



OEBB plans | Oct. 1, 2017 — Sept. 30, 2018

Synergy, Summit and Connexus networks

moda

oebb



### Medical product overview

How you and your providers come together.

4

### Picking a medical plan

Compare options and find the one for you.

12

### Vision product details

Check out our vision options.

20

### Dental product details

Find coverage for your healthy smile.

22

### Wellness resources

Explore the tools for your health journey.

26

### Tips and terms

Get answers and read up on health plan lingo.

30

## Hello

Welcome to Moda Health Plan, Inc. and Delta Dental Plan of Oregon. We're the place you go when you want high-quality, compassionate health coverage at a great value.

We have been a partner with OEBB for more than eight years and have provided integrated, whole health plans with robust programs and services.

Our plans are made for OEBB members like you. They include nearby providers who work together to keep you and your family well.

As a Moda member, you'll find:

- A broad choice of quality providers in Oregon, Washington and Idaho
- Low-cost premiums
- Robust benefits that cover the care you need
- Medical, pharmacy, vision and dental benefits by one health partner
- Caring customer service to help you every step of the way

As your health partner, we offer all of that and more – and we're excited to help you start on a journey to be better.

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

# Medical plans

Overview *page 4*

Plan types *page 7*

Networks *page 8*

Benefit tables *page 12*

Pharmacy *page 16*

HSA plan *page 18*

## Better plans for the real you

In healthcare, several types of plans deliver care in different ways. Our coordinated care model (CCM) plans bring together the best attributes of health maintenance organization (HMO) and preferred provider organization (PPO) plans.

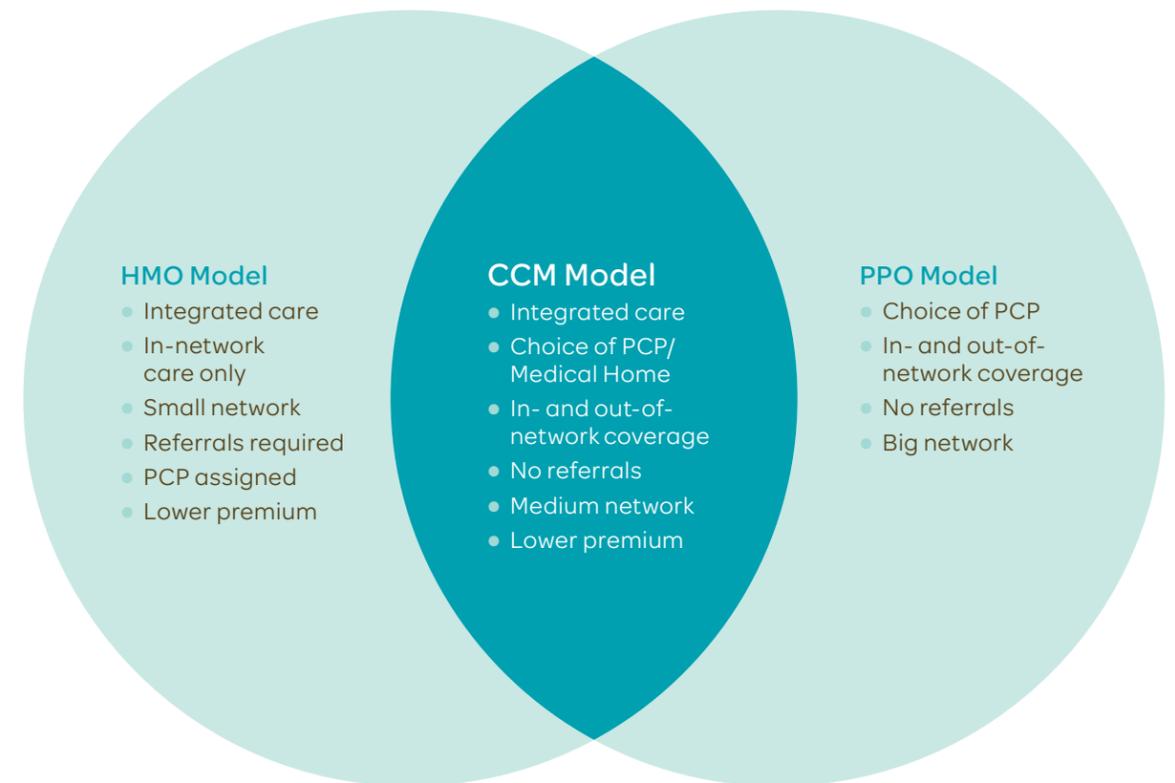
### CCM plans

Our CCM plans, powered by the Synergy and Summit networks, connect your primary care provider with the rest of your care team (other providers, specialists, etc.) to bring you and your family the best treatments, facilitated through a Medical Home. This process provides you with more cost-effective plans and better health outcomes.

A CCM plan is the best option if you are looking for a health partner to help you on your healthcare journey. This is also the ideal option if you are managing an existing condition because of its focus on wellness, prevention and improving quality of life.

By choosing a CCM plan, you'll enjoy:

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





### Medical Homes make care personal

Once your Synergy or Summit plan is active, you'll need to pick a Moda Medical Home. Your Medical Home is the place you go for your primary care needs. Your primary care providers will work together with you and the rest of your team on the best treatments for you. This team-based approach offers:

- 1 Personalized care centered on you
- 2 Faster, easier ways to find and access quality care
- 3 Support in meeting your health goals
- 4 Lower out-of-pocket costs with your Medical Home

### Medical Home tier levels

The Synergy and Summit Networks offer access to many recognized Medical Homes. Moda's provider directory shows the tier level for each one. The higher the tier, the better coordinated the care.

Each of your covered family members can pick the same provider, or a different one - it's up to each of you. Please note, a naturopathic provider is not considered a Medical Home unless they are a certified primary care provider.

### Choosing your Medical Home

After you receive your Moda Health ID card, log into myModa and choose the "Medical Home" tab to make your selection. Follow the steps listed on the screen to let us know which Medical Home you have chosen.

