



Let's pick
the perfect
plan,
together

Look inside to
get started.

Your new health plan match

In October, you'll need to choose your new medical and dental plans. To give you a head start, we took a stab at matching your current plans to the closest new ones.

Your current medical plan:
[OLDPLANNAME]

Your suggested new medical plan match:
[NEWPLANNAME]

Your current dental plan:
[OLDPLANNAME]

Your suggested new dental plan match:
[NEWPLANNAME]

Don't worry, you can choose any Moda Health plans you like. Just visit our website in October to make your selection.

You can also shop for plans at [healthcare.gov](https://www.healthcare.gov), this fall. Until then, browse this booklet to learn about your options.

If we do not hear from you by Nov. 30, we'll automatically enroll you in the suggested plans listed above. This ensures you won't have any gaps in your coverage.

Keep your benefits going

To accommodate the Affordable Care Act (ACA), we're releasing all new individual and family health plans this fall. These plans take affect Jan. 1, 2014. That's also when our current individual plans expire.

To ensure that your benefits continue uninterrupted, you must pick your new plans between Oct. 1 and Dec. 31, 2013.

Need a hand?

We're ready to take this journey with you. If you have questions, just call our customer service team at 888-873-1395.

We're here to help you, every step of the way.



Together,
we can find
a way to
better health.

Plan on some personality

Our new health plans are not like other plans. They're a bit more personal, and you might even say inspiring. The best news is they're here to help you find a way to better health.

All that and more

Although our plans are changing, some things won't – like all the extras you've come to love. Those include a diverse doctor network, live customer service representatives and online tools to help you stay healthy.

myModa

As always, your personalized member website, myModa, is here for you. Log in from your desktop or mobile device by visiting modahealth.com. You can find information about your claims, review explanations of benefits (EOBs) and estimate drug costs.

Be Better tools

These healthy resources come with every health plan and are available through myModa. They include eDoc, the Registered Nurse Advice Line, health coaching and care coordination. Explore them now on myModa.

Enrolling online

Beginning in October, please visit our website to browse, compare and enroll in your Moda Health plans. You can also learn about Health Care Reform and how to qualify for a tax credit.

Not an online type of person? No worries, we've still got you covered. Our friendly and knowledgeable team members are here to help. Just give us a call this fall.

Find medical care, wherever you are

As before, our new individual and family medical plans connect you with care near and far. Each includes one of these networks.

ODS + Providence Alaska Network

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

ODS Alaska Select Network

Like ODS + Providence, this Alaska network also includes physicians, clinics and ancillary providers across state. For in-network coverage of acute care services, you'll access preferred providers at Alaska Regional Hospital in the Anchorage area.

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 the maximum plan allowance and their billed charges. 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.

Don't forget dental care

Healthy teeth are happy teeth. With our individual and family dental coverage, you'll have access to Delta Dental of Alaska, the nation's largest dental network. Your smile will thank you, wherever you roam.

Delta Dental Premier Network

Wherever you go, your Delta Dental benefits go with you. The Delta Dental Premier Network includes the largest dental network in Alaska and the country. Three out of every four dentists participate nationwide, serving all 50 states, the District of Columbia and Puerto Rico.



**Make your
health the center
of attention.**

Medical plan summaries

We love our new health plans – and we hope you will, too. After all, they were created with you in mind. They are meant to help you get well sooner and live well longer.

Each plan covers 100 percent of preventive care – that includes women’s annual exams, well-baby care, routine physicals and immunizations. Plans vary most by network size, premiums, deductibles and copays.

If you want to feel protected, prepared and connected, you’re in the right place.

Turn the page to check out our new plan summaries.

Plan tier categories

Our plans fall into categories called metal tiers: Gold, Silver and Bronze. Our Gold plans cost a little more, but they cover more, too. Silver plans fall somewhere in the middle. Bronze plans provide a little less coverage, but you’ll save money on monthly premiums.

We also have a catastrophic tier, which includes one plan. If you’re under 30 or meet some eligibility requirements, this plan offers coverage just in case of an emergency.

Each plan tier meets the requirements of the ACA. Knowing about these tiers may help you find and choose the best plan for you.

> Be Protected

With health coverage like this, worry is a world away. You want healthcare with plenty of bells and whistles. This plan covers you from your head to your toes. Enjoy our lowest copays and deductibles for primary and specialty care.

