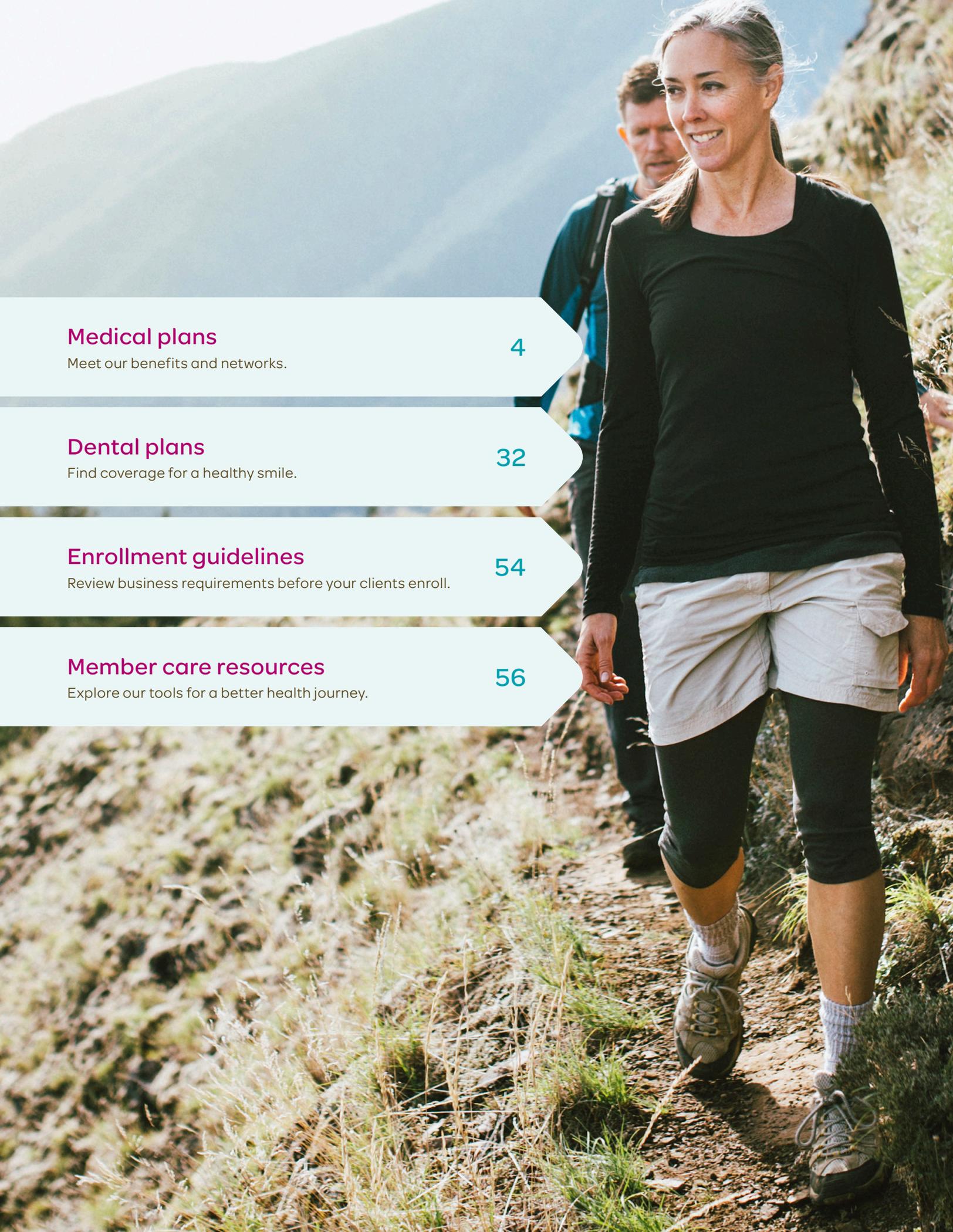




Delta Dental of Oregon & Alaska





Medical plans

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Hello.

Welcome to Moda Health Plan, Inc., and Delta Dental of Oregon, the place your clients go when they want more than a health plan – because better health and a healthy smile are about so much more than just the plan details.

For more than 60 years, we've been helping communities improve their health and wellness. Today, our mission is the same – to find a better way to health, every day, for the people and communities we serve.

As part of the Moda organization, Moda Health and Delta Dental offer affordable, quality medical and dental plans to people in the Pacific Northwest and beyond.

Your clients need coverage to be their healthy best. They also need the tools and resources to manage their health. As their healthcare partner, we provide networks of doctors and dentists, expert health coaches, caring customer service and a dedicated team to support them every step of the way.

We're excited to work with you to help your clients start on their journey to better overall health.

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

Medical plans

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More choices for better care

Your clients have a lot to think about when choosing the right medical benefits for their group. That's why we've made it easy to compare details. This section highlights our current plan options.

Moda Health offers both coordinated care model (CCM) and preferred provider organization (PPO) plans. Both are great and can help your clients on their journey to better health.

As required under the Affordable Care Act, our medical plans cover most routine, in-network preventive care. These services include:

- Preventive health exams
- Well-baby care
- Women's annual exams
- Many immunizations
- Preventive cancer and other health screenings

Pediatric vision care

Embedded pediatric vision coverage comes with all Moda Health plans in Oregon. Pediatric Vision Care is limited to members under age 19. Members get the best benefit by seeing licensed, in-network providers.

TruHearing

Hearing aids are costly. Using TruHearing makes them more affordable. Eligible members can get a routine hearing aid exam and hearing aid coverage through TruHearing. To schedule an appointment, members call 866-202-2170.

Travel Assist

When members need help more than 100 miles from home they can call Assist America® for emergency medical assistance and much more:

- Medical consultations
- Foreign hospital admission help
- Prescription assistance

Learn more at assistamerica.com. For more information, members call 800-304-4585.

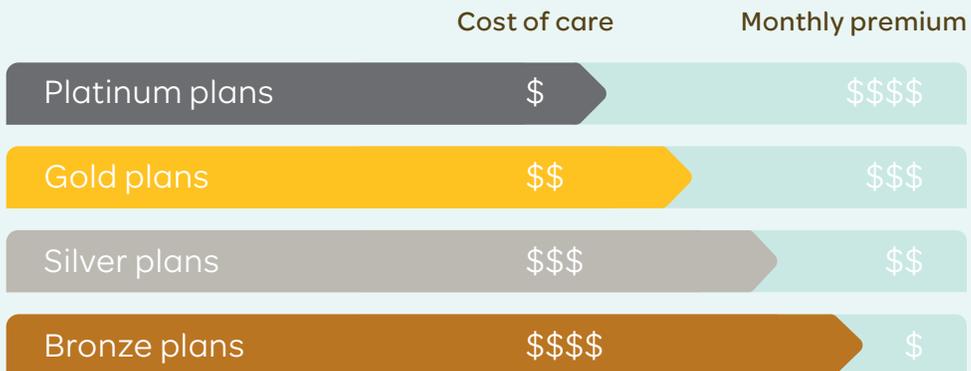
Choosing a plan

Let us tell you about each plan type so your clients can make the best choice for their group!

It's important that your clients find a health plan that provides affordable, quality care whenever they need it. Our plans vary by premiums, networks, deductibles, copays and coinsurance. They offer your clients more choices to help them pick the right plan for their group.

Metallic levels

- **Platinum plans** typically have the highest premiums, but they cover about 90 percent of the total average cost of care.
- **Gold plans** have the next highest premiums and cover about 80 percent of the total average cost of care.
- **Silver plans** sit somewhere in the middle, covering around 70 percent of the total average cost of care.
- **Bronze plans** provide a little less coverage – about 60 percent of the total average cost of care.



Coordinated Care Model plans

Our CCM plans, powered by the Synergy and Summit networks, offer patient-centered care with a team-based approach. The plans connect a primary care provider with the rest of a member's care team (other providers, specialists, etc.) to bring members the best treatments, facilitated through a Medical Home. Learn more about Medical Homes on page seven of this brochure.

By choosing a CCM plan, your clients will enjoy:

- A team-based approach to healthcare
- Coordinated care organized across the healthcare system
- Better health outcomes
- A dedicated Medical Home that coordinates care

The CCM plan is the best option for members looking for partners to help them on their healthcare journey. This is also the ideal option for members who are managing an existing condition because of its laser focus on wellness, prevention and improving their quality of life.

Preferred Provider Organization plans

Our traditional PPO plans give members access to the Connexus Network. By choosing a PPO plan, your clients will enjoy:

- Access to more than 80 hospitals and 26,000 providers in Oregon, Washington and Idaho
- In-network and out-of-network benefits available
- No primary care selection required

PPO plans may be the best option for members looking for statewide coverage.

HDHP plans

These high-deductible health plans (HDHP) are compatible with a health savings account (HSA). Having an HDHP allows members to use tax-free funds for eligible healthcare expenses. They can simply check to see if their financial institution has an HSA option.

Medical Homes for CCM plans

Medical Homes make care personal

Once a Synergy/Summit (CCM) plan is active, members must choose a Medical Home. A Medical Home is where they see their preferred primary care physician. Medical Home providers work with members on the best treatments for them and their family members. This team-based approach offers:

- Personalized care centered on your clients' employees
- Faster, easier ways to find and access quality care
- Coordinated care to support your clients' covered group and family members' health goals
- Lower out-of-pocket costs with a Medical Home

Choosing a Medical Home

The Oregon Health Authority sponsors a program to recognize clinics as primary care homes. This recognition is defined by tier levels for Medical Homes. Both Synergy

and Summit networks offer access to many recognized Medical Homes, and Moda Health's provider directory indicates the tier level for each one. The higher the tier, the more comprehensive the coordinated care. Each of your clients' covered group and family members can pick the same Medical Home, or a different one – it's up to them.

Please note, a naturopathic physician is not considered a Medical Home primary care provider unless he or she is credentialed as a primary care provider.

Once members enroll and receive their Moda Health ID card, they can log in to myModa at modahealth.com and choose the "Medical Home" tab to make their selection.

Another key to success in working with a Medical Home is member engagement. With the member and Medical Home team working together through open communication and goals to be better, the team-based approach really starts to make a difference in the health of our communities.



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.

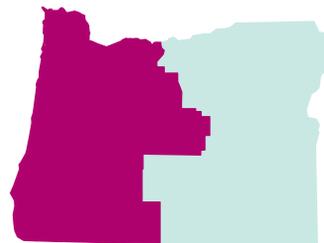
All plans include a provider network

Each medical plan comes with a provider network. This is a group of licensed medical professionals, clinics, pharmacies, labs and hospitals located in a certain area. These providers offer quality care and services to Moda Health members at an agreed-upon cost.

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. In-network providers don't do this. See our plan benefit tables to learn more about in-network and out-of-network benefits and costs. Members can also review their Member Handbook for details.

Eligible enrolled children living outside of the plan's network service areas can receive in-network care through the First Health Network.



Synergy Network (CCM)

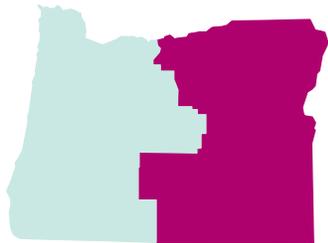
Clients located in western Oregon can choose a plan with the Synergy Network. Members living or working in these areas can access care through the nearby Medical Home they select.

Synergy Network providers include:

- Adventist Health (OHSU partner)
- Asante
- Bay Area Hospital
- Columbia Memorial Hospital
- Legacy Health
- Mercy Medical Center
- Mid-Columbia Medical Center
- Oregon Health & Science University (OHSU)
- PeaceHealth
- Salem Clinic
- Salem Health
- Samaritan Health Services
- Santiam Memorial Hospital
- Sky Lakes Medical Center
- St. Charles Health System
- Tillamook Regional Medical Center
- Tuality Healthcare (OHSU partner)
- Willamette Valley Medical Center

Synergy Network covers these counties:

Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington and Yamhill.



Summit Network (CCM)

Clients located in eastern Oregon can choose a plan with the Summit Network. Members living or working in this area can access care through the nearby Medical Home they select.

Summit Network providers include:

- Blue Mountain Hospital
- Good Shepherd Medical Center
- Grande Ronde Hospital
- Harney District Hospital
- Pioneer Memorial Hospital – Heppner
- Saint Alphonsus Medical Center – Baker City, Boise, Nampa and Ontario
- St. Anthony Hospital
- St. Luke's Regional Medical Center
- Wallowa Memorial Hospital

Summit Network covers these counties:

Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa and Wheeler.