Learn more at [modahealth.com/oebb](http://modahealth.com/oebb) under the "Medical Home" tab.

### PPO plans

Our PPO plans, offer a wide selection of providers to meet your needs. PPO Plans combine great benefits with access to thousands of PPO-contracted physicians and hospitals to help you save money.

Our traditional PPO plans give members access to the Connexus Network. By choosing a PPO Plan, you'll enjoy:

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

If you're looking for statewide coverage and want to access care through one of the largest PPO networks in Oregon, the PPO Plans may be the best option for you.

# Networks protect you

Health happens, whether at home or on the road. We want to make sure you stay covered, no matter where you go. So we've made it easy for you 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 care

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

## Options near you



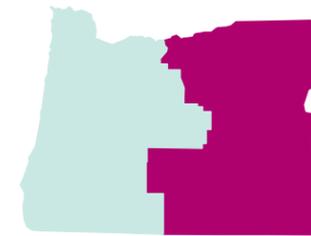
### Synergy Network

This network serves you living or working in the Portland metro area, Southwest Washington, the Oregon coast, the Columbia River Gorge, Salem, Eugene, central and southern Oregon communities. It connects you with high-quality care close to home. You can choose a Medical Home from a diverse and wide selection of participating providers:

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

This network covers these counties:

Benton, Clackamas, Clark, 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

This network serves you living or working in eastern Oregon. It connects you with high-quality care at an affordable cost. You can pick a Medical Home from a diverse and wide selection of participating providers:

- Good Shepherd Medical Center
- Grande Ronde Hospital
- Harney District Hospital
- Kadlec Regional Medical Center and Kadlec Health System
- Lake Health District Hospital
- Pioneer Memorial Hospital – Heppner
- Saint Alphonsus Medical Center – Baker City, Nampa and Ontario
- Saint Alphonsus Regional Medical Center – Boise
- St. Anthony Hospital
- Trios Southridge Hospital and Trios Health Medical Group
- Wallowa Memorial Hospital

This network covers these counties:

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

## Connect with care across the state



### Connexus Network

When you want a broad selection of providers across Oregon, Connexus Network has you covered. You'll find in-network doctors and specialists just about everywhere – even in some outlying places.

## Is your provider in a network?

Find out by visiting [modahealth.com](http://modahealth.com) and using Find Care, Moda's online provider directory. Simply choose a network option and look for providers near you.

## Travel with peace of mind

When you hit the road, care is never far. While traveling outside the network service area, you can receive care through the First Health Travel Network, paid at the in-network amount. Other covered care received while traveling is paid at the out-of-network amount. Traveling for the purpose of seeking care does not qualify for the travel network benefit.

Outside the United States, you may access any provider for in-network emergency or urgent care. This care is subject to balance billing.

## How your health plan works

Better than anyone, you understand that knowledge is power. When you know your plan, you can get the most out of your benefits.

### Preventive care matters

Regular checkups are vital to staying well. When you feel good, it's easier to create healthy moments. These services may include:

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

### Additional Cost Tier

The Additional Cost Tier (ACT) is designed to encourage exploration of less invasive treatment alternatives. It is important to understand and consider all factors, including additional costs, as you discuss treatment options with your provider.

The ACT refers to select procedures, including:

- Spine surgery
- Knee and hip replacement<sup>1</sup>
- Arthroscopies (knee and shoulder)
- Advanced imaging
- Sleep studies
- Upper endoscopies
- Tonsillectomies<sup>2</sup>
- Uncomplicated hernia repair

### Professional services

Primary care and specialist office visit services performed by a licensed healthcare provider. When you see a participating Moda Medical Home provider, you will have a better benefit for incentive and primary care office visits. It is also important to remember that if you select a Synergy or Summit medical plan, you must select a Medical Home with Moda and use that clinic for all of your primary care needs in order to receive in-network benefits.

### Incentive services

Office visits to help you manage certain conditions, including:

- Asthma
- Heart conditions
- Cholesterol
- Diabetes
- High blood pressure

## Be healthy & save money

Through OEBB's Healthy Futures program, you and your family can earn a lower deductible. To qualify, simply take these steps:

- 1 Enroll in your medical plan
- 2 Take your online health assessment between Aug. 15, 2017 and Oct. 15, 2017
- 3 Complete two healthy actions by Aug. 15, 2018
- 4 Report your healthy actions in the MyOEBB system during open enrollment 2018

### Taking your health assessment

Beginning this year, only OEBB subscribers are required to take the online health assessment. To get started, log in to myModa at [modahealth.com](http://modahealth.com) and look for Momentum under myHealth. Then, take your health assessment and see your "health age." It's easy and completely confidential.

The sooner you act, the sooner you'll be on your way to saving. To learn more about the Healthy Futures incentive, visit [OEBBincentive.com](http://OEBBincentive.com).



<sup>1</sup>Benefit is subject to a reference price limitation of \$25,000 under the Connexus Network plans.  
<sup>2</sup>Additional Cost Tier applies to members under age 18 who have chronic tonsillitis or sleep apnea.