	In-network, you pay	Out-of-network, you pay
Calendar year costs		
Deductible per person	\$750	\$1,500
Deductible per family	\$1,500	\$3,000
Out-of-pocket max per person	\$4,750	\$9,500
Out-of-pocket max per family	\$9,500	\$19,000
Care & services		
Primary care physician (PCP) office visit	\$15/visit ¹	50%
Specialist office visit	\$15/visit ¹	50%
Urgent care visit	\$15/visit ¹	50%
Inpatient care (includes maternity)	15%	50%
Outpatient diagnostic X-ray & lab	15%	50%
Emergency room	15%	15%
Alternative care visit	\$15/visit ¹	50%
Prescription drugs¹		
Value	\$2	\$2
Select generic	\$10	\$10
Preferred	45%	45%
Brand	45%	45%
Features		
Provider network	You can choose ODS + Providence Alaska Network or ODS Alaska Select Network	
Preventive care	In-network, you pay 0% for eligible preventive care	
Embedded pediatric dental	Yes	

¹ Deductible waived

➤ Be Prepared

This plan helps you handle whatever life brings. You're a planner. When it comes to healthcare, you want plenty of doctors, robust drug coverage and low deductibles. Because you never know when that next nasty cough will hit or an ankle will turn in just the wrong way.

	In-network, you pay	Out-of-network, you pay
Calendar year costs		
Deductible per person	\$1,250	\$2,500
Deductible per family	\$2,500	\$5,000
Out-of-pocket max per person	\$6,350	\$12,700
Out-of-pocket max per family	\$12,700	\$25,400
Care & services		
Primary care physician (PCP) office visit	\$25/visit ¹	50%
Specialist office visit	\$25/visit ¹	50%
Urgent care visit	\$25/visit ¹	50%
Inpatient care (includes maternity)	30%	50%
Outpatient diagnostic X-ray & lab	30%	50%
Emergency room	30%	30%
Alternative care visit	\$25/visit ¹	50%
Prescription drugs¹		
Value	\$2	\$2
Select generic	\$15	\$15
Preferred	45%	45%
Brand	45%	45%
Features		
Provider network	You can choose ODS + Providence Alaska Network or ODS Alaska Select Network	
Preventive care	In-network, you pay 0% for eligible preventive care	
Embedded pediatric dental	Yes	

¹ Deductible waived



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

> Be Aligned

This plan protects your health and your wallet. Life keeps you busy. You want a budget-friendly plan that works as hard as you do. A close-knit network helps your doctors work together and gives you the essentials: yearly checkups and quality care, close to home.

	In-network, you pay	Out-of-network, you pay
Calendar year costs		
Deductible per person	\$2,500	\$5,000
Deductible per family	\$5,000	\$10,000
Out-of-pocket max per person	\$6,000	\$12,000
Out-of-pocket max per family	\$12,000	\$24,000
Care & services		
Primary care physician (PCP) office visit	\$30/visit for first 5 visits ¹ , 35% for subsequent visits ²	50%
Specialist office visit	35%	50%
Urgent care visit	\$30/visit for first 5 visits ¹ , 35% for subsequent visits ²	50%
Inpatient care (includes maternity)	35%	50%
Outpatient diagnostic X-ray & lab	35%	50%
Emergency room	35%	35%
Alternative care visit	35%	50%
Prescription drugs¹		
Value	\$2	\$2
Select generic	\$10	\$10
Preferred	45%	45%
Brand	45%	45%
Features		
Provider network	You can choose ODS + Providence Alaska Network or ODS Alaska Select Network	
Preventive care	In-network, you pay 0% for eligible preventive care	
Embedded pediatric dental	Not covered	

¹ Deductible waived

² PCP and urgent care visits are combined. After five PCP and/or urgent care visits for illness or injury, the deductible and coinsurance apply.

> Be Connected

This plan plugs right into your active world. You crave close ties, especially when it comes to healthcare. That means real-time advice from doctors, friendly health coaches and all your regular checkups and meds. Getting all this from your favorite doctor and clinic just makes things easier.