Connexus Network (traditional PPO)

When clients want a broad selection of providers across Oregon, Connexus Network has them covered. Clients located anywhere in Oregon can choose a plan with this network. Members can see in-network providers in all counties in Oregon and some areas in Washington and Idaho.

Networks outside of Oregon

Members living in states outside of Oregon can receive in-network care through the following networks.

First Choice Health Network

Members living in most counties in Washington can receive in-network care through First Choice Health Network. It includes thousands of doctors, hospitals and other medical providers across many specialties.

Private HealthCare Systems (PHCS) Network

Members living outside of Oregon or Washington in the U.S. 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.

Travel network – First Health Network

When members hit the road, care is never far away. While traveling outside the network service areas, members can receive emergency or urgent care through the First Health Network, which is paid at the in-network amount. Traveling for the purpose of seeking care does not qualify for the travel network benefit.

Outside the U.S., members may access any provider for emergency care at the in-network cost-sharing amount. This care is subject to balance billing. Other care received outside the U.S. is not covered.

Expect quality pharmacy benefits

Quality prescription coverage is at the heart of a great 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 include prescription benefits. 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 amounts, check the plan benefit tables in this brochure. Members can visit modahealth.com/pdl and choose "Small group" to search medications and find out their medication tiers and their costs.

Value tier medications

Commonly prescribed medications for chronic medical conditions that are safe, effective and more affordable compared to alternative medications.

Select tier medications

Generic medications that are safe and effective and represent the most cost-effective option within their category, and certain brand medications that are both clinically favorable and cost-effective.

Preferred tier medications

Preferred medications have been reviewed by the Moda Health Pharmacy and Therapeutic Committee and found to be as or more clinically effective and at a favorable cost when compared with other medications in the same therapeutic category. This tier may include generic medications when they have not been shown to be safer or more effective than other more cost-effective generic medications.

Non-preferred tier medications:

Non-preferred medications have been reviewed by the Moda Health Pharmacy and Therapeutic Committee and found to have no significant therapeutic advantage over their preferred tier alternatives. These products generally have safe and effective options available under value, select and/or preferred medication tiers.

Preferred specialty tier medications:

Specialty medications are often used to treat complex chronic health conditions and may require specialty handling, careful administration, or require close monitoring. These medications have been reviewed by the Moda Health Pharmacy & Therapeutic Committee and found to be clinically effective at a favorable cost when compared with other specialty medications in the same therapeutic category.

Non-preferred specialty tier medications

Specialty medications are often used to treat complex chronic health conditions and may require specialty handling, careful administration, or require close monitoring. These medications have been reviewed by the Moda Health Pharmacy and Therapeutic Committee and found to have no significant therapeutic advantage over their preferred specialty tier alternatives.

Our pharmacy network

In-network pharmacies are contracted to offer prescriptions at agreed-upon prices. Filling a prescription at an out-of-network pharmacy may cost members more.

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

For specialty pharmacy needs, we connect members with our exclusive specialty pharmacy provider.

Find an in-network pharmacy

Members can visit modahealth.com and use Find Care. Choose the MedImpact pharmacy network to see what's nearby.

Medicare Part D creditable coverage

Most Moda Health small group medical plans in Oregon include Medicare Part D creditable coverage. Check the plan benefit tables to see which plans qualify.



2019 Medical plan benefit table

	Connexus Platinum 250		Synergy Platinum 250	
	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
Calendar year costs				
Deductible per person	\$250	\$750	\$250	\$750
Deductible per family	\$500	\$1,500	\$500	\$1,500
Out-of-pocket max per person	\$2,000	\$6,000	\$2,000	\$6,000
Out-of-pocket max per family	\$4,000	\$12,000	\$4,000	\$12,000
Care & services				
Preventive care visit	\$0/visit	50% after deductible	\$0/visit	50% after deductible
Primary care provider (PCP) visit	\$10/visit	50% after deductible	\$10/visit	50% after deductible
Specialist visit	\$20/visit	50% after deductible	\$20/visit	50% after deductible
Urgent care visit	\$10/visit	50% after deductible	\$10/visit	50% after deductible
Outpatient diagnostic X-ray & lab	20%	50% after deductible	20%	50% after deductible
Emergency room visit	\$200/20%/visit	\$200/20%/visit	\$200/20%/visit	\$200/20%/visit
Ambulance	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Inpatient/outpatient care	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Outpatient mental health/chemical dependency visit	\$10/visit	50% after deductible	\$10/visit	50% after deductible
Physical, speech or occupational therapy visit	\$20/visit	50% after deductible	\$20/visit	50% after deductible
Acupuncture and spinal manipulation services	\$10/visit	50% after deductible	\$10/visit	50% after deductible
Pediatric vision exam	\$10/visit	50% after deductible	\$10/visit	50% after deductible
Pediatric vision hardware	20%	50% after deductible	20%	50% after deductible
Prescription medications¹				
Value	\$2	\$2	\$2	\$2
Select	\$10	\$10	\$10	\$10
Preferred	\$25	\$25	\$25	\$25
Non-Preferred	\$45	\$45	\$45	\$45
Preferred Specialty	40%	Not covered	40%	Not covered
Non-Preferred Specialty	50%	Not covered	50%	Not covered
Features				
Metallic level	● Platinum		● Platinum	
Small business health care tax credit eligible	Yes		Yes	
Medicare Part D creditable	Yes		Yes	
Network	Connexus Network		Synergy Network	
Travel network	First Health Network		First Health Network	
Service area	Statewide		Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington, Yamhill	

¹ Copay amounts are per 30-day supply.

Summit Platinum 250		Connexus Platinum 500		Synergy Platinum 500	
In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
\$250	\$750	\$500	\$1,500	\$500	\$1,500
\$500	\$1,500	\$1,000	\$3,000	\$1,000	\$3,000
\$2,000	\$6,000	\$1,750	\$5,250	\$1,750	\$5,250
\$4,000	\$12,000	\$3,500	\$10,500	\$3,500	\$10,500
\$0/visit	50% after deductible	\$0/visit	50% after deductible	\$0/visit	50% after deductible
\$10/visit	50% after deductible	\$10/visit	50% after deductible	\$10/visit	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$20/visit	50% after deductible
\$10/visit	50% after deductible	\$10/visit	50% after deductible	\$10/visit	50% after deductible
20%	50% after deductible	20%	50% after deductible	20%	50% after deductible
\$200/20%/visit	\$200/20%/visit	\$200/20%/visit	\$200/20%/visit	\$200/20%/visit	\$200/20%/visit
20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
\$10/visit	50% after deductible	\$10/visit	50% after deductible	\$10/visit	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$20/visit	50% after deductible
\$10/visit	50% after deductible	\$10/visit	50% after deductible	\$10/visit	50% after deductible
\$10/visit	50% after deductible	\$10/visit	50% after deductible	\$10/visit	50% after deductible
20%	50% after deductible	20%	50% after deductible	20%	50% after deductible
\$2	\$2	\$2	\$2	\$2	\$2
\$10	\$10	\$10	\$10	\$10	\$10
\$25	\$25	\$25	\$25	\$25	\$25
\$45	\$45	\$45	\$45	\$45	\$45
40%	Not covered	40%	Not covered	40%	Not covered
50%	Not covered	50%	Not covered	50%	Not covered
● Platinum		● Platinum		● Platinum	
Yes		Yes		No	
Yes		Yes		Yes	
Summit Network		Connexus Network		Synergy Network	
First Health Network		First Health Network		First Health Network	
Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wheeler		Statewide		Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington, Yamhill	

These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines. This brochure provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

2019 Medical plan benefit table

	Summit Platinum 500		Connexus Gold 500	
	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
Calendar year costs				
Deductible per person	\$500	\$1,500	\$500	\$1,500
Deductible per family	\$1,000	\$3,000	\$1,000	\$3,000
Out-of-pocket max per person	\$1,750	\$5,250	\$7,500	\$22,500
Out-of-pocket max per family	\$3,500	\$10,500	\$15,000	\$45,000
Care & services				
Preventive care visit	\$0/visit	50% after deductible	\$0/visit	50% after deductible
Primary care provider (PCP) visit	\$10/visit	50% after deductible	\$20/visit	50% after deductible
Specialist visit	\$20/visit	50% after deductible	\$40/visit	50% after deductible
Urgent care visit	\$10/visit	50% after deductible	\$20/visit	50% after deductible
Outpatient diagnostic X-ray & lab	20%	50% after deductible	20%	50% after deductible
Emergency room visit	\$200/20%/visit	\$200/20%/visit	\$250/20%/visit	\$250/20%/visit
Ambulance	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Inpatient/outpatient care	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Outpatient mental health/chemical dependency visit	\$10/visit	50% after deductible	\$20/visit	50% after deductible
Physical, speech or occupational therapy visit	\$20/visit	50% after deductible	\$40/visit	50% after deductible
Acupuncture and spinal manipulation services	\$10/visit	50% after deductible	\$20/visit	50% after deductible
Pediatric vision exam	\$10/visit	50% after deductible	\$20/visit	50% after deductible
Pediatric vision hardware	20%	50% after deductible	20%	50% after deductible
Prescription medications¹				
Value	\$2	\$2	\$2	\$2
Select	\$10	\$10	\$20	\$20
Preferred	\$25	\$25	\$40	\$40
Non-Preferred	\$45	\$45	\$80	\$80
Preferred Specialty	40%	Not covered	40%	Not covered
Non-Preferred Specialty	50%	Not covered	50%	Not covered
Features				
Metallic level	● Platinum		● Gold	
Small business health care tax credit eligible	No		No	
Medicare Part D creditable	Yes		Yes	
Network	Summit Network		Connexus Network	
Travel network	First Health Network		First Health Network	
Service area	Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wheeler		Statewide	

¹ Copay amounts are per 30-day supply.

Synergy Gold 500		Summit Gold 500		Connexus Gold 1000	
In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
\$500	\$1,500	\$500	\$1,500	\$1,000	\$3,000
\$1,000	\$3,000	\$1,000	\$3,000	\$2,000	\$6,000
\$7,500	\$22,500	\$7,500	\$22,500	\$7,500	\$22,500
\$15,000	\$45,000	\$15,000	\$45,000	\$15,000	\$45,000
\$0/visit	50% after deductible	\$0/visit	50% after deductible	\$0/visit	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$20/visit	50% after deductible
\$40/visit	50% after deductible	\$40/visit	50% after deductible	\$40/visit	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$20/visit	50% after deductible
20%	50% after deductible	20%	50% after deductible	20%	50% after deductible
\$250/20%/visit	\$250/20%/visit	\$250/20%/visit	\$250/20%/visit	\$250/20%/visit	\$250/20%/visit
20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$20/visit	50% after deductible
\$40/visit	50% after deductible	\$40/visit	50% after deductible	\$40/visit	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$20/visit	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$20/visit	50% after deductible
20%	50% after deductible	20%	50% after deductible	20%	50% after deductible
\$2	\$2	\$2	\$2	\$2	\$2
\$20	\$20	\$20	\$20	\$20	\$20
\$40	\$40	\$40	\$40	\$40	\$40
\$80	\$80	\$80	\$80	\$80	\$80
40%	Not covered	40%	Not covered	40%	Not covered
50%	Not covered	50%	Not covered	50%	Not covered
● Gold		● Gold		● Gold	
No		No		Yes	
Yes		Yes		Yes	
Synergy Network		Summit Network		Connexus Network	
First Health Network		First Health Network		First Health Network	
Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington, Yamhill		Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wheeler		Statewide	

These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines. This brochure provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

2019 Medical plan benefit table

	Synergy Gold 1000		Summit Gold 1000	
	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
Calendar year costs				
Deductible per person	\$1,000	\$3,000	\$1,000	\$3,000
Deductible per family	\$2,000	\$6,000	\$2,000	\$6,000
Out-of-pocket max per person	\$7,500	\$22,500	\$7,500	\$22,500
Out-of-pocket max per family	\$15,000	\$45,000	\$15,000	\$45,000
Care & services				
Preventive care visit	\$0/visit	50% after deductible	\$0/visit	50% after deductible
Primary care provider (PCP) visit	\$20/visit	50% after deductible	\$20/visit	50% after deductible
Specialist visit	\$40/visit	50% after deductible	\$40/visit	50% after deductible
Urgent care visit	\$20/visit	50% after deductible	\$20/visit	50% after deductible
Outpatient diagnostic X-ray & lab	20%	50% after deductible	20%	50% after deductible
Emergency room visit	\$250/20%/visit	\$250/20%/visit	\$250/20%/visit	\$250/20%/visit
Ambulance	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Inpatient/outpatient care	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Outpatient mental health/chemical dependency visit	\$20/visit	50% after deductible	\$20/visit	50% after deductible
Physical, speech or occupational therapy visit	\$40/visit	50% after deductible	\$40/visit	50% after deductible
Acupuncture and spinal manipulation services	\$20/visit	50% after deductible	\$20/visit	50% after deductible
Pediatric vision exam	\$20/visit	50% after deductible	\$20/visit	50% after deductible
Pediatric vision hardware	20%	50% after deductible	20%	50% after deductible
Prescription medications¹				
Value	\$2	\$2	\$2	\$2
Select	\$20	\$20	\$20	\$20
Preferred	\$40	\$40	\$40	\$40
Non-Preferred	\$80	\$80	\$80	\$80
Preferred Specialty	40%	Not covered	40%	Not covered
Non-Preferred Specialty	50%	Not covered	50%	Not covered
Features				
Metallic level	● Gold		● Gold	
Small business health care tax credit eligible	No		No	
Medicare Part D creditable	Yes		Yes	
Network	Synergy Network		Summit Network	
Travel network	First Health Network		First Health Network	
Service area	Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington, Yamhill		Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wheeler	

¹ Copay amounts are per 30-day supply.

