Coverage Period: 10/01/2023 – 09/30/2024
Coverage for: Individual + Family | Plan Type: PPO-HDHP

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> \$5,000 coordinated care individual / \$5,100 non-coordinated care individual / \$10,200 family; for <u>out-of-network providers</u> \$10,000 individual / \$20,000 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 deductible?	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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
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> \$6,550 coordinated care individual / \$6,750 non-coordinated care individual / \$13,500 family; for <u>out-of-network providers</u> \$13,100 individual / \$26,200 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, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.modahealth.com or call 1-866-923-0409 for a list of network providers .	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 referral to see a specialist?	No.	You can see the specialist you choose without a referral.



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

		What You Will Pay				
Common	Services You May	Network 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	\$10 copay/visit, for virtual care visits	\$10 <u>copay</u> /visit, for virtual care visits	50% coinsurance	No charge for virtual care visit with CirrusMD.	
If you visit a health care provider's office or clinic	Specialist visit	30% coinsurance	35% coinsurance	50% coinsurance	No charge for virtual care visit with CirrusMD. Includes office visits by chiropractors, naturopathic physicians and acupuncturists. However, spinal manipulation, acupuncture and naturopathic substances are not covered.	
	Preventive care/screening/immunization	No charge for most services. 30% coinsurance for remaining services.	No charge for most services. 35% coinsurance for remaining services.	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance	35% coinsurance	50% coinsurance	Includes other tests such as EKG, allergy testing and sleep study.	
If you have a test	Imaging (CT/PET scans, MRIs)	30% coinsurance	35% coinsurance	50% coinsurance	Prior authorization is required for many services. Failure to obtain prior authorization results in denial	

What You Will Pay						
Common	Services You May Need	Network Provider		Out-of-Network	Limitations, Exceptions, & Other Important	
Medical Event		Coordinated Care (You will pay the least)	Non-Coordinated Care	Provider (You will pay the most)	Information	
If you need drugs	Value tier	\$2 <u>copay</u> /retail, \$6 <u>copay</u> /90-day retail and mail order, no <u>deductible</u>	\$2 <u>copay</u> /retail, \$6 <u>copay</u> /90-day retail and mail order, no <u>deductible</u>	\$2 <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	
to treat your illness or condition	Select tier	40% coinsurance	40% coinsurance	40% coinsurance	only. Covers up to a 31-day supply for most specialty medications. Prior authorization may be required.	
More information about prescription drug coverage is	Preferred tier	40% coinsurance	40% coinsurance	40% coinsurance	Moda designated pharmacy only. High-cost generic and non-preferred medications are excluded unless a formulary exception is requested and approved.	
available at www.modahealth.	Nonpreferred tier	50% coinsurance	50% coinsurance	50% coinsurance	Anticancer medication is covered at the standard coinsurance rate for in-network and out-of-network providers. \$75 maximum for 31-day supply and \$225 maximum	
	Specialty tier	50% coinsurance	50% coinsurance	Not covered	for 90-day supply for insulin, <u>deductible</u> does not apply.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	35% coinsurance	50% coinsurance	Prior authorization may be required. Failure to obtain prior authorization results in denial.	
surgery	Physician/ surgeon fees	30% coinsurance	35% coinsurance	50% coinsurance		
If you need	Emergency room care	30% coinsurance	35% coinsurance	30% coinsurance, for coordinated and 35% coinsurance for non-coordinated care	In-network <u>deductible</u> and <u>out-of-pocket limit</u> apply.	
immediate medical attention	Emergency medical transportation	30% coinsurance	35% coinsurance	30% coinsurance, for coordinated and 35% coinsurance for non-coordinated care	In-network <u>deductible</u> and <u>out-of-pocket limit</u> apply.	

