Services provided by the patient or a member of the patient's immediate family
- Services or supplies that are not medically necessary
- Services and supplies for reversal of sterilization or to treat infertility
- Surgery to alter the refractive character of the eye
- Hearing aids, except for cochlear implants and osseointegrated hearing devices
- Routine eye care for members age 19 and older
- Custodial care
- Experimental or investigational treatment
- Charges above the maximum plan allowance
- Health or lifestyle enrichment programs designed to improve quality of life, except as medically necessary to diagnose, prevent or treat a medical condition
- Chiropractic or naturopathic care



### Questions?

We're here to help. Contact a Moda Health-appointed agent, or call us toll-free at 855-718-1767. TTY users, please call 711.

[modahealth.com](https://www.modahealth.com)

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