Connexus Gold 1500		Synergy Gold 1500		Summit Gold 1500	
In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
\$1,500	\$4,500	\$1,500	\$4,500	\$1,500	\$4,500
\$3,000	\$9,000	\$3,000	\$9,000	\$3,000	\$9,000
\$7,500	\$22,500	\$7,500	\$22,500	\$7,500	\$22,500
\$15,000	\$45,000	\$15,000	\$45,000	\$15,000	\$45,000
\$0/visit	50% after deductible	\$0/visit	50% after deductible	\$0/visit	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$20/visit	50% after deductible
\$40/visit	50% after deductible	\$40/visit	50% after deductible	\$40/visit	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$20/visit	50% after deductible
20%	50% after deductible	20%	50% after deductible	20%	50% after deductible
\$250/20%/visit	\$250/20%/visit	\$250/20%/visit	\$250/20%/visit	\$250/20%/visit	\$250/20%/visit
20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$20/visit	50% after deductible
\$40/visit	50% after deductible	\$40/visit	50% after deductible	\$40/visit	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$20/visit	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$20/visit	50% after deductible
20%	50% after deductible	20%	50% after deductible	20%	50% after deductible
\$2	\$2	\$2	\$2	\$2	\$2
\$20	\$20	\$20	\$20	\$20	\$20
\$40	\$40	\$40	\$40	\$40	\$40
\$80	\$80	\$80	\$80	\$80	\$80
40%	Not covered	40%	Not covered	40%	Not covered
50%	Not covered	50%	Not covered	50%	Not covered
● Gold		● Gold		● Gold	
Yes		No		No	
Yes		Yes		Yes	
Connexus Network		Synergy Network		Summit Network	
First Health Network		First Health Network		First Health Network	
Statewide		Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington, Yamhill		Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wheeler	

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2019 Medical plan benefit table

	Connexus Gold 2000		Synergy Gold 2000	
	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
Calendar year costs				
Deductible per person	\$2,000	\$6,000	\$2,000	\$6,000
Deductible per family	\$4,000	\$12,000	\$4,000	\$12,000
Out-of-pocket max per person	\$7,500	\$22,500	\$7,500	\$22,500
Out-of-pocket max per family	\$15,000	\$45,000	\$15,000	\$45,000
Care & services				
Preventive care visit	\$0/visit	50% after deductible	\$0/visit	50% after deductible
Primary care provider (PCP) visit	\$20/visit	50% after deductible	\$20/visit	50% after deductible
Specialist visit	\$40/visit	50% after deductible	\$40/visit	50% after deductible
Urgent care visit	\$20/visit	50% after deductible	\$20/visit	50% after deductible
Outpatient diagnostic X-ray & lab	20%	50% after deductible	20%	50% after deductible
Emergency room visit	\$250/20%/visit	\$250/20%/visit	\$250/20%/visit	\$250/20%/visit
Ambulance	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Inpatient/outpatient care	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Outpatient mental health/chemical dependency visit	\$20/visit	50% after deductible	\$20/visit	50% after deductible
Physical, speech or occupational therapy visit	\$40/visit	50% after deductible	\$40/visit	50% after deductible
Acupuncture and spinal manipulation services	\$20/visit	50% after deductible	\$20/visit	50% after deductible
Pediatric vision exam	\$20/visit	50% after deductible	\$20/visit	50% after deductible
Pediatric vision hardware	20%	50% after deductible	20%	50% after deductible
Prescription medications¹				
Value	\$2	\$2	\$2	\$2
Select	\$20	\$20	\$20	\$20
Preferred	\$40	\$40	\$40	\$40
Non-Preferred	\$80	\$80	\$80	\$80
Preferred Specialty	40%	Not covered	40%	Not covered
Non-Preferred Specialty	50%	Not covered	50%	Not covered
Features				
Metallic level	● Gold		● Gold	
Small business health care tax credit eligible	No		No	
Medicare Part D creditable	Yes		Yes	
Network	Connexus Network		Synergy Network	
Travel network	First Health Network		First Health Network	
Service area	Statewide		Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington, Yamhill	

¹ Copay amounts are per 30-day supply.

² \$500 maximum per specialty prescription fill

Summit Gold 2000		Moda Health Oregon Standard Gold		Connexus Silver 2500	
In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
\$2,000	\$6,000	\$1,000	\$3,000	\$2,500	\$7,500
\$4,000	\$12,000	\$2,000	\$6,000	\$5,000	\$15,000
\$7,500	\$22,500	\$6,850	\$20,550	\$7,900	\$23,700
\$15,000	\$45,000	\$13,700	\$41,100	\$15,800	\$47,400
\$0/visit	50% after deductible	\$0/visit	50% after deductible	\$0/visit	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$35/visit	50% after deductible
\$40/visit	50% after deductible	\$40/visit	50% after deductible	\$70/visit	50% after deductible
\$20/visit	50% after deductible	\$60/visit	50% after deductible	\$35/visit	50% after deductible
20%	50% after deductible	20% after deductible	50% after deductible	35%	50% after deductible
\$250/20%/visit	\$250/20%/visit	20% after deductible	20% after deductible	\$250/35% after deductible	\$250/35% after deductible
20% after deductible	20% after deductible	20% after deductible	20% after deductible	35% after deductible	35% after deductible
20% after deductible	50% after deductible	20% after deductible	50% after deductible	35% after deductible	50% after deductible
\$20/visit	50% after deductible	\$20/visit	50% after deductible	\$35/visit	50% after deductible
\$40/visit	50% after deductible	\$20/visit	50% after deductible	\$70/visit	50% after deductible
\$20/visit	50% after deductible	Not covered	Not covered	\$35/visit	50% after deductible
\$20/visit	50% after deductible	0%/visit	50% after deductible	\$35/visit	50% after deductible
20%	50% after deductible	0%	50% after deductible	35%	50% after deductible
\$2	\$2	\$10	\$10	\$2	\$2
\$20	\$20	\$10	\$10	\$35	\$35
\$40	\$40	\$30	\$30	\$80	\$80
\$80	\$80	50%	50%	50%	50%
40%	Not covered	50% ²	Not covered	40%	Not covered
50%	Not covered	50% ²	Not covered	50% after deductible	Not covered
● Gold		● Gold		● Silver	
No		Yes		No	
Yes		Yes		Yes	
Summit Network		Connexus Network		Connexus Network	
First Health Network		First Health Network		First Health Network	
Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wheeler		Statewide		Statewide	

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2019 Medical plan benefit table

	Synergy Silver 2500		Summit Silver 2500	
	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
Calendar year costs				
Deductible per person	\$2,500	\$7,500	\$2,500	\$7,500
Deductible per family	\$5,000	\$15,000	\$5,000	\$15,000
Out-of-pocket max per person	\$7,900	\$23,700	\$7,900	\$23,700
Out-of-pocket max per family	\$15,800	\$47,400	\$15,800	\$47,400
Care & services				
Preventive care visit	\$0/visit	50% after deductible	\$0/visit	50% after deductible
Primary care provider (PCP) visit	\$35/visit	50% after deductible	\$35/visit	50% after deductible
Specialist visit	\$70/visit	50% after deductible	\$70/visit	50% after deductible
Urgent care visit	\$35/visit	50% after deductible	\$35/visit	50% after deductible
Outpatient diagnostic X-ray & lab	35%	50% after deductible	35%	50% after deductible
Emergency room visit	\$250/35% after deductible	\$250/35% after deductible	\$250/35% after deductible	\$250/35% after deductible
Ambulance	35% after deductible	35% after deductible	35% after deductible	35% after deductible
Inpatient/outpatient care	35% after deductible	50% after deductible	35% after deductible	50% after deductible
Outpatient mental health/chemical dependency visit	\$35/visit	50% after deductible	\$35/visit	50% after deductible
Physical, speech or occupational therapy visit	\$70/visit	50% after deductible	\$70/visit	50% after deductible
Acupuncture and spinal manipulation services	\$35/visit	50% after deductible	\$35/visit	50% after deductible
Pediatric vision exam	\$35/visit	50% after deductible	\$35/visit	50% after deductible
Pediatric vision hardware	35%	50% after deductible	35%	50% after deductible
Prescription medications¹				
Value	\$2	\$2	\$2	\$2
Select	\$35	\$35	\$35	\$35
Preferred	\$80	\$80	\$80	\$80
Non-Preferred	50%	50%	50%	50%
Preferred Specialty	40%	Not covered	40%	Not covered
Non-Preferred Specialty	50% after deductible	Not covered	50% after deductible	Not covered
Features				
Metallic level	● Silver		● Silver	
Small business health care tax credit eligible	No		No	
Medicare Part D creditable	Yes		Yes	
Network	Synergy Network		Summit Network	
Travel network	First Health Network		First Health Network	
Service area	Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington, Yamhill		Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wheeler	

¹ Copay amounts are per 30-day supply.

Connexus Silver 3000		Synergy Silver 3000		Summit Silver 3000	
In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
\$3,000	\$9,000	\$3,000	\$9,000	\$3,000	\$9,000
\$6,000	\$18,000	\$6,000	\$18,000	\$6,000	\$18,000
\$7,900	\$23,700	\$7,900	\$23,700	\$7,900	\$23,700
\$15,800	\$47,400	\$15,800	\$47,400	\$15,800	\$47,400
\$0/visit	50% after deductible	\$0/visit	50% after deductible	\$0/visit	50% after deductible
\$35/visit	50% after deductible	\$35/visit	50% after deductible	\$35/visit	50% after deductible
\$70/visit	50% after deductible	\$70/visit	50% after deductible	\$70/visit	50% after deductible
\$35/visit	50% after deductible	\$35/visit	50% after deductible	\$35/visit	50% after deductible
35%	50% after deductible	35%	50% after deductible	35%	50% after deductible
\$250/35% after deductible	\$250/35% after deductible	\$250/35% after deductible	\$250/35% after deductible	\$250/35% after deductible	\$250/35% after deductible
35% after deductible	35% after deductible	35% after deductible	35% after deductible	35% after deductible	35% after deductible
35% after deductible	50% after deductible	35% after deductible	50% after deductible	35% after deductible	50% after deductible
\$35/visit	50% after deductible	\$35/visit	50% after deductible	\$35/visit	50% after deductible
\$70/visit	50% after deductible	\$70/visit	50% after deductible	\$70/visit	50% after deductible
\$35/visit	50% after deductible	\$35/visit	50% after deductible	\$35/visit	50% after deductible
\$35/visit	50% after deductible	\$35/visit	50% after deductible	\$35/visit	50% after deductible
35%	50% after deductible	35%	50% after deductible	35%	50% after deductible
\$2	\$2	\$2	\$2	\$2	\$2
\$35	\$35	\$35	\$35	\$35	\$35
\$80	\$80	\$80	\$80	\$80	\$80
50%	50%	50%	50%	50%	50%
40%	Not covered	40%	Not covered	40%	Not covered
50% after deductible	Not covered	50% after deductible	Not covered	50% after deductible	Not covered
● Silver		● Silver		● Silver	
Yes		No		No	
Yes		Yes		Yes	
Connexus Network		Synergy Network		Summit Network	
First Health Network		First Health Network		First Health Network	
Statewide		Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington, Yamhill		Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wheeler	

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2019 Medical plan benefit table