## 2017–18 Medical plan benefit table

	Alder CCM		Birch CCM		Cedar CCM		Dogwood CCM	
	In-network, you pay	Out-of-network, you pay <sup>2</sup>	In-network, you pay	Out-of-network, you pay <sup>2</sup>	In-network, you pay	Out-of-network, you pay <sup>2</sup>	In-network, you pay	Out-of-network, you pay <sup>2</sup>
<b>Plan-year costs</b>								
Deductible per person / family	\$400 / \$1,200	\$800 / \$2,400	\$800 / \$2,400	\$1,600 / \$4,800	\$1,200 / \$3,600	\$2,400 / \$7,200	\$1,600 / \$4,800	\$3,200 / \$9,600
Out-of-pocket max per person	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000	\$6,850	\$13,700
Out-of-pocket max per family	\$9,000	\$18,000	\$12,000	\$24,000	\$13,700	\$27,400	\$13,700	\$27,400
Maximum cost share per person (includes OOP and ACT)	\$6,850	N/A	\$6,850	N/A	\$6,850	N/A	\$6,850	N/A
Maximum cost share per family (includes OOP and ACT)	\$13,700	N/A	\$13,700	N/A	\$13,700	N/A	\$13,700	N/A
<b>Preventive care</b>								
Moda Medical Home wellness visit (ages 21 and over) <sup>3</sup>	\$0 <sup>1</sup>	Not covered						
Periodic health exams, routine women's exams, annual obesity screening, immunizations <sup>3</sup>	\$0 <sup>1</sup>	50%						
<b>Incentive care</b>								
Moda Medical Home incentive office visits (for asthma, heart conditions, cholesterol, high blood pressure, diabetes) <sup>3</sup>	\$10 copay <sup>1</sup>	50%	\$15 copay <sup>1</sup>	50%	\$15 copay <sup>1</sup>	50%	\$15 copay <sup>1</sup>	50%
<b>Professional services</b>								
Moda Medical Home primary care office visits <sup>3</sup>	\$20 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%
Specialist office visits	20%	50%	20%	50%	20%	50%	20%	50%
Mental health office visits	\$20 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%
Chemical dependency services	\$0 <sup>1</sup>	50%						
<b>Alternative care services (\$2,000 plan year maximum)</b>								
Acupuncture/chiropractic/naturopathic care	20%	50%	20%	50%	20%	50%	20%	50%
All other services (e.g., labs, diagnostics, etc.)	20%	50%	20%	50%	20%	50%	20%	50%
<b>Maternity care</b>								
Physician or midwife services and hospital stay	20%	50%	20%	50%	20%	50%	20%	50%
<b>Outpatient and hospital services</b>								
Inpatient care and outpatient hospital/facility care	20%	50%	20%	50%	20%	50%	20%	50%
Skilled nursing facility care (60 days per plan year)	20%	50%	20%	50%	20%	50%	20%	50%
Surgery	20%	50%	20%	50%	20%	50%	20%	50%
ACT 100: Sleep studies, specified imaging (MRI, CT, PET), upper endoscopy, spinal injections, viscosupplementation, tonsillectomies for members under age 18 with chronic tonsillitis or sleep apnea	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%
ACT 500: Spine surgery, knee and hip replacement, knee and shoulder arthroscopy, uncomplicated hernia repair	\$500 copay + 20%	\$500 copay + 50%	\$500 copay + 20%	\$500 copay + 50%	\$500 copay + 20%	\$500 copay + 50%	\$500 copay + 20%	\$500 copay + 50%
Gastric bypass (Roux-en-Y) <sup>4</sup>	\$500 copay + 20%	Not covered						
<b>Emergency care</b>								
Urgent care visit		\$50 <sup>1</sup>		\$50 <sup>1</sup>		\$50 <sup>1</sup>		\$50 <sup>1</sup>
Emergency room (copay waived if admitted)		\$100 copay + 20%						
Ambulance		20%		20%		20%		20%
<b>Other covered services</b>								
Hearing aids and bone-anchored hearing aids – \$4,000 max/48 months for members 26 and older	10%	50%	10%	50%	10%	50%	10%	50%
Physical, occupational and speech therapy (including physical therapy performed in conjunction with alternative care) – <i>Inpatient limitations: 30 days per plan year/60 days for spinal or head injury. Outpatient limitations: 30 sessions per plan year/up to 60 sessions for spinal or head injury.</i>	20%	50%	20%	50%	20%	50%	20%	50%
Outpatient diagnostic lab and X-ray	20%	50%	20%	50%	20%	50%	20%	50%
Durable medical equipment	20%	50%	20%	50%	20%	50%	20%	50%

<sup>1</sup> Deductible waived. All amounts reflect member responsibility.

<sup>2</sup> Out-of-network coinsurance based on MPA for these services.

<sup>3</sup> To receive the copay benefit, members must see a provider at their preselected Moda Medical Home.

<sup>4</sup> This benefit is only for the plan subscriber. Members must use an approved Moda Health Center of Excellence. Benefit is subject to a reference price of \$20,000 for the facility charge. Travel benefits are available for services that are subject to reference pricing. Please see your handbook for more details.

Medical and Rx copays (excluding ACT), coinsurance and deductibles apply to the medical out-of-pocket maximum.

Medical out-of-pocket and ACT copays apply to the maximum cost share.

For limitations and exclusions, visit [modahealth.com/oebb/members](http://modahealth.com/oebb/members) and refer to your Member Handbook.

