





A man and a woman are shown from the chest up, sitting in the front seats of a car. The man is on the left, looking towards the woman on the right. Both are smiling warmly. The car's interior, including the dashboard, steering wheel, and rearview mirror, is visible in the background.

# 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.

Our plans are made for PEBB 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 large choice of quality providers in Oregon, Washington and Idaho
- Low-cost premiums
- Robust benefits that cover the care you need
- Both medical and dental benefits delivered by one health partner
- Caring customer service to help you along the way

Simply come ready to create healthy moments every day. We're excited to join you on a journey to be better.

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

## Wellness resources

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# Wellness resources

Member website

Online health tools

## Tools for your health journey

Moda Health is here to help you feel well so you can live better longer. We even have special programs and clinical teams to give you support 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/pebb](http://modahealth.com/pebb) to:

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

### Be Better tools

These handy resources come with every health plan. Use them to create a healthier you! 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"
- Use healthy lifestyle apps, like Weight Tracker and Blood Pressure Tracker
- Research conditions and medications
- Set goals and track progress
- Create a Family Health Record
- Find health content and resources



### **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
- Kidney Care
- Lifestyle Coaching
- Women's Health & Maternity Care
- Respiratory Care
- Spine & Joint Care



### **Care coordination and case management**

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

We can help you:

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



### **Prescription price check**

See prescription medication costs and how much you would pay by medication tier at an in-network pharmacy.

This tool makes it easy. Simply log in to myModa to find medication cost estimates and generic options.





### eDoc

Email a health professional about any health concern. eDoc keeps it private and customized to you.

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.

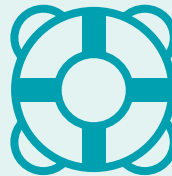


### Nurse line

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 help you stop smoking is covered in full when you see an in-network provider.

You can tap into:

- Tips for 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



### More ways to a healthy weight

Losing weight and staying on track isn't always easy. As a Moda Health PEBB member you can participate at no cost in Weight Watchers® programs – up to four times a year:

- Attend 13-week Weight Watchers® classes in your community or at work
- Get a 3-month subscription to Weight Watchers® online tools and resources



### Treatment Cost Navigator

The Treatment Cost Navigator provides useful information about:

- Costs associated with a specific treatment
- The portion of costs covered by your plan
- Out-of-pocket cost, based on your benefits

You also can use our Treatment Cost Navigator to compare provider costs, as well as search by provider, procedure, distance, language, gender, network status or specialty.

## Be healthy with HEM

As part of PEBB's Health Engagement Model (HEM), you could earn payment incentives by taking a health assessment through Momentum, powered by Moda Health. Simply follow these steps:

- 1 Enroll in your medical plan.
- 2 Take a private 15-minute assessment by logging in to myModa and choosing Momentum.
- 3 Enroll in the HEM program.

If you cover a spouse, both of you must take a health assessment to qualify. The sooner you do it, the sooner you'll be on your way to saving.

### Why take a health assessment?

Health assessments can help you understand your health risks and improve your overall wellness. Use Momentum, our health assessment tool, to learn:

- Whether your health age equals your actual age
- If you are at risk for various health conditions
- Which of your habits are healthy
- What you can do to improve your health



# Medical plan details

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## Better plans for the real you

We love our health plans – and we hope you will, too. They are meant to help you find moments every day to be your healthy best.

### Medical plan options

Depending on your location, choose either a Synergy or Summit plan. Each plan connects you with expert care, close to home – at a low cost. Your plan also includes access to the Synergy or Summit network – a group of quality doctors, clinics, pharmacies and hospitals located near you.

### Lots of value you'll love

Synergy and Summit plans simply give you bigger benefits at an even better savings. Here are a few highlights:

- \$5 in-network specialist visits
- Doctors who connect with each other to coordinate your care
- Medical \$250 deductible per person
- Pharmacy benefits, including \$0 copay for value medications and vaccines
- Cost-effective mail-order pharmacy options

Our medical plans also cover most routine, in-network preventive care at no cost to you. These services may include:

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



### Medical homes make care personal

Before using your plan, you'll pick a Moda medical home — the place you go for care and where you see your in-network doctors. They work together to support your health over time. This team approach offers:

- Faster, easier ways to find care
- Support in meeting your health goals
- Personalized, coordinated care focused on you
- Lower out-of-pocket costs for care from Moda medical home providers

Your medical home team may include your primary doctor and other medical, vision or pharmacy providers. It's a personal touch to your healthcare that can't be beat.

