The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, contact Moda Health at www.modahealth.com or by calling 1-866-923-0409. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-888-217-2363 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For <u>network providers</u> \$2,000 coordinated care individual / \$2,100 non-coordinated care individual / \$4,200 family; for <u>out-of-network providers</u> \$4,000 individual / \$8,000 family.	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible?</u>	Yes. Examples of some services: In-network breastfeeding support, tobacco cessation treatment, and most <u>preventive care</u> , as well as in and out of network value medications and breastfeeding supplies, are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$6,500 coordinated care individual / \$6,750 non-coordinated care individual / \$13,500 family; for <u>out-of-network providers</u> \$13,300 individual / \$26,600 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit</u> ?	Premiums, balance-billing charges, transplants and bariatric surgery not performed at Centers of Excellence, out-of-pocket expenses in excess of the reference price for an oral appliance or hip and knee replacements, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out–of–</u> pocket limit.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.modahealth.com</u> or call 1-866-923-0409 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You Will Pay			
Common	Services You May		Provider	Out-of-Network	Limitations, Exceptions, & Other Important
Medical Event	Need	Coordinated Care (You will pay the least)	Non-Coordinated Care	Provider (You will pay the most)	Information
	Primary care visit to treat an injury or illness	20% <u>coinsurance</u> \$10 <u>copay</u> /visit, for virtual care visits	25% <u>coinsurance</u> \$10 <u>copay</u> /visit, for virtual care visits	50% <u>coinsurance</u>	0% coinsurance/CirrusMD virtual visit
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	20% coinsurance	25% <u>coinsurance</u>	50% <u>coinsurance</u>	0% coinsurance/CirrusMD virtual visit Includes office visits by chiropractors, naturopathic physicians and acupuncturists. Limited to 12 visits per plan year for acupuncture care and spinal manipulation.
	Preventive care/screening/ immunization	No charge for most services. 20% <u>coinsurance</u> for remaining services.	No charge for most services. 25% <u>coinsurance</u> for remaining services.	50% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x- ray, blood work)	20% coinsurance	25% coinsurance	50% coinsurance	Includes other tests such as EKG, allergy testing and sleep study.
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	25% coinsurance	50% coinsurance	Prior authorization is required for many services. Failure to obtain prior authorization results in denial

		What You Will Pay				
Common Medical Event	Services You May Need	Network Coordinated Care (You will pay the least)	Provider Non-Coordinated Care	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
lf you need drugs	Value tier	\$4 <u>copay</u> /retail, \$8 <u>copay</u> /mail-order, and \$12 <u>copay</u> / 90-day retail prescription, no <u>deductible</u>	\$4 <u>copay</u> /retail, \$8 <u>copay</u> /mail-order, and \$12 <u>copay</u> / 90-day retail prescription, no <u>deductible</u>	\$4 <u>copay</u> /retail prescription, no <u>deductible</u>	Covers up to a 31-day supply (retail pharmacy); and 90-day supply (mail order and participating retail pharmacies). Prior authorization may be required. Mail order at a Moda designated mail order pharmacy only.	
to treat your illness or condition	Select tier	20% coinsurance	25% coinsurance	25% coinsurance	Covers up to a 31-day supply for most specialty medications. Prior authorization may be required. Moda designated pharmacy only.	
More information about prescription drug coverage is	Preferred tier	20% <u>coinsurance</u>	25% <u>coinsurance</u>	25% coinsurance	High-cost generic and non-preferred medications are excluded unless a formulary exception is requested and approved.	
available at www.modahealth. com/pdl	Nonpreferred tier	20% coinsurance	25% coinsurance	25% coinsurance	Anticancer medication is covered at the standard <u>coinsurance</u> rate for <u>in-network</u> and <u>out-of-network</u> providers.	
	Specialty tier	20% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	\$75 maximum for 31-day supply and \$225 maximum for 90-day supply for insulin, deductible does not apply.	
lf you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	25% coinsurance	50% coinsurance	Prior authorization may be required. Failure to obtain	
surgery	Physician/surgeon fees	20% coinsurance	25% coinsurance	50% coinsurance	prior authorization results in denial.	
If you need immediate medical attention	Emergency room care	20% <u>coinsurance</u>	25% <u>coinsurance</u>	20% <u>coinsurance</u> for Coordinated Care and 25% <u>coinsurance</u> for Non-Coordinated Care	In-network <u>deductible</u> and <u>out-of-pocket limit</u> apply.	