## 2017–18 Medical plan benefit table

	Birch PPO		Cedar PPO		Dogwood PPO	
	In-network, you pay	Out-of-network, you pay <sup>2</sup>	In-network, you pay	Out-of-network, you pay <sup>2</sup>	In-network, you pay	Out-of-network, you pay <sup>2</sup>
<b>Plan-year costs</b>						
Deductible per person / family	\$800 / \$2,400	\$1,600 / \$4,800	\$1,200 / \$3,600	\$2,400 / \$7,200	\$1,600 / \$4,800	\$3,200 / \$9,600
Out-of-pocket max per person	\$4,000	\$8,000	\$5,000	\$10,000	\$6,850	\$13,700
Out-of-pocket max per family	\$12,000	\$24,000	\$13,700	\$27,400	\$13,700	\$27,400
Maximum cost share per person (includes OOP, ACT and Rx)	\$6,850	N/A	\$6,850	N/A	\$6,850	N/A
Maximum cost share per family (includes OOP, ACT and Rx)	\$13,700	N/A	\$13,700	N/A	\$13,700	N/A
<b>Preventive care</b>						
Moda Medical Home wellness visit (ages 21 and over)	\$0 <sup>1</sup>	Not covered	\$0 <sup>1</sup>	Not covered	\$0 <sup>1</sup>	Not covered
Periodic health exams, routine women's exams, annual obesity screening, immunizations	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%
<b>Incentive care</b>						
Moda Medical Home incentive office visits (for asthma, heart conditions, cholesterol, high blood pressure, diabetes)	\$15 copay <sup>1</sup>	50%	\$15 copay <sup>1</sup>	50%	\$15 copay <sup>1</sup>	50%
Incentive office and home visits (for asthma, heart conditions, cholesterol, high blood pressure, diabetes)	20% <sup>1</sup>	50%	20% <sup>1</sup>	50%	20% <sup>1</sup>	50%
<b>Professional services</b>						
Moda Medical Home primary care office visits	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%
Primary care and specialist office visits	20%	50%	20%	50%	20%	50%
Mental health office visits	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%
Chemical dependency services	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%
<b>Alternative care services (\$2,000 plan year maximum)</b>						
Acupuncture/chiropractic/naturopathic care	20%	50%	20%	50%	20%	50%
All other services (e.g., labs, diagnostics, etc.)	20%	50%	20%	50%	20%	50%
<b>Maternity care</b>						
Physician or midwife services and hospital stay	20%	50%	20%	50%	20%	50%
<b>Outpatient and hospital services</b>						
Inpatient care and outpatient hospital/facility care	20%	50%	20%	50%	20%	50%
Skilled nursing facility care (60 days per plan year)	20%	50%	20%	50%	20%	50%
Surgery	20%	50%	20%	50%	20%	50%
ACT 100: Sleep studies, specified imaging (MRI, CT, PET), upper endoscopy, spinal injections, viscosupplementation, tonsillectomies for members under age 18 with chronic tonsillitis or sleep apnea	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%
ACT 500: Spine surgery, knee and hip replacement <sup>3</sup> , knee and shoulder arthroscopy, uncomplicated hernia repair	\$500 copay + 20%	\$500 copay + 50%	\$500 copay + 20%	\$500 copay + 50%	\$500 copay + 20%	\$500 copay + 50%
Gastric bypass (Roux-en-Y) <sup>4</sup>	\$500 copay + 20%	Not covered	\$500 copay + 20%	Not covered	\$500 copay + 20%	Not covered
<b>Emergency care</b>						
Urgent care visit		\$50 <sup>1</sup>		\$50 <sup>1</sup>		\$50 <sup>1</sup>
Emergency room (copay waived if admitted)		\$100 copay + 20%		\$100 copay + 20%		\$100 copay + 20%
Ambulance		20%		20%		20%
<b>Other covered services</b>						
Hearing aids and bone-anchored hearing aids – \$4,000 max/48 months for members 26 and older	10%	50%	10%	50%	10%	50%
Physical, occupational and speech therapy (including physical therapy performed in conjunction with alternative care) – <i>Inpatient limitations: 30 days per plan year/60 days for spinal or head injury. Outpatient limitations: 30 sessions per plan year/up to 60 sessions for spinal or head injury.</i>	20%	50%	20%	50%	20%	50%
Outpatient diagnostic lab and X-ray	20%	50%	20%	50%	20%	50%
Durable medical equipment	20%	50%	20%	50%	20%	50%

<sup>1</sup> Deductible waived. All amounts reflect member responsibility.

<sup>2</sup> Out-of-network coinsurance based on MPA for these services.

<sup>3</sup> This benefit is subject to a reference price of \$25,000 for the facility charge. Travel benefits are available for services that are subject to reference pricing. Please see your Member Handbook for more details.

<sup>4</sup> This benefit is only for the plan subscriber. Members must use an approved Moda Health Center of Excellence. Benefit is subject to a reference price of \$20,000 for the facility charge. Travel benefits are available for services that are subject to reference pricing. Please see your Member Handbook for more details.

Medical copays (excluding ACT), coinsurance and deductibles apply to the medical out-of-pocket maximum. Medical out-of-pocket, ACT copays, Rx copays and Rx coinsurance apply to the maximum cost share. For limitations and exclusions, visit [modahealth.com/oebb/members](http://modahealth.com/oebb/members) and refer to your Member Handbook.

## Expect quality pharmacy benefits

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

### Access medications your way

As the administrator of the Oregon Prescription Drug Program (OPDP), we take pride in actively managing your pharmacy benefits. We provide quality, comprehensive coverage that reflects the most current industry standards.

Through the prescription program, you can access an open formulary (a list of prescription drugs) with options under the value, select generic, preferred and non-preferred tiers. Each tier has a copay or coinsurance amount set by the plan.

### Pharmacy plan savings

There are a few ways to save on prescription drug costs. Use your 90-day mail-order benefit through Postal Prescription Services (PPS). You can receive significant savings by using the mail-order benefit.

You also can fill a 90-day prescription for value and select generic medications at a retail pharmacy.

You may have more savings options through our preferred pharmacy partners. Log in to myModa and choose Find Care to use the Pharmacy Locator and get started.

### Value-tier medications

Value medications include commonly prescribed products used to treat chronic medical conditions and preserve health. They are identified – based on the latest clinical information and medical literature – as being safe, effective, cost-preferred treatment options.

The Moda Health OEGB value tier includes products for the following health issues:

- Asthma
- Heart, cholesterol, high blood pressure
- Diabetes
- Osteoporosis
- Depression

A list of medications included under the value tier can be found on the pharmacy tab at [modahealth.com/oebb](http://modahealth.com/oebb).

### Ardon Health specialty pharmacy services

Ardon Health is the specialty and mail-order pharmacy for you to access. Operating out of Portland, Oregon, specialty medications are conveniently delivered free to a patient's home or physician's office. To get started or ask questions, call Ardon Customer Service toll-free at 855-425-4085. TTY users, please call 711.