### Patient-Centered Primary Care Homes

Our medical homes consist of local primary care providers who deliver high-quality, individualized care and integrated support. Medical home providers are encouraged to obtain or be working toward recognition as a Patient-Centered Primary Care Home (PCPCH) through the state-run PCPCH program. PCPCHs are clinics that have been recognized for their commitment to patient-centered care.

### Choosing a Moda medical home

Both Synergy and Summit networks have lots of great doctors who are part of a Moda medical home. 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 Moda medical home unless they are credentialed as a primary care provider.

After you receive your Moda Health ID card, log in to myModa and choose the "Medical Home" tab to make your selection. Then follow the steps in your Member Handbook to let us know which medical home you have chosen.

## Networks protect you near and far

Health happens, whether you're 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 in your hometown and across the country.

### Is a provider in-network?

Find out by visiting [modahealth.com](http://modahealth.com) and using Find Care. Just search as a guest and choose the Synergy or Summit network. Then locate medical home providers near you. Be sure to check back often, since we add new providers all the time.

### Travel network – PHCS Healthy Directions

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

Outside the United States, members may access any provider for in-network emergency care. This care is subject to balance billing. All other care received outside the United States is not covered.



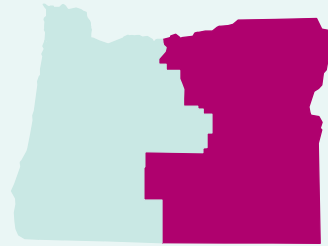
### Synergy Network

This network serves members living or working in the Portland Metro, SW Washington, Salem, Eugene or parts of southern Oregon, the north coast or the Columbia River Gorge communities. It connects members with high-quality care, close to home. Members choose a Moda medical home from a diverse and wide selection of participating providers, including:

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

#### Synergy Network covers these counties:

Benton, Clackamas, Clark, Clatsop, Columbia, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington and Yamhill



### Summit Network

This network serves members living or working in eastern Oregon. It connects members with high-quality care at an affordable cost. Members pick a Moda medical home from a diverse and wide selection of participating providers in eastern Oregon, SW Washington and Idaho, including:

- Good Shepherd Medical Center
- Grande Ronde Hospital
- St. Anthony Hospital
- Lake Health District Hospital
- Harney District Hospital
- Blue Mountain Hospital
- Wallowa Memorial Hospital
- Pioneer Memorial Hospital – Heppner
- Saint Alphonsus Medical Center – Baker City, Nampa and Ontario
- Saint Alphonsus Regional Medical Center – Boise
- Kadlec Regional Medical Center and Kadlec Health System
- Trios Southridge Hospital (formerly Kennewick General Hospital) and Trios Health Medical Group
- Walla Walla General Hospital and Walla Walla Clinic

#### Summit Network covers these counties:

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







# 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 do our best to provide quality coverage that reflects the most current industry standards.

Through the program, you can access medications based on tier: value, generic and brand. Each tier has a copay or coinsurance amount set by the plan.

## Value 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 value tier includes products for the following health issues:

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

For a list of medications included under the value tier, visit [modahealth.com/pebb](http://modahealth.com/pebb).

## Pharmacy plan savings

There are a few ways to save on prescription medication 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 can also fill a 90-day prescription at select Choice 90 retail pharmacies. You may have more savings options through our preferred pharmacy partners.

## Find an in-network pharmacy

Just visit [modahealth.com/pebb](http://modahealth.com/pebb) and use Find Care to locate a pharmacy near you.

## Get vaccinated

Moda Health pharmacy benefits include free immunizations (also called vaccinations) when you see an in-network provider. Take advantage of this feature! Vaccinations are an important way to protect you, your family and the community from infectious diseases.

## Other handy pharmacy features

Along with great benefits, you'll also get tools that make finding medications a little easier. The "prescription price check" lets you look up estimated medication prices online.

Just log in to myModa and enter a medication name to find cost estimates by medication tier. You can compare pricing estimates from various in-network pharmacies and see generic and/or lower-cost options to discuss with your doctor.