	Connexus Silver 4000		Synergy Silver 4000	
	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
Calendar year costs				
Deductible per person	\$4,000	\$12,000	\$4,000	\$12,000
Deductible per family	\$8,000	\$24,000	\$8,000	\$24,000
Out-of-pocket max per person	\$7,900	\$23,700	\$7,900	\$23,700
Out-of-pocket max per family	\$15,800	\$47,400	\$15,800	\$47,400
Care & services				
Preventive care visit	\$0/visit	50% after deductible	\$0/visit	50% after deductible
Primary care provider (PCP) visit	\$35/visit	50% after deductible	\$35/visit	50% after deductible
Specialist visit	\$70/visit	50% after deductible	\$70/visit	50% after deductible
Urgent care visit	\$35/visit	50% after deductible	\$35/visit	50% after deductible
Outpatient diagnostic X-ray & lab	35%	50% after deductible	35%	50% after deductible
Emergency room visit	\$250/35% after deductible	\$250/35% after deductible	\$250/35% after deductible	\$250/35% after deductible
Ambulance	35% after deductible	35% after deductible	35% after deductible	35% after deductible
Inpatient/outpatient care	35% after deductible	50% after deductible	35% after deductible	50% after deductible
Outpatient mental health/chemical dependency visit	\$35/visit	50% after deductible	\$35/visit	50% after deductible
Physical, speech or occupational therapy visit	\$70/visit	50% after deductible	\$70/visit	50% after deductible
Acupuncture and spinal manipulation services	\$35/visit	50% after deductible	\$35/visit	50% after deductible
Pediatric vision exam	\$35/visit	50% after deductible	\$35/visit	50% after deductible
Pediatric vision hardware	35%	50% after deductible	35%	50% after deductible
Prescription medications¹				
Value	\$2	\$2	\$2	\$2
Select	\$35	\$35	\$35	\$35
Preferred	\$80	\$80	\$80	\$80
Non-Preferred	50%	50%	50%	50%
Preferred Specialty	40%	Not covered	40%	Not covered
Non-Preferred Specialty	50% after deductible	Not covered	50% after deductible	Not covered
Features				
Metallic level	● Silver		● Silver	
Small business health care tax credit eligible	No		No	
Medicare Part D creditable	Yes		Yes	
Network	Connexus Network		Synergy Network	
Travel network	First Health Network		First Health Network	
Service area	Statewide		Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington, Yamhill	

¹ Copay amounts are per 30-day supply.

Summit Silver 4000		Connexus Silver 5000		Synergy Silver 5000	
In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
\$4,000	\$12,000	\$5,000	\$15,000	\$5,000	\$15,000
\$8,000	\$24,000	\$10,000	\$30,000	\$10,000	\$30,000
\$7,900	\$23,700	\$7,900	\$23,700	\$7,900	\$23,700
\$15,800	\$47,400	\$15,800	\$47,400	\$15,800	\$47,400
\$0/visit	50% after deductible	\$0/visit	50% after deductible	\$0/visit	50% after deductible
\$35/visit	50% after deductible	\$35/visit	50% after deductible	\$35/visit	50% after deductible
\$70/visit	50% after deductible	\$70/visit	50% after deductible	\$70/visit	50% after deductible
\$35/visit	50% after deductible	\$35/visit	50% after deductible	\$35/visit	50% after deductible
35%	50% after deductible	35%	50% after deductible	35%	50% after deductible
\$250/35% after deductible	\$250/35% after deductible	\$250/35% after deductible	\$250/35% after deductible	\$250/35% after deductible	\$250/35% after deductible
35% after deductible	35% after deductible	35% after deductible	35% after deductible	35% after deductible	35% after deductible
35% after deductible	50% after deductible	35% after deductible	50% after deductible	35% after deductible	50% after deductible
\$35/visit	50% after deductible	\$35/visit	50% after deductible	\$35/visit	50% after deductible
\$70/visit	50% after deductible	\$70/visit	50% after deductible	\$70/visit	50% after deductible
\$35/visit	50% after deductible	\$35/visit	50% after deductible	\$35/visit	50% after deductible
\$35/visit	50% after deductible	\$35/visit	50% after deductible	\$35/visit	50% after deductible
35%	50% after deductible	35%	50% after deductible	35%	50% after deductible
\$2	\$2	\$2	\$2	\$2	\$2
\$35	\$35	\$35	\$35	\$35	\$35
\$80	\$80	\$80	\$80	\$80	\$80
50%	50%	50%	50%	50%	50%
40%	Not covered	40%	Not covered	40%	Not covered
50% after deductible	Not covered	50% after deductible	Not covered	50% after deductible	Not covered
● Silver		● Silver		● Silver	
No		No		No	
Yes		Yes		Yes	
Summit Network		Connexus Network		Synergy Network	
First Health Network		First Health Network		First Health Network	
Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wheeler		Statewide		Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington, Yamhill	

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2019 Medical plan benefit table

	Summit Silver 5000		Moda Health Oregon Standard Silver	
	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
Calendar year costs				
Deductible per person	\$5,000	\$15,000	\$2,850	\$8,550
Deductible per family	\$10,000	\$30,000	\$5,700	\$17,100
Out-of-pocket max per person	\$7,900	\$23,700	\$7,900	\$23,700
Out-of-pocket max per family	\$15,800	\$47,400	\$15,800	\$47,400
Care & services				
Preventive care visit	\$0/visit	50% after deductible	\$0/visit	50% after deductible
Primary care provider (PCP) visit	\$35/visit	50% after deductible	\$40/visit	50% after deductible
Specialist visit	\$70/visit	50% after deductible	\$80/visit	50% after deductible
Urgent care visit	\$35/visit	50% after deductible	\$70/visit	50% after deductible
Outpatient diagnostic X-ray & lab	35%	50% after deductible	30% after deductible	50% after deductible
Emergency room visit	\$250/35% after deductible	\$250/35% after deductible	30% after deductible	30% after deductible
Ambulance	35% after deductible	35% after deductible	30% after deductible	30% after deductible
Inpatient/outpatient care	35% after deductible	50% after deductible	30% after deductible	50% after deductible
Outpatient mental health/chemical dependency visit	\$35/visit	50% after deductible	\$40/visit	50% after deductible
Physical, speech or occupational therapy visit	\$70/visit	50% after deductible	\$40/visit	50% after deductible
Acupuncture and spinal manipulation services	\$35/visit	50% after deductible	Not covered	Not covered
Pediatric vision exam	\$35/visit	50% after deductible	\$0/visit	50% after deductible
Pediatric vision hardware	35%	50% after deductible	\$0	50% after deductible
Prescription medications¹				
Value	\$2	\$2	\$15	\$15
Select	\$35	\$35	\$15	\$15
Preferred	\$80	\$80	\$60	\$60
Non-Preferred	50%	50%	50%	50%
Preferred Specialty	40%	Not covered	50%	Not covered
Non-Preferred Specialty	50% after deductible	Not covered	50%	Not covered
Features				
Metallic level	● Silver		● Silver	
Small business health care tax credit eligible	No		Yes	
Medicare Part D creditable	Yes		Yes	
Network	Summit Network		Connexus Network	
Travel network	First Health Network		First Health Network	
Service area	Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wheeler		Statewide	

¹ Copay amounts are per 30-day supply.

Connexus Bronze 5500		Connexus Bronze 7900		Moda Health Oregon Standard Bronze	
In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
\$5,500	\$16,500	\$7,900	\$23,700	\$6,550	\$19,650
\$11,000	\$33,000	\$15,800	\$47,400	\$13,100	\$39,300
\$7,900	\$23,700	\$7,900	\$23,700	\$6,550	\$19,650
\$15,800	\$47,400	\$15,800	\$47,400	\$13,100	\$39,300
\$0/visit	50% after deductible	\$0/visit	0% after deductible	\$0/visit	0% after deductible
\$40/visit	50% after deductible	\$60/visit	0% after deductible	0% after deductible	0% after deductible
\$80/visit	50% after deductible	\$120/visit	0% after deductible	0% after deductible	0% after deductible
\$40/visit	50% after deductible	\$60/visit	0% after deductible	0% after deductible	0% after deductible
40% after deductible	50% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
40% after deductible	40% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
40% after deductible	40% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
40% after deductible	50% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
\$40/visit	50% after deductible	\$60/visit	0% after deductible	0% after deductible	0% after deductible
\$80/visit	50% after deductible	\$120/visit	0% after deductible	0% after deductible	0% after deductible
40% after deductible	50% after deductible	0% after deductible	0% after deductible	Not covered	Not covered
\$40/visit	50% after deductible	\$60/visit	0% after deductible	0%/visit	0% after deductible
40% after deductible	50% after deductible	0% after deductible	0% after deductible	0%	0% after deductible
\$2	\$2	\$2	\$2	0% after deductible	0% after deductible
\$20	\$20	\$20	\$20	0% after deductible	0% after deductible
40% after deductible	40% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
40% after deductible	40% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
40% after deductible	Not covered	0% after deductible	Not covered	0% after deductible	Not covered
50% after deductible	Not covered	0% after deductible	Not covered	0% after deductible	Not covered
● Bronze		● Bronze		● Bronze	
Yes		Yes		Yes	
No		No		No	
Connexus Network		Connexus Network		Connexus Network	
First Health Network		First Health Network		First Health Network	
Statewide		Statewide		Statewide	

These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines. This brochure provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

Tax advantages with an HDHP

Our health savings account (HSA)-compatible, high-deductible PPO health plans (HDHP) give members flexibility and choice. Members have the freedom to choose any financial institution for their HSA. They can use HSA tax-free dollars to pay for deductibles, coinsurance and other qualified expenses not covered by their health plan.

Calendar year costs

Deductible

If members have subscriber-only coverage, they must meet the per-person deductible. If their plan covers more than one person, they must meet the per person deductible only until the total family deductible is satisfied before benefits are payable.

Out-of-pocket maximum

After members meet the per-person or per-family out-of-pocket maximum, the plan pays 100 percent of covered care for the remainder of the year. If their plan covers more than one person, the per-person maximum applies only until the total family out-of-pocket maximum is reached.

Eligibility

When clients offer a Moda Health HDHP, any of their eligible employees can enroll, even if they do not have an HSA.

To be eligible to participate in an HSA, members must:

- Use a financial institution that has an HSA option
- Be covered by a Moda Health HDHP. See these plans on page 29:
 - Connexus Silver HDHP 2700
 - Connexus Bronze HDHP 5000
- Not be covered under another non-HSA-compatible medical plan (including their spouse's plan)
- Not be enrolled in Medicare
- Not be claimed as a dependent on someone else's tax return

2019 Medical HDHP plan benefit table

	Connexus Silver HDHP 2700		Connexus Bronze HDHP 5000	
	In-network member pays	Out-of-network member pays	In-network member pays	Out-of-network member pays
Calendar year costs				
Deductible per person	\$2,700	\$8,100	\$5,000	\$15,000
Deductible per family	\$5,400	\$16,200	\$10,000	\$30,000
Out-of-pocket max per person	\$6,000	\$18,000	\$6,650	\$19,950
Out-of-pocket max per family	\$12,000	\$36,000	\$13,300	\$39,900
Care & services				
Preventive care visit	\$0/visit	50% after deductible	\$0/visit	50% after deductible
Primary care provider (PCP) visit	30% after deductible	50% after deductible	50% after deductible	50% after deductible
Specialist visit	30% after deductible	50% after deductible	50% after deductible	50% after deductible
Urgent care visit	30% after deductible	50% after deductible	50% after deductible	50% after deductible
Outpatient diagnostic X-ray & lab	30% after deductible	50% after deductible	50% after deductible	50% after deductible
Emergency room visit	30% after deductible	30% after deductible	50% after deductible	50% after deductible
Ambulance	30% after deductible	30% after deductible	50% after deductible	50% after deductible
Inpatient/outpatient care	30% after deductible	50% after deductible	50% after deductible	50% after deductible
Outpatient mental health/chemical dependency visit	30% after deductible	50% after deductible	50% after deductible	50% after deductible
Physical, speech or occupational therapy visit	30% after deductible	50% after deductible	50% after deductible	50% after deductible
Acupuncture and spinal manipulation services	30% after deductible	50% after deductible	50% after deductible	50% after deductible
Pediatric vision exam	30% after deductible	50% after deductible	50% after deductible	50% after deductible
Pediatric vision hardware	30% after deductible	50% after deductible	50% after deductible	50% after deductible
Prescription medications¹				
Value	\$2	\$2	\$2	\$2
Select	30% after deductible	30% after deductible	50% after deductible	50% after deductible
Preferred	30% after deductible	30% after deductible	50% after deductible	50% after deductible
Non-Preferred	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Preferred Specialty	40% after deductible	Not covered	50% after deductible	Not covered
Non-Preferred Specialty	50% after deductible	Not covered	50% after deductible	Not covered
Features				
Metallic level	● Silver		● Bronze	
Small business health care tax credit eligible	Yes		No	
Medicare Part D creditable	No		No	
Network	Connexus Network		Connexus Network	
Travel network	First Health Network		First Health Network	
Service area	Statewide		Statewide	

¹ Copay amounts are per 30-day supply.