### Alder, Birch, Cedar and Dogwood CCM plans – 2017–18 Prescription drug plan benefit table<sup>1</sup>

	Retail	Mail order	Specialty
	For a 31-day supply <sup>2</sup> , you pay	For a 90-day supply, you pay	For a 31-day supply, you pay
Value	\$0	\$0	N/A
Select generic	\$8	\$16	N/A
Preferred <sup>3,4</sup>	25%, up to \$50 max	25%, up to \$100 max	25%, up to \$100 max
Nonpreferred brand name <sup>4</sup>	50%, up to \$150 max	50%, up to \$300 max	50%, up to \$300 max

### Birch, Cedar, and Dogwood PPO plans – 2017–18 Prescription drug plan benefit table<sup>5</sup>

	Retail	Mail order	Specialty
	For a 31-day supply <sup>2</sup> , you pay	For a 90-day supply, you pay	For a 31-day supply, you pay
Value	\$4	\$8	N/A
Select generic	\$12	\$24	N/A
Preferred <sup>3,4</sup>	25%, up to \$75 max	25%, up to \$150 max	25%, up to \$200 max
Nonpreferred brand name <sup>4</sup>	50%, up to \$175 max	50%, up to \$450 max	50%, up to \$500 max

<sup>1</sup> Pharmacy expenses in Synergy and Summit Networks accrue toward the medical plan's out-of-pocket max.

<sup>2</sup> A 90-day supply for value and select generic medications is available at retail pharmacies for three times the 31-day copay.

<sup>3</sup> This benefit level includes select generic medications that have been identified as having no more favorable outcomes from a clinical perspective than other cost-effective generics.

<sup>4</sup> Copay maximum is per prescription.

<sup>5</sup> Pharmacy expenses in the Connexus Network accrue toward the medical plan's maximum cost share.

For limitations and exclusions, visit [modahealth.com/oebb/members](http://modahealth.com/oebb/members) and refer to your Member Handbook.

## Flexible spending with an HDHP

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

### Evergreen Plan

You can use HSA tax-free dollars to pay for deductibles, coinsurance and other qualified expenses not covered by your health plan. HSA members enjoy a number of tax advantages, including:

- Contributions made on a tax-advantaged basis
- Unused funds carried over from year to year, growing tax-deferred
- Tax-free withdrawal of funds to pay for qualified medical expenses

### Eligibility

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

- Be covered by a qualified high-deductible health plan
- Not be covered under another non-HSA-compliant medical plan (including your spouse's plan)
- Not be enrolled in Medicare
- Not be claimed as a dependent on someone else's tax return

### Prescriptions

Your pharmacy benefit is covered under the medical portion of the Evergreen plan. The plan includes value-tier medications that waive your annual deductible. Just present your ID card at a participating pharmacy to use this benefit.

## 2017–18 Medical HDHP plan benefit table

	Evergreen CCM and HDHP PPO (HSA compatible)	
	In-network, you pay	Out-of-network, you pay <sup>2</sup>
<b>Plan-year costs</b>		
Subscriber-only plan deductible <sup>3</sup>	\$1,600	\$3,200
Deductible per family <sup>4</sup>	\$3,200	\$6,400
Subscriber-only plan out-of-pocket max <sup>3</sup>	\$6,550	\$13,100
Out-of-pocket max per family <sup>4</sup>	\$13,100	\$26,200
Embedded per member out-of-pocket max	\$6,550	\$13,100
<b>Preventive care</b>		
Moda Medical Home wellness visit (ages 21 and over) <sup>5</sup>	\$0 <sup>1</sup>	Not covered
Periodic health exams, routine women's exams, annual obesity screening, immunizations <sup>5</sup>	\$0 <sup>1</sup>	50%
<b>Incentive care</b>		
Incentive office and home visits (for asthma, heart conditions, cholesterol, high blood pressure, diabetes) <sup>5</sup>	20%	50%
<b>Professional services</b>		
Office visits <sup>5</sup>	20%	50%
Mental health and chemical dependency services	20%	50%
<b>Alternative care services (\$2,000 plan year maximum)</b>		
Acupuncture/chiropractic/naturopathic care	20%	50%
All other services (e.g., labs, diagnostics, etc.)	20%	50%
<b>Maternity care</b>		
Physician or midwife services and hospital stay	20%	50%
<b>Outpatient and hospital services</b>		
Inpatient care and outpatient hospital/facility care	20%	50%
Skilled nursing facility care (60 days per plan year)	20%	50%
Surgery	20%	50%
Sleep studies, specified imaging (MRI, CT, PET), upper endoscopy, spinal injections, viscosupplementation, tonsillectomies for members under age 18 with chronic tonsillitis or sleep apnea	20%	50%
Spine surgery, knee and hip replacement, <sup>6</sup> knee and shoulder arthroscopy, uncomplicated hernia repair	20%	50%
Gastric bypass (Roux-en-Y) <sup>7</sup>	\$500 copay + 20%	Not covered
<b>Emergency care</b>		
Urgent care visit		20%
Emergency room		20%
Ambulance		20%
<b>Other covered services</b>		
Hearing aids and bone-anchored hearing aids – \$4,000 max/48 months for members 26 and older	20%	50%
Physical, occupational and speech therapy (including physical therapy performed in conjunction with alternative care) – <i>Inpatient limitations: 30 days per plan year/60 days for spinal or head injury. Outpatient limitations: 30 sessions per plan year/up to 60 sessions for spinal or head injury.</i>	20%	50%
Outpatient diagnostic lab and X-ray	20%	50%
Durable medical equipment	20%	50%
Major medical prescription coverage		20%
Value tier		Evergreen CCM = \$0 <sup>1</sup> Evergreen PPO = \$4 <sup>1</sup>

<sup>1</sup> Deductible waived. All amounts reflect member responsibility.

<sup>2</sup> Out-of-network coinsurance based on MPA for these services.

<sup>3</sup> Individual deductible applies only if employee is enrolling in the plan with no other family members.

<sup>4</sup> Family deductible and out-of-pocket maximum can be met by one or more family members. This deductible must be met before benefits will be paid.