	In-network, you pay	Out-of-network, you pay
Calendar year costs		
Deductible per person	\$4,500	\$9,000
Deductible per family	\$9,000	\$18,000
Out-of-pocket max per person	\$6,350	\$12,700
Out-of-pocket max per family	\$12,700	\$25,400
Care & services		
Primary care physician (PCP) office visit	\$35/visit for first 3 visits ¹ , 35% for subsequent visits ²	50%
Specialist office visit	35%	50%
Urgent care visit	\$35/visit for first 3 visits ¹ , 35% for subsequent visits ²	50%
Inpatient care (includes maternity)	35%	50%
Outpatient diagnostic X-ray & lab	35%	50%
Emergency room	35%	35%
Alternative care visit	35%	50%
Prescription drugs		
Value ¹	\$2	\$2
Select generic ¹	\$15	\$15
Preferred	45%	45%
Brand	45%	45%
Features		
Provider network	You can choose ODS + Providence Alaska Network or ODS Alaska Select Network	
Preventive care	In-network, you pay 0% for eligible preventive care	
Embedded pediatric dental	Not covered	

¹ Deductible waived

² PCP and urgent care visits are combined. After three PCP and/or urgent care visits for illness or injury, the deductible and coinsurance apply.

> Be Savvy*

This plan puts you in the financial driver's seat. You're kind of a numbers nut. You expect the same lovely logic from your health plan. You'll get more by paying with pretax dollars and having the freedom to manage the numbers yourself.

	In-network, you pay	Out-of-network, you pay
Calendar year costs		
Deductible per person	\$5,250	\$10,500
Deductible per family	\$10,500	\$21,000
Out-of-pocket max per person	\$6,350	\$12,700
Out-of-pocket max per family	\$12,700	\$25,400
Care & services		
Primary care physician (PCP) office visit	40%	50%
Specialist office visit	40%	50%
Urgent care visit	40%	50%
Inpatient care (includes maternity)	40%	50%
Outpatient diagnostic X-ray & lab	40%	50%
Emergency room	40%	40%
Alternative care visit	40%	50%
Prescription drugs		
Value	45%	45%
Select generic	45%	45%
Preferred	45%	45%
Brand	45%	45%
Features		
Provider network	You can choose ODS + Providence Alaska Network or ODS Alaska Select Network	
Preventive care	In-network, you pay 0% for eligible preventive care	
Embedded pediatric dental	Not covered	

*This plan is compatible with a health savings account.

> Be Bold*

Designed specifically for certain people, this plan catches you if you fall. You love adventure. To support your daring lifestyle, you stay fit as a fiddle and maintain healthy habits. For healthcare, you just want the parachute to open in case something goes wrong.

	In-network, you pay	Out-of-network, you pay
Calendar year costs		
Deductible per person	\$6,350	\$12,700
Deductible per family	\$12,700	\$25,400
Out-of-pocket max per person	\$6,350	\$12,700
Out-of-pocket max per family	\$12,700	\$25,400
Care & services		
Primary care physician (PCP) office visit	\$45/visit for first 3 visits ¹ , 0% subsequent visits ²	50%
Specialist office visit	0%	50%
Urgent care visit	0%	50%
Inpatient care (includes maternity)	0%	50%
Outpatient diagnostic X-ray & lab	0%	50%
Emergency room	0%	0%
Alternative care visit	0%	50%
Prescription drugs		
Value	0%	0%
Select generic	0%	0%
Preferred	0%	0%
Brand	0%	0%
Features		
Provider network	You can choose ODS + Providence Alaska Network or ODS Alaska Select Network	
Preventive care	In-network, you pay 0% for eligible preventive care	
Embedded pediatric dental	Not covered	

¹ Deductible waived

² Plan pays for first three PCP office visits with a copay. Thereafter, the deductible applies.

* Specific eligibility requirements apply for this plan.

Delta Dental Premier Family Plan*

	Ages 0 – 18 pay	Ages 19+ pay
Calendar year costs		
Deductible per person	None	
Out-of-pocket max per person	\$700 up to \$1,400 for all members age 18 and under	
Annual maximum	\$1,000 (age 19+)	
Class 1		
Exams & X-rays	20%	20%
Cleanings	20%	20%
Periodontal maintenance	20%	20%
Sealants, topical fluoride	20%	20%
Class 2		
Space maintainers	40%	Not covered
Restorative fillings ¹	40%	40%
Class 3		
Oral surgery ²	50%	50%
Endodontics ²	50%	50%
Periodontics ²	50%	50%
Restorative crowns ²	50%	50%
Bridges ²	50%	50%
Partial and complete dentures ²	50%	50%
Anesthesia ²	50%	50%
Occlusal guards for members over age 13 ²	50%	50%
Orthodontia ³	50%	Not covered
Features		
Provider network	Delta Dental Premier Network	
Balance bill	Delta Dental Premier Network: no Nonparticipating: yes	

¹ Six-month exclusion period applies for ages 19 and older.