These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines. This brochure provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

Limitations and exclusions for medical plans

These are some common limitations and exclusions for our Moda Health small group medical plans. Questions? Please contact your sales and service representative. See back cover for contact information.

Limitations

- Acupuncture and spinal manipulation is limited to \$2,000 annual maximum when covered
- Authorization by Moda Health is required for all medical and surgical admissions and some outpatient services and medications
- Biofeedback is limited to 10 visits per lifetime, for tension or migraine headaches or urinary incontinence
- Brand tier medications – If members use a brand medication when a generic equivalent is available, they will be responsible for the nonpreferred cost sharing plus the difference in cost between the generic and brand medication.
- Coordination of Benefits – when a member has more than one health plan, combined benefits for all plans is limited to the maximum plan allowance for all covered services
- Hearing services are covered as required under state and federal law
- Hospice respite care is limited to 30 days lifetime maximum and up to five days consecutive
- If a group's size is less than 20 employees any expense that is actually paid under Medicare, or would have paid under Medicare Part B had the member enrolled in Medicare, will have benefits reduced by the amount Medicare paid or would have paid.
- Infusion therapy – some medications require use of an authorized provider and/or supplier to be eligible for coverage. Outpatient hospital setting is not covered for some medications.
- Prescriptions are limited to a maximum 30-day supply for retail and specialty pharmacy and 90-day supply for mail order pharmacy
- Preventive care – cost sharing may apply to services not required under the Affordable Care Act. Most services are not covered out-of-network.
- Rehabilitation and habilitation benefits are limited to 30 inpatient days and 30 outpatient sessions per calendar year. May be eligible for up to 60 days after acute head or spinal cord injury (except for Standard Metal plans) or 60 outpatient sessions for treatment of neurologic conditions. Limits apply separately to rehabilitative and habilitative services.
- Skilled nursing facility is limited to 60 days per year
- Transplants must be performed at a Center of Excellence to be eligible for coverage
- Vision exam and glasses or contacts are covered once per year for members under age 19

Exclusions

- Acupuncture (on some plans)
- Care outside the United States, other than urgent or emergency care
- Charges above the maximum plan allowance
- Cosmetic services and supplies (exception for reconstructive surgery if medically necessary and not specifically excluded)
- Court-ordered sex offender treatment
- Custodial care
- Dental examinations and treatment (except for accidental injury)
- Experimental or investigational treatment
- Infertility (services or supplies for treatment of, including reversal of sterilization)
- Injury resulting from practicing for or participating in professional athletic events
- Instruction programs, except as provided under the outpatient diabetic instruction benefit
- Massage or massage therapy
- Naturopathic supplies, including herbal, naturopathic or homeopathic medicines, substances or devices and any other nonprescription supplements
- Obesity (all services and supplies except those required under the Affordable Care Act)
- Optional services or supplies, including those for comfort, convenience, environmental control or education, and treatment not medically necessary
- Orthognathic surgery, except when medically necessary to repair an accidental injury or for treatment of cancer
- Services or supplies available under any city, county, state or federal law, except Medicaid
- Services ordered or provided by the patient or a member of the patient's immediate family
- Spinal manipulation (on some plans)
- Temporomandibular Joint Syndrome (TMJ)
- Vision surgery to alter the refractive character of the eye

Bringing it all into focus

Seeing is believing when it comes to better health. These medical plan riders ensure that your clients can focus on feeling and staying well. Our vision plans are available to members age 19 and over.

Vision plans

	Vision Eye Exam Only	Vision \$200 Max	Vision \$300 Max	Vision \$400 Max	Vision \$500 Max
Benefit maximum	\$200	\$200	\$300	\$400	\$500
	What members pay				
Eye examinations (including refraction)	0%	0%	0%	0%	0%
Lenses	Not covered	0%	0%	0%	0%
Frames	Not covered	0%	0%	0%	0%

Limitations and exclusions for vision plans

- Vision exam and hardware benefits are all subject to a calendar year benefit maximum.
- All services are covered except for the following noncovered, excluded services. These are the member's responsibility and do not apply toward the calendar-year benefit maximum:
 - » Special procedures such as orthoptics and vision training
 - » Nonprescription lenses
 - » Medical or surgical treatment of the eyes
- Frames and lenses are excluded with Vision Eye Exam Only plan.
- Deductible applies on HDHP plans.

Dental plans

Overview *page 32*

Networks *page 33*

Plan types *page 34*

Benefit tables *page 36*

› Delta Dental plans
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› Orthodontia plans
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› Direct Option plans
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› Voluntary plans
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› Limitations and exclusions
page 51

Quality coverage for better smiles

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

Dental benefit highlights

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

- 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

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

Dental tools

This set of online tools lets members store dental health information and share it with their caregivers. The result? More coordinated and effective care.

To get started, they can log in to myModa at modahealth.com and look for Dental Tools. Then, they can try out tools like risk assessment quizzes and a treatment cost calculator and use them to:

- Ask a dentist questions
- Learn about preventing dental diseases
- Look up new and effective treatments
- Find out how to lower their costs

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.

Health through Oral Wellness[®] program

All plans include access to the Health through Oral Wellness program. This program uses an oral health assessment to find out a member's risk of tooth decay, gum disease and oral cancer. Based on their risk score, they may qualify for additional cleanings, fluoride treatments, sealants and periodontal maintenance.

Delta Dental networks go where members go

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

Dental networks

Delta Dental Premier[®] Network

This is the largest dental network nationally and the largest in Oregon. It includes more than 2,400 providers in Oregon and over 155,000 Delta Dental Premier dentists nationwide.

Delta Dental PPOSM Network

This is one of the largest preferred provider organization (PPO) dental networks in Oregon and across the country. It includes more than 1,300 participating providers in Oregon and offers access to over 110,000 Delta Dental PPO dentists nationwide.

Is a dentist in-network?

To find out, members can visit modahealth.com and use Find Care.

Dental plan options

Choose from our Delta Dental of Oregon plans. We offer a variety of plans so your clients can find the right fit for their groups. They can customize the coverage and price to suit their needs.

Each Delta Dental of Oregon small group plan comes with a Direct Option plan match with access to Willamette Dental providers. These plans work well for groups that prefer copay plans and are open to seeing Willamette Dental providers. Groups with five to 99 employees can offer these plans. Members who choose a Direct Option plan must see Willamette Dental providers for dental care.

Get more value with Delta Dental

By negotiating charges for services, we help your clients' employees 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 dentists have agreed to accept our contracted fees as full payment. This means they don't balance bill – the difference between the maximum plan allowance 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 group members access to the Delta Dental Premier Network, the largest dental network nationally and one of the largest in Oregon. Almost 90 percent of dentists participate.

Groups with these plans give their employees the freedom to choose their own dentist. When they see Premier Network providers, there is no balance billing and they enjoy:

- A broad choice of providers
- Cost savings by seeing a Premier Network provider

Delta Dental PPOSM plans

These plans help groups save costs by connecting employees with providers in the Delta Dental PPO Network, one of the largest PPO networks in Oregon. Almost 50 percent of Oregon dentists are PPO providers.

Dentists agree to accept the Delta Dental PPO Network fee schedule, which is typically lower than other networks.

Members with PPO plans have more choice and control over their out-of-pocket costs. When they use Delta Dental PPO dentists, they receive their plan's best benefit level and enjoy the most savings. If they wish, members can also use out-of-network providers at a reduced benefit level.

As long as members see participating dentists, there will be no additional balance billing charge.

Advantages to the Delta Dental PPO plans include:

- Access to one of the largest PPO networks in Oregon
- Provider choice and cost control

Delta Dental Exclusive PPO Plan

These plans give your clients and their employees a higher level of benefits than the PPO plan but members must see Delta Dental PPO contracted providers to receive a benefit. This exclusive provider option does not pay for services provided from a Premier or non-contracted dentist. Care from providers outside this network is not covered, except for emergency services.

Preventive First plans

These plans provide an option for your clients to help their employees prevent serious and expensive dental services down the road. Under these plans, preventive services do not apply to the member's annual maximum. By saving on preventive care, members can use their annual maximum for other services.

Delta Dental Direct Option with Willamette Dental Group

We partner with Willamette Dental Group and offer a Direct Option plan that includes a network of Willamette Dental Group providers, to pair alongside our non-voluntary Delta Dental Plans for all groups size five to 99. Groups size two to four have another option to have medical with a Direct Option plan. We manage the enrollment, billing, claims and customer service for both plans making administration easy for everyone. Check the Direct Option table on page 46 to see the matches.

Delta Dental pediatric plan

Our Delta Dental Premier Shining SmilesSM pediatric plan offers child-only benefits and meets the federal pediatric essential health benefits (EHB) requirement.

Groups can offer this plan to their employees even if no one enrolls right away.

Voluntary plans

These Delta Dental and Direct Option 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. Voluntary plans provide:

- Versatility to attract and retain staff
- 51 to 100 percent funded by employees
- Choice of Delta Dental or Direct Option (Willamette Dental) plans

Questions?

Please contact your sales and service representative. See back cover for contact information.

2019 Dental plan benefit table

	Delta Dental Premier®, 1000, 100*/80/50, 25 Delta Dental Premier®, 1000, 100*/80/50, 50 Delta Dental Premier®, 1500, 100*/80/50, 25 Delta Dental Premier®, 1500, 100*/80/50, 50 Delta Dental Premier®, 2000, 100*/80/50, 25 Delta Dental Premier®, 2000, 100*/80/50, 50		Delta Dental Premier®, 1000, 80/80/50, 50	
Direct Option plan match	Direct Option 3F-FK (\$1,000) Direct Option 1F-FK (\$1,500 \$2,000)		Direct Option 5F-FK	
Calendar year costs				
Deductible	\$25 per person / \$75 per family or \$50 per person / \$150 per family		\$50 per person / \$150 per family	
Out-of-pocket maximum (under age 19)	\$350 for one member; \$700 for two or more members		\$350 for one member; \$700 for two or more members	
Annual maximum (age 19+)	\$1,000 \$1,500 \$2,000		\$1,000	
Minimum number of subscribers	10 for \$2,000 plans		N/A	
Class 1	What employees pay		What employees pay	
	Ages 0 – 18	Ages 19+	Ages 0 – 18	Ages 19+
Exams & X-rays	10%	0%	10%	20% after deductible
Cleanings	10%	0%	10%	20% after deductible
Sealants	10%	0%	10%	20% after deductible
Topical fluoride	10%	0% ¹	10%	20% after deductible ¹
Space maintainers	10%	Not covered	10%	Not covered
Class 2				
Restorative fillings	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Oral surgery	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Endodontics	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Periodontics	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Anesthesia	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Class 3				
Restorative crowns	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Partial & complete dentures	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Implants & bridges	Not covered	50% after deductible	Not covered	50% after deductible
Orthodontia ²	50% after deductible	Not covered	50% after deductible	Not covered
Features				
Provider network	Delta Dental Premier Network		Delta Dental Premier Network	
Balance bill	Delta Dental Premier Network: no Nonparticipating dentists: yes		Delta Dental Premier Network: no Nonparticipating dentists: yes	

¹ Covered once in a 12-month period if there is a recent history of periodontal surgery or high-risk of decay because of medical disease or chemotherapy or similar type of treatment.

² Only covered to treat cleft palate, with or without cleft lip for ages under 19.