<sup>5</sup> Deductible and copayments apply toward the plan-year out-of-pocket maximum.

<sup>6</sup> For plans in the Summit or Synergy network, members must see a provider at their preselected Moda Medical Home to receive the in-network benefit for primary care and preventive services.

<sup>7</sup> Benefit is subject to a reference price of \$25,000 on Connexus and applies to the facility charge. This is not applicable to Summit or Synergy.

Travel benefits are available for services that are subject to reference pricing. Please see your handbook for more details.

<sup>8</sup> This benefit is only for the plan subscriber. Members must use an approved Moda Health Center of Excellence.

Benefit is subject to a reference price of \$20,000 for the facility charge.

For limitations and exclusions, visit [modahealth.com/oebb/members](http://modahealth.com/oebb/members) and refer to your Member Handbook.

# Vision plans

Overview *page 21*

Benefit table *page 21*



## Bringing it all into focus

Seeing is believing when it comes to better health. These vision plans ensure that you can focus on feeling your best.

### 2017–18 Vision plan benefit table

	Opal	Pearl	Quartz
Benefit maximum	\$600	\$400	\$250
	What you pay		
Eye examinations (including refraction) <i>Frequency: Once per plan year</i>		0% <sup>1</sup>	
Lenses <sup>2</sup> <i>Frequency: Contacts (including disposable contacts) or one pair of lenses per plan year</i>		0% <sup>1</sup>	
Frames <i>Frequency: One pair per plan year for members under 17 years old. One pair every two plan years for members 17 and older.</i>		0% <sup>1</sup>	

<sup>1</sup> Subject to benefit maximum.  
<sup>2</sup> Includes single vision, bifocal, trifocal or contacts.

### Limitations and exclusions

- Vision exam and hardware benefits are all subject to the plan-year benefit maximum.
- Percentages shown reflect what members pay for covered vision exam, frames and lenses.
- Noncovered, excluded services are the member's responsibility and do not apply toward the plan-year maximum.

For more limitations and exclusions, visit [modahealth.com/oebb/members](http://modahealth.com/oebb/members) and refer to your Member Handbook.

## Dental plans

Overview *page 22*

Networks *page 23*

Benefit table *page 25*

## Quality coverage for your total health

With Delta Dental of Oregon plans, you'll have access to Delta Dental, the nation's largest dental network.

### Dental benefit highlights

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

- Freedom to choose a dentist
- Contracted-fee savings from participating dentists
- Savings from in-network dentists
- Cleanings every six months
- Predetermination of benefits if requested in a pretreatment plan
- No claim forms
- Superior customer service

Our dental plans also include useful online tools, resources and special programs for those of you who may need extra attention for your pearly whites.

### Oral Health, Total Health

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

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

## Delta Dental networks go where you go

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

In-network dentists agree to accept our contracted fees as full payment. They also don't balance bill – the difference between what we pay and the dentist's fees. This can help you save on out-of-pocket costs. If you see providers outside the network, you may pay more for care.

### Delta Dental Premier Network

This is the largest dental network in Oregon and nationwide. It includes more than 2,300 providers in Oregon and over 152,000 Delta Dental Premier Dentists nationwide. To have access to our Premier Network, you will want to select Dental Plan 1, 5 or 6.

### New Delta Dental PPO 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 104,000 Delta Dental PPO dentists nationwide. These providers have agreed to lower contracted rates, which means more savings for you. In order to access the PPO network savings, you will want to select the Exclusive PPO plan.

### New Exclusive PPO plan option

Effective Oct. 1, 2017, you will have access to a new plan option that uses the Delta Dental PPO Network. It is important to keep mind that the Exclusive PPO plan does not pay for services provided by a Premier or non-contracted dentist.

### New Health through Oral Wellness program

Beginning Oct. 1, 2017 all plans will include access to a new oral wellness program called Health through Oral Wellness. This patient-centered program provides enhanced benefits designed to help you maintain better oral health through risk assessment, education and additional evidence-based preventive care.

### Dental Optimizer™

This set of online tools makes great dental health a little easier. From risk assessment quizzes to a treatment cost calculator, you can use it to:

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



## 2017–18 Dental plan benefit table

	Plan 1 <sup>2</sup>	Plan 5	Plan 6 <sup>3</sup>	Exclusive PPO <sup>4</sup>
Network	Premier			PPO
	In-network, you pay			In-network, you pay
<b>Plan-year costs</b>				
Deductible	\$50	\$50	\$50	\$50
Benefit maximum	\$2,200	\$1,700	\$1,200	\$1,500
<b>Preventive and diagnostic services<sup>1</sup></b>				
Exam and prophylaxis/cleanings (once every six months)	30% - 0%	30% - 0%	0%	0%
Bitewing X-rays (once every 12 months)	30% - 0%	30% - 0%	0%	0%
Topical fluoride application (ages 18 and under)	30% - 0%	30% - 0%	0%	0%
Sealants and space maintainers	30% - 0%	30% - 0%	0%	0%
<b>Restorative services</b>				
Fillings (posterior teeth paid to amalgam fee)	30% - 0%	30% - 0%	20%	10%
Inlays (amalgam reimbursement fee)	30% - 0%	30% - 0%	20%	10%
Oral surgery and extractions	30% - 0%	30% - 0%	20%	10%
Endodontics and periodontics	30% - 0%	30% - 0%	20%	10%
<b>Major restorative services</b>				
Gold or porcelain crowns	30% - 0%	30%	50%	20%
Onlays	30% - 0%	30%	50%	20%
<b>Prosthodontics services</b>				
Implants	30% - 0%	50%	50%	20%
Dentures and partial dentures	30% - 0%	50%	50%	20%
Bridges	30% - 0%	50%	50%	20%
<b>Other services</b>				
Occlusal guards (night guards <sup>5</sup> and athletic mouthguards)	50%	50%	50%	50%
<b>Orthodontic services<sup>1,6</sup></b>				
Lifetime maximum – \$1,800	20%	20%	N/A	20%