# Full-time medical plan

	Synergy or Summit plan	
	In-network you pay	Out-of-network you pay
<b>Plan-year costs</b>		
Deductible per person <sup>1</sup>	\$250	\$500
Deductible per family <sup>1</sup>	\$750	\$1,500
Out-of-pocket max per person	\$1,500	\$2,500
Out-of-pocket max per family	\$4,500	\$7,500
Maximum cost share (per person), includes medical & pharmacy	\$6,350	N/A
Maximum cost share (per family), includes medical & pharmacy	\$12,700	N/A
<b>Preventive care</b>		
Periodic health exams, well-baby care, routine women's exams, immunizations & hearing screenings	0%	30% after deductible
Prostate screening exam & colorectal cancer screenings (sigmoidoscopy, colonoscopy)	0%	30% after deductible
Nutritional counseling (limited to four visits per calendar year)	0%; \$5 copay after first two visits	30% after deductible
<b>Professional services</b>		
Primary care (medical home) <sup>2,3</sup> & specialist office visits	\$5/visit after deductible	30% after deductible
Chronic condition office visits	0%	30% after deductible
Inpatient physician services (including surgery and anesthesia)	0%	30% after deductible
Allergy shots, serums & injectable medications	\$5/service after deductible	30% after deductible
ACT 100: Bunionectomy, hammertoe surgery, knee viscosupplementation, Morton's neuroma, spinal injections for pain & upper GI endoscopy	\$100 <sup>4</sup> after deductible	\$100, then 30% <sup>4</sup> after deductible
ACT 500: Knee arthroscopy, knee/hip replacement & resurfacing, shoulder arthroscopy, sinus surgery, spine procedures, bariatric surgery <sup>5</sup>	\$500 <sup>4</sup> after deductible	\$500, then 30% <sup>4</sup> after deductible
Mental health	\$5/visit after deductible	30% after deductible
Chemical dependency treatment	0%	30% after deductible
<b>Alternative care services</b>		
Acupuncture/chiropractic/naturopathic visits (\$1,000 per year maximum spinal manipulation/acupuncture combined)	\$5/visit <sup>4</sup> after deductible	30% <sup>6</sup> after deductible
<b>Maternity care services</b>		
Physician or midwife services	0%	30% after deductible
Hospital stay	\$50 per day, up to \$250 per admission after deductible	30% after deductible
<b>Hospital services</b>		
Inpatient care, observation care, rehabilitative care (30 days per calendar year; 60 days head or spinal cord injuries), skilled nursing facility (180 days per calendar year)	\$50 per day, up to \$250 per admission after deductible	30% after deductible
Bariatric surgery	\$50 per day, up to \$250 per admission after deductible	Not covered
<b>Emergency care</b>		
Urgent care visit	\$25/visit after deductible	\$25/visit after deductible
Emergency room (copay waived if admitted)	\$100/visit <sup>4</sup> after deductible	\$100/visit <sup>4</sup> after deductible
Ambulance	\$75/trip after deductible	\$75/trip after deductible
<b>Other covered services</b>		
Outpatient diagnostic lab & X-ray	0%	30% after deductible
Imaging services <sup>7</sup> (such as PET, CT, MRI)	\$100 <sup>4</sup> after deductible	\$100, then 30% <sup>4</sup> after deductible
Outpatient rehabilitative services (60 sessions per calendar year)	\$5/visit after deductible	30% after deductible
Outpatient surgery, dialysis, infusion, chemotherapy & radiation therapy	\$5/service after deductible	30% after deductible
Durable medical equipment & supplies	15% after deductible	30% after deductible
Diabetic supplies & insulin	0%	0%

<sup>1</sup> Additional deductible: \$100/individual, \$300/family applies for non-HEM participant.

<sup>2</sup> Deductible waived on first 4 PCP visits in-plan, per calendar year.

<sup>3</sup> To receive in-network benefits, members must see a provider at their preselected Moda Health medical home.

<sup>4</sup> Copayment does not apply to out-of-pocket maximums.

<sup>5</sup> No benefit for out-of-network bariatric surgery.

<sup>6</sup> Coinsurance does not apply to out-of-pocket maximums.

<sup>7</sup> Copayments do not apply to services related to cancer diagnosis and treatment.



# Full-time pharmacy plan

	Pharmacy plan		
	Retail	Mail order & preferred retail	Specialty
Plan-year costs			
Deductible per person	\$50		
Deductible per family	\$150		
Out-of-pocket max per person	\$1,000		
Out-of-pocket max per family	\$3,000		
Prescription medications	For a 30-day supply <sup>1</sup> , you pay	For a 90-day supply <sup>1</sup> , you pay	For a 30-day supply <sup>1</sup> , you pay
Value tier	\$0	\$0	N/A
Generic tier	\$10 after deductible	\$25 after deductible	\$100 after deductible
Brand tier	\$30 after deductible	\$75 after deductible	\$100 after deductible