Delta Dental EPO, 1000, 100*/80/50, 50
Delta Dental EPO, 1500, 100*/80/50, 50

Direct Option 7F-FK (\$1,000)
Direct Option 5F-FK (\$1,500)

\$50 per person / \$150 family

\$350 for one member;
\$700 for two or more members (in-network only)

\$1,000 | \$1,500

N/A

In-network, employees pay		Out-of-network, employees pay	
Ages 0 – 18	Ages 19+	Ages 0 – 18	Ages 19+
0%	0%	Not covered	
0%	0%	Not covered	
0%	0%	Not covered	
0%	0% ¹	Not covered	
0%	Not covered	Not covered	
40% after deductible	20% after deductible	Not covered	
40% after deductible	20% after deductible	Not covered	
40% after deductible	20% after deductible	Not covered	
40% after deductible	20% after deductible	Not covered	
40% after deductible	20% after deductible	Not covered	
50% after deductible	50% after deductible	Not covered	
50% after deductible	50% after deductible	Not covered	
Not covered	50% after deductible	Not covered	
50% after deductible	Not covered	Not covered	
Delta Dental PPO Network		All other providers	
Delta Dental PPO Network: no		Yes	

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2019 Dental plan benefit table

	Delta Dental PPO SM , 1000A, 100*/90/50, 50 Delta Dental PPO SM , 1500A, 100*/90/50, 25 Delta Dental PPO SM , 1500A, 100*/90/50, 50 Delta Dental PPO SM , 2000A, 100*/90/50, 25 Delta Dental PPO SM , 2000A, 100*/90/50, 50			
Direct Option plan match	Direct Option 5F-FK (\$1,000) Direct Option 3F-FK (\$1,500 \$2,000)			
Calendar year costs				
Deductible (under age 19)	\$25 per person / \$75 per family or \$50 per person / \$150 per family			
Out-of-pocket maximum (under age 19)	\$350 for one member; \$700 for two or more members (in-network only)			
Annual maximum (age 19+)	\$1,000 \$1,500 \$2,000			
Minimum number of subscribers	10 for \$2,000 plans			
Class 1	In-network, employees pay		Out-of-network, employees pay	
	Ages 0 – 18	Ages 19+	Ages 0 – 18	Ages 19+
Exams & X-rays	0%	0%	20%	10%
Cleanings	0%	0%	20%	10%
Sealants	0%	0%	20%	10%
Topical fluoride	0%	0% ¹	20%	10% ¹
Space maintainers	0%	Not covered	20%	Not covered
Class 2				
Restorative fillings	40% after deductible	10% after deductible	40% after deductible	30% after deductible
Oral surgery	40% after deductible	10% after deductible	40% after deductible	30% after deductible
Endodontics	40% after deductible	10% after deductible	40% after deductible	30% after deductible
Periodontics	40% after deductible	10% after deductible	40% after deductible	30% after deductible
Anesthesia	40% after deductible	10% after deductible	40% after deductible	30% after deductible
Class 3				
Restorative crowns	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Partial & complete dentures	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Implants & bridges	Not covered	50% after deductible	Not covered	50% after deductible
Orthodontia ²	50% after deductible	Not covered	50% after deductible	Not covered
Features				
Provider network	Delta Dental PPO Network		All other providers	
Balance bill	Delta Dental PPO Network: no		Delta Dental Premier Network: no Nonparticipating: yes	

¹ Covered once in a 12-month period if there is a recent history of periodontal surgery or high-risk of decay because of medical disease or chemotherapy or similar type of treatment.

² Only covered to treat cleft palate, with or without cleft lip for ages under 19.

Delta Dental PPOSM, 1000B, 100*/80/50, 50
 Delta Dental PPOSM, 1500B, 100*/80/50, 25
 Delta Dental PPOSM, 1500B, 100*/80/50, 50
 Delta Dental PPOSM, 2000B, 100*/80/50, 25
 Delta Dental PPOSM, 2000B, 100*/80/50, 50

Direct Option 5F-FK (\$1,000)
 Direct Option 3F-FK (\$1,500 | \$2,000)

\$25 per person / \$75 per family or \$50 per person / \$150 per family

\$350 for one member; \$700 for two or more members (in-network only)

\$1,000 | \$1,500 | \$2,000

10 for \$2,000 plans

In-network, employees pay		Out-of-network, employees pay	
Ages 0 – 18	Ages 19+	Ages 0 – 18	Ages 19+
0%	0%	20%	10%
0%	0%	20%	10%
0%	0%	20%	10%
0%	0% ¹	20%	10% ¹
0%	Not covered	20%	Not covered
40% after deductible	20% after deductible	40% after deductible	30% after deductible
40% after deductible	20% after deductible	40% after deductible	30% after deductible
40% after deductible	20% after deductible	40% after deductible	30% after deductible
40% after deductible	20% after deductible	40% after deductible	30% after deductible
40% after deductible	20% after deductible	40% after deductible	30% after deductible
50% after deductible	50% after deductible	50% after deductible	50% after deductible
50% after deductible	50% after deductible	50% after deductible	50% after deductible
Not covered	50% after deductible	Not covered	50% after deductible
50% after deductible	Not covered	50% after deductible	Not covered
Delta Dental PPO Network		All other providers	
Delta Dental PPO Network: no		Delta Dental Premier Network: no Nonparticipating: yes	

These benefits and Delta Dental of Oregon policies are subject to change in order to be compliant with state and federal guidelines. This brochure provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.



2019 Dental plan benefit table

	Delta Dental PPO SM , 1000, 100*/80/50, 50 Delta Dental PPO SM , 1500, 100*/80/50, 50 Delta Dental PPO SM , 2000, 100*/80/50, 50			
Direct Option plan match	Direct Option 5F-FK (\$1,000) Direct Option 3F-FK (\$1,500 \$2,000)			
Calendar year costs				
Deductible (under age 19)	\$50 per person / \$150 per family			
Out-of-pocket maximum (under age 19)	\$350 for one member; \$700 for two or more members (in-network only)			
Annual maximum (age 19+)	\$1,000 \$1,500 \$2,000			
Minimum number of subscribers	10 for \$2,000 plans			
Class 1	In-network, employees pay		Out-of-network, employees pay	
	Ages 0 – 18	Ages 19+	Ages 0 – 18	Ages 19+
Exams & X-rays	0%	0%	20%	20%
Cleanings	0%	0%	20%	20%
Sealants	0%	0%	20%	20%
Topical fluoride	0%	0% ¹	20%	20% ¹
Space maintainers	0%	Not covered	20%	Not covered
Class 2				
Restorative fillings	40% after deductible	20% after deductible	40% after deductible	40% after deductible
Oral surgery	40% after deductible	20% after deductible	40% after deductible	40% after deductible
Endodontics	40% after deductible	20% after deductible	40% after deductible	40% after deductible
Periodontics	40% after deductible	20% after deductible	40% after deductible	40% after deductible
Anesthesia	40% after deductible	20% after deductible	40% after deductible	40% after deductible
Class 3				
Restorative crowns	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Partial & complete dentures	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Implants & bridges	Not covered	50% after deductible	Not covered	50% after deductible
Orthodontia ²	50% after deductible	Not covered	50% after deductible	Not covered
Features				
Provider network	Delta Dental PPO Network		All other providers	
Balance bill	Delta Dental PPO Network: no		Delta Dental Premier Network: no Nonparticipating dentists: yes	

¹ Covered once in a 12-month period if there is a recent history of periodontal surgery or high-risk of decay because of medical disease or chemotherapy or similar type of treatment.

² Only covered to treat cleft palate, with or without cleft lip for ages under 19.

Delta Dental Premier® Shining Smiles		Delta Dental Premier® PF, 1000, 100*/80/50, 50 Delta Dental Premier® PF, 1500, 100*/80/50, 50	
N/A		Direct Option 3F-FK (\$1,000) Direct Option 1F-FK (\$1,500)	
\$50 per person / \$150 per family		\$50 per person / \$150 family	
\$350 for one member; \$700 for two or more members		\$350 for one member / \$700 for two or more members (in-network only)	
NA		\$1,000 \$1,500 Class 1 does not apply to max	
NA		N/A	
What employees pay		In-network, employees pay	
Ages 0 – 18	Ages 19+	Ages 0 – 18	Ages 19+
10%	Not covered	10%	0%
10%	Not covered	10%	0%
10%	Not covered	10%	0%
10%	Not covered	10%	0% ¹
10%	Not covered	10%	Not covered
30% after deductible	Not covered	30% after deductible	20% after deductible
30% after deductible	Not covered	30% after deductible	20% after deductible
30% after deductible	Not covered	30% after deductible	20% after deductible
30% after deductible	Not covered	30% after deductible	20% after deductible
30% after deductible	Not covered	30% after deductible	20% after deductible
50% after deductible	Not covered	50% after deductible	50% after deductible
50% after deductible	Not covered	50% after deductible	50% after deductible
Not covered	Not covered	Not covered	50% after deductible
50% after deductible	Not covered	50% after deductible	Not covered
Delta Dental Premier Network		Delta Dental Premier Network	
Participating dentists: no Nonparticipating dentists: yes		Participating dentists: no Nonparticipating dentists: yes	

These benefits and Delta Dental of Oregon policies are subject to change in order to be compliant with state and federal guidelines. This brochure provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.



2019 Dental plan benefit table

	Delta Dental PPO SM , PF, 1000A, 100*/90/50, 50 Delta Dental PPO SM , PF, 1500A, 100*/90/50, 50			
Direct Option plan match	Direct Option 5F-FK (\$1,000) Direct Option 3F-FK (\$1,500)			
Calendar year costs				
Deductible (under age 19)	\$50 per person / \$150 family			
Out-of-pocket maximum (under age 19)	\$350 for one member / \$700 for two or more members (in-network only)			
Annual maximum (age 19+)	\$1,000 \$1,500 Class 1 does not apply to max			
Minimum number of subscribers	N/A			
Class 1	In-network, employees pay		Out-of-network, employees pay	
	Ages 0 – 18	Ages 19+	Ages 0 – 18	Ages 19+
Exams & X-rays	0%	0%	20%	10%
Cleanings	0%	0%	20%	10%
Sealants	0%	0%	20%	10%
Topical fluoride	0%	0% ¹	20%	10% ¹
Space maintainers	0%	Not covered	20%	Not covered
Class 2				
Restorative fillings	40% after deductible	10% after deductible	40% after deductible	30% after deductible
Oral surgery	40% after deductible	10% after deductible	40% after deductible	30% after deductible
Endodontics	40% after deductible	10% after deductible	40% after deductible	30% after deductible
Periodontics	40% after deductible	10% after deductible	40% after deductible	30% after deductible
Anesthesia	40% after deductible	10% after deductible	40% after deductible	30% after deductible
Class 3				
Restorative crowns	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Partial & complete dentures	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Implants & bridges	Not covered	50% after deductible	Not covered	50% after deductible
Orthodontia ²	50% after deductible	Not covered	50% after deductible	Not covered
Features				
Provider network	Delta Dental PPO Network		All other providers	
Balance bill	Delta Dental PPO Network: no		Delta Dental Premier Network: no Nonparticipating dentists: yes	

¹ Covered once in a 12-month period if there is a recent history of periodontal surgery or high-risk of decay because of medical disease or chemotherapy or similar type of treatment.

² Only covered to treat cleft palate, with or without cleft lip for ages under 19.

Delta Dental PPOSM, PF, 1000B, 100*/80/50, 50
 Delta Dental PPOSM, PF, 1500B, 100*/80/50, 50

Direct Option 5F-FK (\$1,000)
 Direct Option 3F-FK (\$1,500)

\$50 per person / \$150 family

\$350 for one member / \$700 for two or more members
 (in-network only)

\$1,000 | \$1,500
 Class 1 does not apply to max

N/A

In-network, employees pay		Out-of-network, employees pay	
Ages 0 – 18	Ages 19+	Ages 0 – 18	Ages 19+
0%	0%	20%	10%
0%	0%	20%	10%
0%	0%	20%	10%
0%	0% ¹	20%	10% ¹
0%	Not covered	20%	Not covered
40% after deductible	20% after deductible	40% after deductible	30% after deductible
40% after deductible	20% after deductible	40% after deductible	30% after deductible
40% after deductible	20% after deductible	40% after deductible	30% after deductible
40% after deductible	20% after deductible	40% after deductible	30% after deductible
40% after deductible	20% after deductible	40% after deductible	30% after deductible
50% after deductible	50% after deductible	50% after deductible	50% after deductible
50% after deductible	50% after deductible	50% after deductible	50% after deductible
Not covered	50% after deductible	Not covered	50% after deductible
50% after deductible	Not covered	50% after deductible	Not covered
Delta Dental PPO Network		All other providers	
Delta Dental PPO Network: no		Delta Dental Premier Network: no Nonparticipating dentists: yes	

These benefits and Delta Dental of Oregon policies are subject to change in order to be compliant with state and federal guidelines. This brochure provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

2019 Dental plan benefit table

Delta Dental PPO SM , PF, 1000, 100*/80/50, 50 Delta Dental PPO SM , PF, 1500, 100*/80/50, 50				
Direct Option plan match	Direct Option 5F-FK (\$1,000) Direct Option 3F-FK (\$1,500)			
Calendar year costs				
Deductible (under age 19)	\$50 per person / \$150 family			
Out-of-pocket maximum (under age 19)	\$350 for one member / \$700 for two or more members (in-network only)			
Annual maximum (age 19+)	\$1,000 \$1,500 Class 1 does not apply to max			
Minimum number of subscribers	N/A			
Class 1	In-network, employees pay		Out-of-network, employees pay	
	Ages 0 – 18	Ages 19+	Ages 0 – 18	Ages 19+
Exams & X-rays	0%	0%	20%	20%
Cleanings	0%	0%	20%	20%
Sealants	0%	0%	20%	20%
Topical fluoride	0%	0% ¹	20%	20% ¹
Space maintainers	0%	Not covered	20%	Not covered
Class 2				
Restorative fillings	40% after deductible	20% after deductible	40% after deductible	40% after deductible
Oral surgery	40% after deductible	20% after deductible	40% after deductible	40% after deductible
Endodontics	40% after deductible	20% after deductible	40% after deductible	40% after deductible
Periodontics	40% after deductible	20% after deductible	40% after deductible	40% after deductible
Anesthesia	40% after deductible	20% after deductible	40% after deductible	40% after deductible
Class 3				
Restorative crowns	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Partial & complete dentures	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Implants & bridges	Not covered	50% after deductible	Not covered	50% after deductible
Orthodontia ²	50% after deductible	Not covered	50% after deductible	Not covered
Features				
Provider network	Delta Dental PPO Network		All other providers	
Balance bill	Delta Dental PPO Network: no		Delta Dental Premier Network: no Nonparticipating dentists: yes	

¹ Covered once in a 12-month period if there is a recent history of periodontal surgery or high-risk of decay because of medical disease or chemotherapy or similar type of treatment.