		What You Will Pay				
Common	Services You	Network Provider		Out-of-Network	Limitations, Exceptions, & Other Important	
Medical Event	May Need	Coordinated Care (You will pay the least)	Non-Coordinated Care	Provider (You will pay the most)	Information	
If you need immediate medical attention	Urgent care	\$10 copay/visit, for virtual care visits	\$10 copay/visit, for virtual care visits	50% coinsurance	In-network deductible and out-of-pocket limit applies to mental health and chemical dependency services. No charge for virtual care visit with CirrusMD.	
If you have a	Facility fee (e.g., hospital room)	30% coinsurance	35% coinsurance	50% coinsurance	Prior authorization is required. Failure to obtain prior	
hospital stay	Physician/ surgeon fees	30% coinsurance	35% coinsurance	50% coinsurance	authorization results in denial.	
If you need mental health, behavioral health, or	Outpatient services	30% coinsurance	35% coinsurance	50% coinsurance	No charge for virtual care visit with CirrusMD. Prior authorization is required for some services. Failure to obtain prior authorization results in denial.	
substance abuse services	Inpatient services	30% coinsurance	35% <u>coinsurance</u>	50% coinsurance	Prior authorization is required. Failure to obtain prior authorization results in denial.	
	Office visits	30% coinsurance	35% coinsurance	50% coinsurance	Cost sharing does not apply to certain preventive	
If you are pregnant	Childbirth/deliver y professional services	30% coinsurance	35% coinsurance	50% coinsurance	services. Depending on the type of services, a copay, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere	
	Childbirth/deliver y facility services	30% coinsurance	35% coinsurance	50% coinsurance	in the SBC (i.e. ultrasound).	
	Home health care	30% coinsurance	35% coinsurance	50% coinsurance	Plan year maximum of 140 visits.	
If you need help recovering or have other special health needs	Rehabilitation services	30% coinsurance	35% coinsurance	50% coinsurance	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.	
	Habilitation services	30% coinsurance	35% coinsurance	50% coinsurance	Habilitation services are limited to services that qualify under rehabilitation guidelines and medically necessary to treat a mental health condition. Prior authorization may be required. Failure to obtain prior authorization results in denial.	

		What You Will Pay				
Common	Services You	Network Provider		Out-of-Network	Limitations, Exceptions, & Other Important	
Medical Event	May Need	Coordinated Care (You will pay the least)	Non-Coordinated Care	Provider (You will pay the most)	Information	
If you need help	Skilled nursing care	30% coinsurance	35% coinsurance	50% coinsurance	Plan year maximum of 60 days	
recovering or have other special health needs	Durable medical equipment	30% coinsurance	35% coinsurance	50% coinsurance	Includes supplies and prosthetics. Frequency limits apply to some DME. Prior authorization may be required. Failure to obtain prior authorization results in denial.	
	Hospice services	30% coinsurance	35% coinsurance	50% coinsurance	None.	
If your child	Children's eye		No charge	50% coinsurance	Limited to in-network preventive vision screening for children age 3-5. Eye exams are not covered for other ages.	
needs dental or eye care	Children's glasses	Not covered	Not covered	Not covered	None	
	Children's dental check-up	Not covered	Not covered	Not covered	None	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Bariatric Surgery
- Chiropractic Care
- Cosmetic Surgery, except as required for certain situations
- Dental Care (Adult) except for accident related injuries
- Infertility Treatment
- Long Term Care
- Naturopathic supplies
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing
- Routine Eye Care (Adult)
- Routine Foot Care, except for diabetes
- Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

AbortionHearing Aids

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.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. 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 www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the Oregon Division of Financial Regulation at 1-888-877-4894 or www.dfr.oregon.gov.

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 plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

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.

About these Coverage Examples:



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>	\$5,000
■ Specialist coinsurance	30%
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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
	7 7

In this example, Peg would pay:

Cost Sharing			
Deductibles	\$5,000		
Copayments	\$0		
Coinsurance	\$1,550		
What isn't covered			
Limits or exclusions	\$50		
The total Peg would pay is	\$6,600		

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
■ Specialist coinsurance	30%
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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

In this example, Joe would pay:

Cost Sharing			
Deductibles	\$5,000		
Copayments	\$60		
Coinsurance	\$100		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$5,180		

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
■ Specialist coinsurance	30%
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

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.





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 222-605-711 (الهاتف النصى: 711)

بولتے ہیں تو ل نی (URDU) توجہ دیں: اگر آپ اردو اعانت آپ کے لیے بلا معاوضہ دستیاب ہے۔ پر کال کریں (TTY: 711) 2005-605-1-877

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 222-605-877) 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 (ભાષાં તર 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: ຖ້າຫ່ານເວົ້າພາສາລາວ, ການຊ່ວ ຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສຍັ ຄ່າ. ໂທ 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 ការសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ៍ 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)