1 When out of network, member pays any difference between the in-network rate and the billed amount.

# Part-time medical plan

	Synergy or Summit plan	
	In-network you pay	Out-of-network you pay
<b>Plan-year costs</b>		
Deductible per person <sup>1</sup>	\$500	\$1,000
Deductible per family <sup>1</sup>	\$1,500	\$3,000
Out-of-pocket max per person	\$2,500	\$4,500
Out-of-pocket max per family	\$7,500	\$13,500
Maximum cost share (per person), includes medical & pharmacy	\$6,350	N/A
Maximum cost share (per family), includes medical & pharmacy	\$12,700	N/A
<b>Preventive care</b>		
Periodic health exams, well-baby care, routine women's exams, immunizations & hearing screenings	0%	50% after deductible
Prostate screening exam & colorectal cancer screenings (sigmoidoscopy, colonoscopy)	0%	50% after deductible
Nutritional counseling (limited to four visits per calendar year)	0%; \$5 copay after first two visits	50% after deductible
<b>Professional services</b>		
Primary care (medical home) <sup>2-3</sup> & specialist office visits	\$30/visit after deductible	50% after deductible
Chronic condition office visits	0%	50% after deductible
Inpatient physician services (including surgery & anesthesia)	\$30/visit after deductible	50% after deductible
Allergy shots, serums & injectable medications	\$5/service after deductible	50% after deductible
ACT 100: Bunionectomy, hammertoe surgery, knee viscosupplementation, Morton's neuroma, spinal injections for pain & upper GI endoscopy	\$100 <sup>4</sup> after deductible	\$100, then 50% <sup>4</sup> after deductible
ACT 500: Knee arthroscopy, knee/hip replacement & resurfacing, shoulder arthroscopy, sinus surgery, spine procedures, bariatric surgery <sup>5</sup>	\$500 <sup>4</sup> after deductible	\$500, then 50% <sup>4</sup> after deductible
Mental health	\$30/visit after deductible	50% after deductible
Chemical dependency treatment	0%	50% after deductible
<b>Alternative care services</b>		
Acupuncture/chiropractic/naturopathic visits (\$1,000 per year maximum spinal manipulation/acupuncture combined)	\$30/visit <sup>4</sup> after deductible	50% <sup>6</sup> after deductible
<b>Maternity care services</b>		
Physician or midwife services	0%	50% after deductible
Hospital stay	\$500 per admission after deductible	50% after deductible
<b>Hospital services</b>		
Inpatient care, observation care, rehabilitative care (30 days per calendar year; 60 days head or spinal cord injuries), skilled nursing facility (180 days per calendar year)	\$500 per admission after deductible	50% after deductible
Bariatric surgery	\$500 per admission after deductible	Not covered
<b>Emergency care</b>		
Urgent care visit	\$30/visit after deductible	\$30/visit after deductible
Emergency room (copay waived if admitted)	\$100/visit <sup>4</sup> after deductible	\$100/visit <sup>4</sup> after deductible
Ambulance	\$75/trip after deductible	\$75/trip after deductible
<b>Other covered services</b>		
Outpatient diagnostic lab & X-ray	Quest – \$0 Other providers – 20% after deductible	50% after deductible
Imaging services <sup>7</sup> (such as PET, CT, MRI)	\$100, then 20% <sup>4</sup> after deductible	\$100, then 50% <sup>4</sup> after deductible
Outpatient rehabilitative services (60 sessions per calendar year)	\$30/visit after deductible	50% after deductible
Outpatient surgery, dialysis, infusion, chemotherapy & radiation therapy	\$30/service after deductible	50% after deductible
Durable medical equipment & supplies	20% after deductible	50% after deductible
Diabetic supplies & insulin	0%	0%

<sup>1</sup> Additional deductible: \$100/individual, \$300/family applies for non-HEM participant.

<sup>2</sup> Deductible waived on first 4 PCP visits in-plan, per calendar year.

<sup>3</sup> To receive in-network benefits, members must see a provider at their preselected Moda Health medical home.

<sup>4</sup> Copayment does not apply to out-of-pocket maximums.

<sup>5</sup> No benefit for out-of-network bariatric surgery.

<sup>6</sup> Coinsurance does not apply to out-of-pocket maximums.

<sup>7</sup> Copayments do not apply to services related to cancer diagnosis and treatment.