			What You Will Pay		
Common	Services You May		Provider	Out-of-Network	Limitations, Exceptions, & Other Important
Medical Event	Need	Coordinated Care (You will pay the least)	Non-Coordinated Care	Provider (You will pay the most)	Information
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	25% coinsurance	20% <u>coinsurance</u> for Coordinated Care and 25% <u>coinsurance</u> for Non-Coordinated Care	In-network <u>deductible</u> and <u>out-of-pocket limit</u> apply.
medical attention	Urgent care	20% <u>coinsurance</u> \$10 <u>copay</u> /visit, for virtual care visits	25% <u>coinsurance</u> \$10 <u>copay</u> /visit, for virtual care visits	25% coinsurance	In-network <u>deductible</u> and <u>out-of-pocket limit</u> applies to mental health and chemical dependency services. 0% coinsurance / CirrusMD virtual visit
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	25% coinsurance	50% <u>coinsurance</u>	Prior authorization is required. Failure to obtain prior
hospital stay	Physician/surgeon fees	20% <u>coinsurance</u>	25% <u>coinsurance</u>	50% <u>coinsurance</u>	authorization results in denial.
If you need mental health, behavioral health, or	Outpatient services	20% <u>coinsurance</u>	25% coinsurance	50% <u>coinsurance</u>	0% coinsurance / CirrusMD virtual visit <u>Prior authorization</u> is required for some services. Failure to obtain <u>prior authorization</u> results in denial.
substance abuse services	Inpatient services	20% <u>coinsurance</u>	25% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior authorization is required. Failure to obtain prior authorization results in denial.
	Office visits	20% coinsurance	25% coinsurance	50% coinsurance	Cost sharing does not apply to certain preventive
lf you are pregnant	Childbirth/delivery professional services	20% coinsurance	25% coinsurance	50% <u>coinsurance</u>	<u>consurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere
	Childbirth/delivery facility services	20% coinsurance	25% coinsurance	50% <u>coinsurance</u>	in the SBC (i.e. ultrasound).

			What You Will Pay		
Common Medical Event	Services You May Need	Network Coordinated Care (You will pay the least)	Provider Non-Coordinated Care	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	20% coinsurance	25% coinsurance	50% coinsurance	Plan year maximum of 140 visits.
	Rehabilitation services	20% coinsurance	25% coinsurance	50% <u>coinsurance</u>	Plan year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation except as required for mental health parity. May be eligible for 60 days for inpatient and 60 sessions for outpatient rehabilitation for acute head or spinal cord injury.
If you need help recovering or have other special health needs	Habilitation services	20% coinsurance	25% coinsurance	50% <u>coinsurance</u>	Outpatient habilitation services are limited to services that qualify under rehabilitation guidelines and medically necessary to treat a mental health condition. <u>Prior authorization</u> may be required. Failure to obtain <u>prior authorization</u> results in denial.
liccus	Skilled nursing care	20% <u>coinsurance</u>	25% coinsurance	50% <u>coinsurance</u>	Plan year maximum of 60 days
	Durable medical equipment	20% coinsurance	25% coinsurance	50% coinsurance	Includes supplies and prosthetics. Frequency limits apply to some DME. <u>Prior authorization</u> may be required. Failure to obtain <u>prior authorization</u> results in denial.
	Hospice services	20% coinsurance	25% coinsurance	50% <u>coinsurance</u>	None.
lf your child needs dental or	Children's eye exam	No charge	No charge	Not covered	Limited to in-network preventive vision screening for children age 3-5. Eye exams are not covered for other ages.
	Children's glasses	Not covered	Not covered	Not covered	None
eye care	Children's dental check-up	Not covered	Not covered	Not covered	None

Excluded Services & Other Covered Services:						
Services Your Plan Generally Does NOT Cover (Che	Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)					
 Cosmetic Surgery, except as required for certain situations Dental Care (Adult) except for accident related injuries Long Term Care Private Duty Nursing Routine Eye Care (Adult) Routine Foot Care, except for diabetes Weight Loss Programs, except for WW 						
Other Covered Services (Limitations may apply to t	hese services. This isn't a complete	list. Please see your <u>plan</u> document.)				
 Abortion Acupuncture Bariatric Surgery Chiropractic Care Hearing Aids Infertility Treatment Naturopathic supplies Non-emergency care when traveling outside the U.S. 						