<sup>1</sup> Deductible waived.  
<sup>2</sup> Under this incentive plan, benefits start at 70 percent for your first plan year of coverage. Thereafter, benefit payments increase by 10 percent each plan year (up to a maximum benefit of 100 percent) provided the individual has visited the dentist at least once during the previous plan year. Failure to do so will cause a 10 percent reduction in benefit payment the following plan year, although payment will never fall below 70 percent.  
<sup>3</sup> Moving from a constant benefit plan (6 or Exclusive PPO) to an incentive benefit plan (1 or 5) will cause the benefit level to start at 70 percent.  
<sup>4</sup> This plan has no out-of-network benefit. Services performed outside the Delta Dental PPO network are not covered unless for a dental emergency.  
<sup>5</sup> \$150 maximum, once every five years.  
<sup>6</sup> Orthodontic services do not apply toward the plan-year benefit maximum.

For limitations and exclusions, visit [modahealth.com/oebb/members](http://modahealth.com/oebb/members) and refer to your Member Handbook.

## Wellness resources

Member website

Online health tools

Special programs

## Tools for your health journey

We're here to help you feel well so you can live better longer. We even have special programs and care teams to support you in reaching your health goals.

### Get started with myModa

You'll love everything you can do at myModa, your personalized member website. As a member, log in at [modahealth.com/oebb](https://modahealth.com/oebb) to:

- Find in-network providers
- See your benefits and Member Handbook
- Check claims and find claim forms
- Review electronic explanations of benefits (EOBs)
- Access Moda health tools
- Connect with health professionals, on the phone or online
- Look up medication prices
- Download your member ID card

### Health tools

These helpful tools and resources come with every health plan. Use them to be your healthy best! Simply log in to myModa to get started. >



### Momentum

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

- Take a health assessment and see your "health age"
- Determine your "wellness"
- Access the Health Shelf, an engaging health education and self-management tool designed to empower you to make choices that can improve the physical, emotional, and social aspects of your life.



### Health coaching

Need a hand with your health? Our health coaches use evidence-based practices to help you set goals and feel your best. Our care programs include:

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



### Care coordination and case management

When you're sick, need hospitalization or surgery, or are seriously injured, we'll give you a hand – so you can focus on healing. We can help you:

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



### Prescription price check

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

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



### eDoc

Email a health professional about any health concern. eDoc keeps it private and customized. You can connect with:

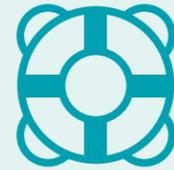
- Board-certified physicians
- Licensed psychologists
- Pharmacists
- Dentists
- Dietitians
- Fitness experts
- eDocVoice – When you leave a message for a provider, you'll get a phone response within 24 hours.



### Nurse line

Need quick advice? The friendly nurses on our Registered Nurse Advice Line are available 24 hours a day. Call for guidance on:

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



### Quitting tobacco

Stop smoking or chewing tobacco for good. We'll connect you 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 you see an in-network provider.

You 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 your doctor and filled by an in-network retail pharmacy
- Phone, text and online support from Quit Coaches, 24 hours a day



### Helping you maintain a healthy weight

We know maintaining and losing weight can be an ongoing struggle. We are here to help. Your weight management benefit includes five areas of focus:

- Annual screening and assessment
- Online educational resources
- Health coaching
- Weight Watchers®
- Gastric bypass surgery (Roux-en-Y and gastric sleeve)\*

Beginning Oct. 1, 2017, Roux-en-Y and gastric sleeve surgery is available for OEGB plan subscribers and members age 18 and over. Prior to Oct. 1, this benefit was only available to OEGB subscribers.