² One-year exclusion period applies for ages 19 and older.

³ Two-year exclusion period applies.

*The Alaska-mandated plan is also available.



From everyday life to
once-in-a-lifetime
adventures, care is never
far from where you are.

What plans cost

Our plans offer competitive rates to fit a range of member 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 2014

Thanks in part to Health Care Reform, 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 medical and dental premiums, simply add up the rates for everyone you want covered by your plans. That might be you, your spouse and your children.

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

Easy steps 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

** 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.*

Monthly rates*

Age	0-20	21	22	23	24	25	26	27
Medical plans								
Be Protected	244	384	384	384	384	385	393	402
Be Prepared	218	344	344	344	344	345	352	360
Be Aligned	189	298	298	298	298	299	305	312
Be Connected	171	269	269	269	269	270	275	282
Be Savvy	154	242	242	242	242	243	248	254
Be Bold	143	225	225	225	225	226	231	236
Dental plan								
Delta Dental Premier Family Plan	29	32	32	32	32	32	32	32

Age (continued)	42	43	44	45	46	47	48	49	50
Medical plans									
Be Protected	508	521	536	554	576	600	627	655	685
Be Prepared	455	466	480	496	515	537	562	586	614
Be Aligned	394	404	416	430	446	465	487	508	532
Be Connected	356	365	376	388	403	420	440	459	480
Be Savvy	321	329	339	350	364	379	396	413	433
Be Bold	298	306	315	325	338	352	368	384	402
Dental plan									
Delta Dental Premier Family Plan	32	32	32	32	32	32	32	32	32

*Rates effective Jan. 1, 2014, through Dec. 31, 2014

28	29	30	31	32	33	34	35	36	37	38	39	40	41
417	429	435	445	454	460	466	469	472	475	478	484	490	500
373	384	390	398	406	412	417	420	423	425	428	434	439	447
324	333	338	345	352	357	361	364	366	368	371	376	380	388
292	301	305	312	318	322	327	329	331	333	335	339	344	350
263	271	275	281	287	290	294	296	298	300	302	306	310	316
245	252	256	261	266	270	273	275	277	279	281	284	288	293
32	32	32	32	32	32	32	32	32	32	32	32	32	32

51	52	53	54	55	56	57	58	59	60	61	62	63	64+
716	749	783	819	856	895	935	978	999	1,041	1,078	1,102	1,133	1,150
641	671	701	733	766	801	837	875	894	932	965	987	1,014	1,030
555	581	607	635	664	694	725	758	775	808	836	855	879	892
502	525	549	574	600	628	656	685	700	730	756	773	794	806
452	473	494	517	540	565	591	618	631	658	681	696	715	726
420	440	459	481	502	525	549	574	586	611	633	647	665	674
32	32	32	32	32	32	32	32	32	32	32	32	32	32

What's next?

Stay tuned for more communications from us this year. We'll let you know when our new website launches and when it's time to choose your new plans.

Remember, you must make your choice before Jan. 1, 2014. You might opt for the plans we chose for you. Or, you may decide on others.

Contact your agent anytime to get the ball rolling. Or, visit healthcare.gov.

Thank you

We're passionate about supporting you on the way to better health. And we're committed to helping you find the perfect plan.

Together, we can be more.
We can be better.

Questions?

We're happy to hear from you. Just call our customer service team at 888-873-1395. Or visit us at modahealth.com.

This information is available in more than one language, upon request.



Health plans in Oregon, Washington and Alaska provided by Moda Health Plan, Inc.
Dental plans in Oregon provided by Oregon Dental Service. Dental plans in Alaska
provided by Oregon Dental Service doing business as Delta Dental of Alaska.



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**In October, visit mynewmodaplan.com
to choose your new health plan!**

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