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or http://www.dol.gov/ebsa/healthreform for group health coverage subject to ERISA, the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov for non-federal governmental group health plans, and the Oregon Division of Financial Regulation at 1-888-877-4894 or www.dfr.oregon.gov for Church plans. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.dfr.oregon.gov for Church plans. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.dfr.oregon.gov for Church plans. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.dfr.oregon.gov for church plans. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace. Visit <a href="http:

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Moda Health at 1-866-923-0409. For group health coverage subject to ERISA, you may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. Additionally, a consumer assistance program can help you file your appeal. Contact the Oregon Division of Financial Regulation at 1-888-877-4894 or <u>www.dfr.oregon.gov</u>.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>. Language Access Services: Spanish (Español): Para obtener asistencia en Español, llame al 888-786-7461.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 888-873-1395.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 888-873-1395.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 888-873-1395.

—To see examples of how this plan might cover costs for a sample medical situation, see the next section.—



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)				
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$2,000 20% 20% 20%			

This EXAMPLE event includes services like: Specialist office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (*ultrasounds and blood work*) Specialist visit (*anesthesia*)

	Total Example Cost	\$12,700
Ir	n this example, Peg would pay:	
	Cost Sharing	
	Deductibles	\$2,000
	Copayments	\$0
	Coinsurance	\$2,100
	What isn't covered	
	Limits or exclusions	\$50
	The total Peg would pay is	\$4,150

Managing Joe's type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The plan's overall deductible	\$2,000
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)

	Total Example Cost	\$5,600			
Ir	n this example, Joe would pay:				
	Cost Sharing				
	Deductibles	\$2,000			
	Copayments	\$100			

The total Joe would pay is	\$2,820
Limits or exclusions	\$20
What isn't covered	
Coinsurance	\$700
Copayments	\$100

Mia's Simple Fracture (in-network emergency room visit and follow up care)

The plan's overall deductible	\$2,000
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Emergency room care *(including medical supplies)* Diagnostic test *(x-ray)* Durable medical equipment *(crutches)* Rehabilitation services *(physical therapy)*

Total Example Cost	\$2,800
	+-,

In this example, Mia would pay:

Cost Sharing		
Deductibles	\$2,000	
Copayments	\$0	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,200	

Nondiscrimination notice

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

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

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

If you need any of the above, call Customer Service at:

888-217-2363 (TDD/TTY 711)

If you think we did not offer these services or discriminated, you can file a written complaint. Please mail or fax it to:

Moda Partners, Inc. Attention: Appeal Unit 601 SW Second Ave. Portland, OR 97204 Fax: 503-412-4003

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

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.

Dental plans in Oregon provided by Oregon Dental Service, dba Delta Dental Plan of Oregon. Dental plans in Alaska provided by Delta Dental of Alaska. Health plans provided by Moda Health Plan, Inc. Individual medical plans in Alaska provided by Moda Assurance Company. 39969758 (9/19)





ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711).

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

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

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

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

> تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم 2229-605-3229 (الهاتف النصي: 711)

بولتے ہیں تو ن ٹی (URDU) توجب دیں: اگر آپ اردو اعسانت آپ کے لیے بلا مصاور دستیاب ہے۔ پر کال کریں (TTY: 711) 229-605-3229

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

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

> توجه: در صورتی که به فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما موجود است. با 3229-605-8771 (TTY: 711) تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 1-877-605-3229 पर कॉल करें (TTY: 711)

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

注意:日本語をご希望の方には、日本語 サービスを無料で提供しております。 1-877-605-3229 (TYY、テレタイプライター をご利用の方は711)までお電話ください。 અગત્યનું : જો તમે (ભાષાંતર કરેલ ભાષા અહીં દશાર્વો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે.1-877-605-3229 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖາ້ຫ່ານເວົ້າພາສາລາວ, ການຊ່ວ ຍເຫຼຼີອີດາ້ນພາສາແມ່ນມໃຫ້ທ່ານໂດຍບໍ່ເສຍັ ຄ່າ. ໂຫ 1-877-605-3229 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (ТТҮ: 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)

ត្រវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រវ កា័រសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ័ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្ទទៅកាន់លេខ 1-877-605-3229 (TTY: 711)

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

โปรดหราบ: หากคุณพูดภาษาไหย คุณ สามารถใช้บริการช่วยเหลือด้านภาษา ได้ฟรี โหร 1-877-605-3229 (TTY: 711)

FA'AUTAGIA: Afai e te tautala i le gagana Samoa, o loo avanoa fesoasoani tau gagana mo oe e le totogia. Vala'au i le 1-877-605-3229 (TTY: 711)

IPANGAG: Nu agsasaoka iti Ilocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 1-877-605-3229 (TTY: 711)

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



modahealth.com