² Only covered to treat cleft palate, with or without cleft lip for ages under 19.

These benefits and Delta Dental of Oregon policies are subject to change in order to be compliant with state and federal guidelines. This brochure provides summaries of various health 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 orthodontia plans

If your client has at least 15 enrollees, help them freshen up their smiles with orthodontic care. These dental plan riders close the gap on happier teeth.

Orthodontia plans

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

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

2019 Direct Option plan benefit table

	Direct Option 1F-FK		Direct Option 3F-FK	
Annual maximum	No annual maximum		No annual maximum	
Deductible	No deductible		No deductible	
Annual out-of-pocket limit (under age 19)	\$350 for one child; \$700 for two or more children		\$350 for one child; \$700 for two or more children	
General office visit	\$20 per visit for members under age 19; \$10 per visit for members age 19+		\$20 per visit for members under age 19; \$15 per visit for members age 19+	
	What members pay		What members pay	
Diagnostic & preventive services	Under age 19	Ages 19+	Under age 19	Ages 19+
Routine and emergency exams	0%	0%	0%	0%
Routine X-rays	0%	0%	0%	0%
Teeth cleaning	0%	0%	0%	0%
Fluoride treatment	\$5	0%	\$5	0%
Sealants (per tooth)	\$5	0%	\$5	0%
Head and neck cancer screening	0%	0%	0%	0%
Oral hygiene instruction	0%	0%	0%	0%
Periodontal charting	0%	0%	0%	0%
Periodontal evaluation	0%	0%	0%	0%
Restorative dentistry & prosthodontics				
Fillings	\$25	0%	\$25	0%
Porcelain-metal crown	\$150	\$100	\$150	\$150
Complete upper or lower denture	\$150	\$75	\$150	\$150
Bridge (per tooth)	\$100	\$100	\$150	\$150
Endodontics & periodontics				
Root canal therapy – anterior	\$75	\$50	\$75	\$75
Root canal therapy – bicuspid	\$150	\$90	\$150	\$150
Root canal therapy – molar	\$225	\$140	\$225	\$225
Osseous surgery (per quadrant)	\$75	\$75	\$150	\$150
Root planing (per quadrant)	\$120	\$75	\$120	\$120
Oral surgery				
Routine extraction (single tooth)	\$40	0%	\$40	0%
Surgical extraction	\$120	\$75	\$120	\$120
Orthodontia treatment				
Pre-orthodontia services ¹	\$150	\$150	\$150	\$150
Comprehensive orthodontic services	\$2,800 ²	\$2,800	\$2,800 ²	\$2,800
Miscellaneous				
Local anesthesia	0%	0%	0%	0%
Dental lab fees	0%	0%	0%	0%
Nitrous oxide	\$40	\$40	\$40	\$40
Specialty office visit	\$30	\$30	\$30	\$30
Out-of-area emergency care reimbursement	Member pays charges in excess of \$100		Member pays charges in excess of \$100	

¹ Copayment credited towards the Comprehensive Orthodontic Service copayment if patient accepts treatment plan.

² Copayment for Comprehensive Orthodontic Services provided for treatment of cleft palate with or without cleft lip is subject to the Annual Out of Pocket Limit for Members 18 and under. Orthodontic Services for all other purposes is not included in the Annual Out of Pocket Limit.

Direct Option 5F-FK		Direct Option 7F-FK	
No annual maximum		No annual maximum	
No deductible		No deductible	
\$350 for one child; \$700 for two or more children		\$350 for one child; \$700 for two or more children	
\$20 per visit for members under age 19; \$25 per visit for members age 19+		\$20 per visit for members under age 19; \$30 per visit for members age 19+	
What members pay		What members pay	
Under age 19	Ages 19+	Under age 19	Ages 19+
0%	0%	0%	0%
0%	0%	0%	0%
0%	0%	0%	0%
\$5	0%	\$5	0%
\$5	0%	\$5	0%
0%	0%	0%	0%
0%	0%	0%	0%
0%	0%	0%	0%
0%	0%	0%	0%
\$25	0%	\$25	0%
\$150	\$200	\$150	\$300
\$150	\$200	\$150	\$450
\$200	\$200	\$300	\$300
\$75	\$90	\$75	\$125
\$150	\$200	\$150	\$225
\$225	\$275	\$225	\$325
\$200	\$200	\$350	\$350
\$120	\$120	\$120	\$150
\$40	0%	\$40	0%
\$120	\$150	\$120	\$175
\$150	\$150	\$150	\$150
\$2,800 ²	\$2,800	\$2,800 ²	\$2,800
0%	0%	0%	0%
0%	0%	0%	0%
\$40	\$40	\$40	\$40
\$30	\$30	\$30	\$30
Member pays charges in excess of \$100		Member pays charges in excess of \$100	



Delta Dental of Oregon & Alaska



2019 Delta Dental voluntary plan benefit table

	Delta Dental Premier®, Voluntary, 1000, 100*/80/50, 50 Delta Dental Premier®, Voluntary, 1500, 100*/80/50, 50		Delta Dental Premier®, Voluntary, 1000, 80/80/50, 50 Delta Dental Premier®, Voluntary, 1500, 80/80/50, 50	
Direct Option plan match	N/A			
Calendar year costs				
Deductible	\$50 per person / \$150 per family		\$50 per person / \$150 family	
Out-of-pocket maximum (under age 19)	\$350 for one member / \$700 for two or more members		\$350 for one member / \$700 for two or more members	
Annual maximum (age 19+)	\$1,000 \$1,500		\$1,000 \$1,500	
Minimum number of subscribers	N/A		N/A	
Class 1	What members pay		What members pay	
	Ages 0 – 18	Ages 19+	Ages 0 – 18	Ages 19+
Exams & X-rays	10%	0%	10%	20% after deductible
Cleanings	10%	0%	10%	20% after deductible
Sealants	10%	0%	10%	20% after deductible
Topical fluoride	10%	0% ¹	10%	20% after deductible
Space maintainers	10%	Not covered	10%	Not covered
Class 2				
Restorative fillings	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Oral surgery	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Endodontics	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Periodontics	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Anesthesia	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Class 3				
Restorative crowns	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Partial & complete dentures	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Implants & bridges	Not covered	50% after deductible	Not covered	50% after deductible
Orthodontia ²	50% after deductible	Not covered	50% after deductible	Not covered
Features				
Provider network	Delta Dental Premier Network		Delta Dental Premier Network	
Balance bill	Participating dentists: no Nonparticipating dentists: yes		Participating dentists: no Nonparticipating dentists: yes	

¹ Covered once in a 12-month period if there is a recent history of periodontal surgery or high-risk of decay because of medical disease or chemotherapy or similar type of treatment.

² Only covered to treat cleft palate, with or without cleft lip for ages under 19.

Delta Dental PPO SM , Voluntary, 1000, 100*/90/50, 50 Delta Dental PPO SM , Voluntary, 1500, 100*/90/50, 50				Delta Dental PPO SM , Voluntary, 1000, 100*/80/50, 50 Delta Dental PPO SM , Voluntary, 1500, 100*/80/50, 50			
N/A				N/A			
\$50 per person / \$150 per family				\$50 per person / \$150 per family			
\$350 for one member / \$700 for two or more members (in-network only)				\$350 for one member / \$700 for two or more members (in-network only)			
\$1,000 \$1,500				\$1,000 \$1,500			
N/A				N/A			
In-network, members pay		Out-of-network, members pay		In-network, members pay		Out-of-network, members pay	
Ages 0 – 18	Ages 19+	Ages 0 – 18	Ages 19+	Ages 0 – 18	Ages 19+	Ages 0 – 18	Ages 19+
0%	0%	20%	10%	0%	0%	20%	10%
0%	0%	20%	10%	0%	0%	20%	10%
0%	0%	20%	10%	0%	0%	20%	10%
0%	0% ¹	20%	10% ¹	0%	0% ¹	20%	10% ¹
0%	Not covered	20%	Not covered	0%	Not covered	20%	Not covered
40% after deductible	10% after deductible	40% after deductible	30% after deductible	40% after deductible	20% after deductible	40% after deductible	30% after deductible
40% after deductible	10% after deductible	40% after deductible	30% after deductible	40% after deductible	20% after deductible	40% after deductible	30% after deductible
40% after deductible	10% after deductible	40% after deductible	30% after deductible	40% after deductible	20% after deductible	40% after deductible	30% after deductible
40% after deductible	10% after deductible	40% after deductible	30% after deductible	40% after deductible	20% after deductible	40% after deductible	30% after deductible
40% after deductible	10% after deductible	40% after deductible	30% after deductible	40% after deductible	20% after deductible	40% after deductible	30% after deductible
50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Not covered	50% after deductible	Not covered	50% after deductible	Not covered	50% after deductible	Not covered	50% after deductible
50% after deductible	Not covered	50% after deductible	Not covered	50% after deductible	Not covered	50% after deductible	Not covered
Delta Dental PPO Network		All other providers		Delta Dental PPO Network		All other providers	
Delta Dental PPO Network: no		Delta Dental Premier Network: no Nonparticipating dentists: yes		Delta Dental PPO Network: no		Delta Dental Premier Network: no Nonparticipating dentists: yes	



2019 Voluntary Direct Option plan benefit table

	Voluntary Direct Option 1F-FK		Voluntary Direct Option 2F-FK	
Annual maximum	No annual maximum		No annual maximum	
Deductible	No deductible		No deductible	
Annual out-of-pocket limit	\$350 for one child; \$700 for two or more children		\$350 for one child; \$700 for two or more children	
General office visit	\$20 per visit for members under age 19; \$15 per visit for members age 19+		\$20 per visit for members under age 19; \$25 per visit for members age 19+	
	What members pay		What members pay	
Diagnostic & preventive services	Under age 19	Ages 19+	Under age 19	Ages 19+
Routine and emergency exams	0%	0%	0%	0%
Routine X-rays	0%	0%	0%	0%
Teeth cleaning	0%	0%	0%	0%
Fluoride treatment	\$5	0%	\$5	0%
Sealants (per tooth)	\$5	0%	\$5	0%
Head and neck cancer screening	0%	0%	0%	0%
Oral hygiene instruction	0%	0%	0%	0%
Periodontal charting	0%	0%	0%	0%
Periodontal evaluation	0%	0%	0%	0%
Restorative dentistry & prosthodontics				
Fillings	\$25	0%	\$25	0%
Porcelain-metal crown	\$150	\$375	\$150	\$375
Complete upper or lower denture	\$150	\$500	\$150	\$500
Bridge (per tooth)	\$375	\$375	\$375	\$375
Endodontics & periodontics				
Root canal therapy – anterior	\$75	\$125	\$75	\$125
Root canal therapy – bicuspid	\$150	\$200	\$150	\$200
Root canal therapy – molar	\$225	\$250	\$225	\$250
Osseous surgery (per quadrant)	\$175	\$175	\$175	\$175
Root planing (per quadrant)	\$120	\$100	\$120	\$100
Oral surgery				
Routine extraction (single tooth)	\$40	0%	\$40	0%
Surgical extraction	\$120	\$175	\$120	\$175
Orthodontia treatment				
Pre-orthodontia services ¹	\$150	\$150	\$150	\$150
Comprehensive orthodontic services	\$2,200 ²	\$2,200	\$2,200 ²	\$2,200
Miscellaneous				
Local anesthesia	0%	0%	0%	0%
Dental lab fees	0%	0%	0%	0%
Nitrous oxide	\$40	\$40	\$40	\$40
Specialty office visit	\$30	\$30	\$30	\$30
Out-of-area emergency care reimbursement	Member pays charges in excess of \$100		Member pays charges in excess of \$100	

¹ Copayment credited towards the Comprehensive Orthodontic Service copayment if patient accepts treatment plan.