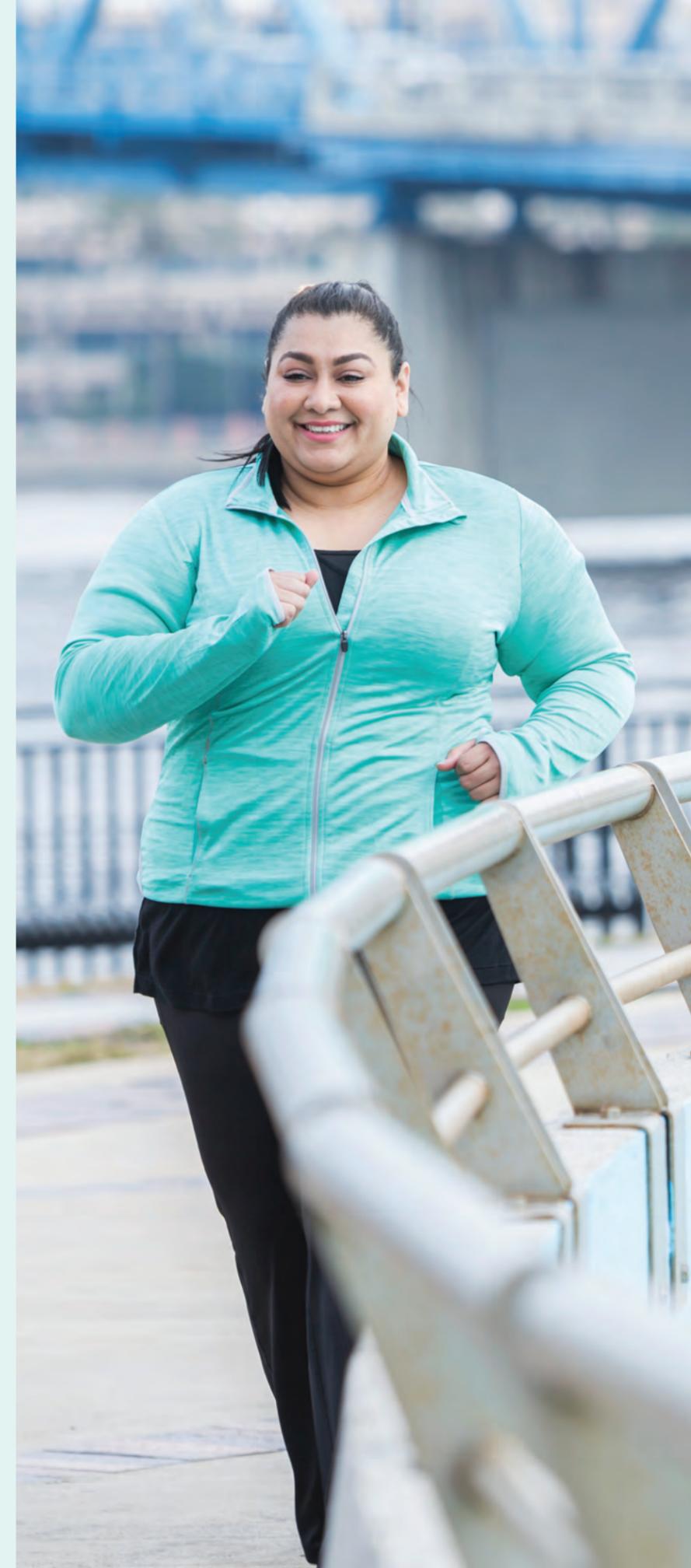


### Healthcare Cost Estimator

You shouldn't learn the cost of care when the bill arrives. The Healthcare Cost Estimator offers you a simple way to understand:

- Procedure costs
- Cost comparisons across providers
- Your specific out-of-pocket costs

Use this tool to shop for cost-effective alternatives and make better, well-informed decisions.



\* Certain pre-surgery requirements must be met, and patients will need to use an approved Center of Excellence. To learn more about the weight management benefits and program guidelines, log in to myModa at [modahealth.com/oebb](http://modahealth.com/oebb).

# Glossary

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

## **Balance billing**

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

## **Coinsurance**

The percentage you pay for a covered healthcare service, after you meet your deductible.

## **Coordinated care model**

The coordinated care model (CCM) is a hybrid of the traditional health maintenance organization (HMO) and the PPO models. The CCM model offers patient-centered care with a team-based approach. Our plans, powered by the Synergy and Summit networks, connect a primary care provider with the rest of your care team (other providers, specialists, etc.) to bring you the best treatments, facilitated through a Medical Home. This process provides you with more cost-effective plans and better health outcomes.

## **Copay (copayment)**

The fixed amount you pay for a specific covered healthcare service, product or treatment, usually at the time of receiving it. For example, you might pay \$25 for a doctor visit. Moda Health pays the rest. Usually, you will not pay coinsurance if you have a copay.

## **Deductible**

The amount you pay in a plan year for care that requires a deductible before the health plan starts paying. Fixed dollar copayments, prescription medication out-of-pocket costs and disallowed charges may not apply toward the deductible.

## **Evidence-based practices**

Healthcare options or decisions that research shows work best, are more cost-effective and consider the patient's needs and experience.

## **Filed-fee savings**

Savings due to a Premier or PPO network provider's accepted or contracted fee with Delta Dental.

## **Maximum cost share**

This is different from the out-of-pocket maximum. This plan year limit includes Additional Cost Tier (ACT) copays, pharmacy copays and coinsurance, as well as the eligible medical expenses that accrue toward your in-network out-of-pocket maximum. Once the cost share maximum is reached, the plan covers all eligible medical and pharmacy expenses at 100 percent.

## **Medical Home**

The main place members go to for care. Members who enroll in a plan that uses a coordinated care model (CCM) will need to pick a Medical Home before receiving care. Medical Homes can make it easier for members to access quality care. Primary doctors, pharmacists, specialists and other providers work together to keep members healthy over time.

## **Out-of-pocket maximum – Connexus plans**

The most you pay in a plan year for covered medical services before benefits are paid in full. Once you meet your out-of-pocket maximum, the plan covers eligible medical expenses at 100 percent. The out-of-pocket maximum includes medical deductibles, coinsurance and copays. It does not include ACT copays, pharmacy expenses, disallowed charges or balance billing amounts for out-of-network providers.

## **Out-of-pocket maximum – Synergy and Summit plans**

The most you pay in a plan year for covered medical and pharmacy services before benefits are paid in full. Once you meet your out-of-pocket maximum, the plan covers eligible medical and pharmacy expenses at 100 percent. The out-of-pocket maximum includes medical deductibles, coinsurance and copays. It does not include ACT copays, disallowed charges or balance billing amounts for out-of-network providers.

## **Preferred provider**

A provider contracted within a health network to provide care. By choosing a preferred provider, your out-of-pocket expenses will be less than if you choose a provider outside the network.

## **Preferred provider organization (PPO)**

A PPO is a panel of medical providers contracted under Moda Health to provide in-network benefits at agreed-upon rates.

## **Primary care provider**

The main doctor who treats you or coordinates your healthcare to keep you healthy. An M.D. (Doctor of Medicine), D.O. (Doctor of Osteopathic Medicine), nurse practitioner or physician assistant who practices primary care in the specialties of internal medicine, family medicine, general practice, geriatric medicine, pediatrics, obstetrics/gynecology or women's health.

## **Reference price**

The maximum reimbursement amount for a covered service, established for medical services for which a wide variation in provider charges exists.

## **Specialist**

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

*To find more definitions, along with the uniform Glossary of Health Coverage and Medical Terms, visit [modahealth.com/oebb](http://modahealth.com/oebb).*

## Questions?

We're here to help. Just email [OEBBquestions@modahealth.com](mailto:OEBBquestions@modahealth.com)  
or call one of our customer service teams.

Medical/Vision Customer Service: 866-923-0409

Dental Customer Service: 866-923-0410

Pharmacy Customer Service: 866-923-0411

TTY users, please call 711.

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



*Delta Dental of Oregon & Alaska*