² Copayment for Comprehensive Orthodontic Services provided for treatment of cleft palate with or without cleft lip is subject to the Annual Out of Pocket Limit for Members 18 and under. Orthodontic Services for all other purposes is not included in the Annual Out of Pocket Limit.

Limitations and exclusions for dental plans

These are some common limitations and exclusions for our 2019 small group Delta Dental plans. Questions? Please contact your sales and service representative. See back cover for contact information.

Limitations

Class 1

- Bitewing X-rays once in a 12-month period
- Exam once in a six-month period
- Fluoride once in a six-month period under age 19 and once every 12 months if there is recent history of periodontal surgery or high risk of decay due to medical disease or chemotherapy or similar type of treatment for age 19+
- Full-mouth or panoramic X-rays once in a five-year period
- Prophylaxis (cleaning) or periodontal maintenance is covered once in any six-month period. Additional periodontal maintenance is covered for members with periodontal disease, up to a total of two additional periodontal maintenances per year.
- Sealants limited to unrestored occlusal surface of permanent molars once per tooth in a five-year period except for evidence of clinical failure

Class 2 and Class 3

- Athletic mouth guard covered, once in any 12-month period for members age 15 and under and once in any 24-month period age 16 and over
- Bridges once in a seven-year period age 19 and over
- Crowns and other cast restorations once in a seven-year period
- Crown-over-implant once per lifetime per tooth space
- Dentures once in a seven-year period age 16 and over
- IV sedation or general anesthesia only with surgical procedures
- Night guard (occlusal guard) covered at 100% once in a five year period, up to \$150 maximum
- Oral anesthesia medication permitted for members under age 19 when used during an in-office procedure
- Porcelain crowns on back teeth are limited to the amount for a full metal crown
- Scaling and root planing once in a two-year period

Exclusions

- Anesthetics, analgesics, hypnosis and medications, including nitrous oxide for adults
- Bridges not covered under age 19
- Charges above the maximum plan allowance
- Charting (including periodontal, gnathologic)
- Congenital or developmental malformations
- Cosmetic services
- Duplication and interpretation of X-rays
- Experimental or investigational treatment
- Hospital costs or other fees for facility or home care except for emergency care for members under age 19
- Implants under age 19
- Instructions or training (including plaque control and oral hygiene or dietary instruction)
- Orthodontia (exception for treatment of cleft palate under age 19) and for groups that purchased the orthodontia rider).
- Over-the-counter athletic mouth guards and night guards
- Precision attachments
- Rebuilding or maintaining chewing surfaces (misalignment or malocclusion) or stabilizing teeth
- Services or supplies available under any city, county, state or federal law, except Medicaid
- Temporomandibular joint syndrome (TMJ)
- Treatment not dentally necessary

Direct option exclusions and limitations:

Frequency limits are determined by member's dentist. In addition to limitations listed above in Delta Dental plans, direct option plans also exclude implants, occlusal/mouth guards, posterior teeth veneers and TMJ.

Enrollment guidelines

Group guidelines

Prepare your clients for a healthy start

Keeping your clients healthy is an investment that pays dividends. So, get ready to help start their journey to better overall health and wellness.

Business requirements

Here are some of the finer points about enrolling small groups in our plans.

- **Confirm client's eligibility.** Your client's business must be located in Oregon and have one to 50 full-time (or full-time-equivalent) employees on average during the preceding calendar year and have at least one employee enrolled on the first day of the plan year.
- **Enroll by the 10th of the month.** New group enrollment information must be received no later than the 10th of the month prior to the desired effective date.
- **Choose an employee eligibility waiting period.** The waiting period refers to the length of time between date of hire and coverage date. It cannot exceed 90 days for integrated dental/medical or medical only plans.
- **Make changes to plans upon renewal.** Changes may include, but are not limited to, eligibility waiting periods, group plan choices, employer eligibility changes and contribution or participation amounts.

Voluntary plan guidelines

For groups that don't currently offer dental, a voluntary dental plan could be a perfect fit. These plans require less contribution and participation, so employers can reduce their financial risk while offering additional benefits. Groups of 10 or more enrolled employees can choose a Delta Dental voluntary plan or a Direct Option voluntary plan. Groups of two or more enrolled employees can select a Direct Option voluntary plan.

Group contribution and participation

Employees	Minimum employer contribution		Minimum participation	
	For employees	For dependents	For employees	For dependents
Medical-only or Medical/Delta Dental integrated				
1 – 4 employees	50%	0%	100%	100%
Moda Medical and/or Delta Dental with Direct Option match				
5 – 50 employees	50%	0%	70%	25%
Direct Option				
2 – 4 employees	50%	0%	100%	100%

Voluntary group contribution and participation

Enrolled employees	Minimum employer contribution		Minimum participation		Maximum employer contribution
	For employees	For dependents	For employees	For dependents	For employees
Delta Dental-only coverage					
10 – 50 enrolled	0%	0%	25%	0%	49%
Delta Dental Direct Option with Willamette Dental Group					
2 – 50 enrolled	0%	0%	25%	0%	49%

Member care resources

Member website

Health tools

Support tools

Tools for your client's health journey

Moda Health and Delta Dental of Oregon are here to help your clients feel well so they can live better longer. We have a long tradition of finding new and better ways to care for others on the path to better health. We even have special programs and care teams to support them in reaching their personal health goals. Many of these added values are at no additional cost to them.

Get started with myModa

Members will love everything they can do at myModa, their personalized member website. They can log in at modahealth.com to:

- Find in-network providers and choose a Medical Home
- See their benefits and Member Handbook
- Check claims and find claim forms
- Review electronic explanations of benefits (EOBs)
- Access health tools to get and stay healthy
- Look up medication prices
- Download their member ID card

Health tools

These helpful tools and resources come with every small group health plan. Members can use them to be their healthy best! They simply log in to myModa to get started. ➤

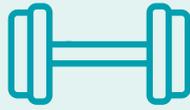


Momentum

Members take charge of their health – and track their progress – with Momentum, powered by Moda Health.

After logging into myModa, members choose Momentum to:

- Take a health assessment and see their “health age”
- Set goals and track progress
- Find health content and resources
- Access fun healthy recipes



Active&Fit Direct™

Moda Health and Delta Dental members have access to the Active&Fit Direct™ program. For just \$25 a month they can choose from over 9,000 participating health clubs and YMCAs nationwide.

The program offers:

- A free guest pass to try out a fitness center before joining (where available)
- An option to switch fitness centers to make sure they found the right fit
- Access to online directory maps and a fitness center and YMCA locator from any device
- Online tracking from a variety of wearable fitness devices, apps and exercise equipment



Health coaching

Anytime members need a hand with their health, we're here to help. Our health coaches use evidence-based practices to help members set goals and feel their best.

Our care programs include:

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



Care coordination and case management

When members are sick, need hospitalization or surgery, or are seriously injured, we'll give them support – so they can focus on healing.

We help members:

- Understand and utilize all their benefits
- Navigate the healthcare system
- Communicate with their providers
- Arrange care ordered by their provider
- Find community resources



Prescription price check

This tool lets members see prescription medication prices and their share of costs by medication tier at an in-network pharmacy.

After logging in to myModa, members can look up medication cost estimates and generic options.



eDoc

Members can use eDoc to email board-certified doctors, psychologists, pharmacists, dentists, dietitians and fitness experts for medical advice about any health concern. eDoc keeps it private and customized to them.

Members benefit from:

- Guidance on treatment for illnesses, nutrition, fitness and more
- Understanding symptoms to make informed decisions about their health
- Uploading and attaching pictures to their emails
- eDocVoice – When members leave a message for a provider, they'll get a phone response within 24 hours

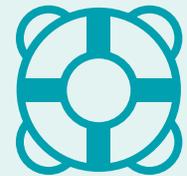


Nurse line

Members have access to quick advice, anytime. The friendly nurses on our Registered Nurse Advice Line are available 24 hours a day.

Members can call night or day for guidance on:

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



Quitting tobacco

We help empower members to stop smoking or chewing tobacco for good by connecting them with programs that make kicking the habit a little easier. Under the Affordable Care Act (ACA), coaching to stop smoking is covered in full when members see an in-network provider.

Members can tap into:

- Tips on dealing with cravings
- Free tobacco cessation medications and over-the-counter nicotine replacement products (such as gum, lozenges and patches) when prescribed by their doctor and filled by an in-network retail pharmacy
- Phone, text and online support from Quit Coaches, 24 hours a day



MyIDCare

Members can keep their financial and medical information safe with complete identity protection through MyIDCare.

This program spots false claims early and finds fraud before it causes members or their family harm.

MyIDCare is offered to members at no extra cost. Enrolled members access all monitoring in one user-friendly app.



Healthcare Cost Estimator

The Healthcare Cost Estimator offers members a simple way to see what medical services may cost before they have them. This online tool gives members estimates based on their personal health benefits and usage.

Members can use the Healthcare Cost Estimator to:

- Browse or search by procedure to get cost estimates
- Compare costs across providers and clinics
- See how much they have spent and how much they have left to spend before they meet their out-of-pocket maximum
- See how having a procedure will change their balance
- Shop for cost effective alternatives
- Make better, well-informed decisions



We're here to help

To learn more about our health plans and resources, visit modahealth.com. Choose the tab for producers and explore group plans. We're also available to guide your clients through the plan selection and administration process.

We help every member find the right path through compassionate care — and by guiding them on their health journey, every step of the way.

If you need a hand, please let us know!

Faster benefits administration with EOS and eBill

Taking care of group benefits can be complicated. We're here to make it quick and easy. Our Employer Online Services (EOS) tool gives your clients the freedom to manage their group's coverage in their own way. After enrolling, log in for free, 24 hours a day, seven days a week to:

- Enroll new members
- Order ID cards
- Update address and personal information
- Terminate coverage
- View eligibility
- View, print and pay their monthly bill with eBill
- Get paperless statements
- Get email notifications when a new statement is ready
- Get email notifications before payments are due

Contact us

Have questions about our plans or need marketing materials? Our friendly and knowledgeable team members are here to assist you. Call us Monday through Friday, 8:30 a.m. to 5 p.m. Pacific Time.

See back cover for contact information.

Moda Health nondiscrimination notice

Moda, Inc. follows federal civil rights laws. We do not discriminate based on race, color, national origin, age, disability, gender identity, sex or sexual orientation.

We provide free services to people with disabilities so that they can communicate with us. These include sign language interpreters and other forms of communication.

If your first language is not English, we will give you free interpretation services and/or materials in other languages.

If you need any of the above, call 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, 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).

注意：如果您說中文，可得到免費語言幫助服務。請致電 1-877-605-3229 (聾啞人專用：711)

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY:711)

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 1-877-605-3229 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 1-877-605-3229 (TTY: 711)

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

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

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

ATTENTION : si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 1-877-605-3229 (TTY : 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 1-877-605-3229 (obsługa TTY: 711)

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

ATTENZIONE: Se parla italiano, sono disponibili per lei servizi gratuiti di assistenza linguistica. Chiamare il numero 1-877-605-3229 (TTY: 711)

注意：日本語をご希望の方には、日本語サービスを無料で提供しております。1-877-605-3229 (TTY、テレタイプライターをご利用の方は711)までお電話ください。

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

توجه: در صورتی که به فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما موجود است. با 1-877-605-3229 تماس بگیرید. (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)

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

ត្រូវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ បើយ័ត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្ទទៅកាន់លេខ 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.



Questions?

We're here to help.

Call us toll-free at 800-578-1402. TTY users, please call 711.

Portland office (corporate headquarters)

601 SW Second Ave.
Portland, OR 97204-3156
503-243-3948 or toll-free at 800-578-1402

Medford office

300 Crater Lake Ave., Suite 201
Medford, OR 97504-6806
541-772-5360 TTY users, please call 711.

modahealth.com

These benefits and Moda Health/Delta Dental policies are subject to change in order to be compliant with state and federal guidelines. Health plans in Oregon provided by Moda Health Plan, Inc. Dental plans in Oregon provided by Oregon Dental Service, dba Delta Dental Plan of Oregon.