# Part-time pharmacy plan

	Pharmacy plan		
	Retail	Mail order & preferred retail	Specialty
Plan-year costs			
Deductible per person	\$50		
Deductible per family	\$150		
Out-of-pocket max per person	\$1,000		
Out-of-pocket max per family	\$3,000		
Prescription medications	For a 30-day supply <sup>1</sup> , you pay	For a 90-day supply <sup>1</sup> , you pay	For a 30-day supply <sup>1</sup> , you pay
Value tier	\$0	\$0	N/A
Generic tier	\$20 after deductible	\$50 after deductible	\$100 after deductible
Brand tier	\$50 after deductible	\$125 after deductible	\$100 after deductible

1 When out of network, member pays any difference between the in-network rate and the billed amount.





## Dental plan details

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Networks *page 18*

Plan types *page 19*

Benefit tables *page 19*

## Dental coverage for your total health

Healthy teeth are happy teeth. With our dental coverage, you'll access Delta Dental Plan of Oregon\*, the business name for ODS. It connects you with the nation's largest dental network. Your smile will thank you, wherever you roam.

### Dental benefit highlights

- Freedom to choose your dentist
- Filed-fee savings from participating dentists
- Predetermination of benefits if requested in a pretreatment plan
- No claim forms
- Fast and accurate claims payments
- Superior customer service

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

### Is my dentist in the network?

With our big dental networks, chances are good your dentist participates. To find out, visit [modahealth.com](http://modahealth.com) and use our Find Care tool. Choose a dental network and then search for participating dentists near you. You can look up:

- Delta Dental Premier dentists
- Delta Dental PPO dentists
- Delta Dental dentists nationwide

### Delta Dental PPO Network

This is one of the largest preferred provider organization (PPO) dental networks in Oregon and across the country. It includes access to more than 1,100 Delta Dental PPO dentists in Oregon and over 99,000 Delta Dental PPO dentists nationwide.

### Delta Dental Premier Network

This is the largest dental network in Oregon and nationally. It includes access to more than 2,300 Delta Dental Premier dentists in Oregon and over 151,000 Delta Dental Premier dentists nationwide.

\* You can enroll in Delta Dental dental coverage even if you are not enrolled in a Moda Health medical plan. Waiting periods may apply to certain Delta Dental enrollees.

### Pick from two plans

Both our PPO and Premier dental plans have participating providers who will not charge more than the Delta Dental of Oregon allowed amount. However, you will pay less with participating in-network providers on the PPO plan.

### 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

## Delta Dental plans

	Full-time Delta Dental PPO plan <sup>1</sup>	Full-time Delta Dental Premier plan	Part-time plan
	In-network, you pay		
<b>Plan-year costs</b>			
Deductible per person	\$50	\$50	\$50
Deductible per family	\$150	\$150	N/A
Benefit maximum	\$1,750	\$1,750	\$1,250
<b>Preventive &amp; diagnostic services</b>			
Exam & prophylaxis/cleanings	0%	0%	0% after deductible
X-rays	0%	0%	0% after deductible
Fissure sealants	0%	0%	0% after deductible
<b>Basic services</b>			
Restorative dentistry (treatment of tooth decay with amalgam or composite)	1st year – 20% <sup>2</sup> 2nd year – 10% <sup>2</sup> 3rd year – 0% <sup>2</sup>	20% after deductible	50% after deductible
Oral surgery (surgical extractions & certain minor surgical procedures)		20% after deductible	50% after deductible
Endodontic (pulp therapy & root canal filling)		20% after deductible	50% after deductible
Periodontics (treatment of tissues supporting the teeth)		20% after deductible	50% after deductible
<b>Major services</b>			
Implants	50% after deductible	50% after deductible	N/A
Crowns	50% after deductible	50% after deductible	50% after deductible
Cast restorations	50% after deductible	50% after deductible	50% after deductible
Dentures & bridge work (construction or repair of fixed bridges, partials & complete dentures)	50% after deductible	50% after deductible	50% after deductible
<b>Orthodontic services</b>			
Lifetime maximum – \$1,500	50%	50%	N/A

<sup>1</sup> Out-of-network services are reimbursed at a lower benefit level.

<sup>2</sup> Benefit payments increase by 10% each plan year provided the individual has visited the dentist at least once during the previous plan year.

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

# Glossary

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

## **Additional Cost Tier**

Select procedures, including spine procedures, knee and hip replacement, arthroscopies (knee and shoulder), bariatric surgery, spinal injections for pain, upper GI endoscopy, bunionectomy and sinus surgery.

The ACT is designed to encourage exploration of less invasive treatment alternatives. It is important for members to understand and consider all factors – including additional costs – when discussing treatment options with providers.

## **Alternative care**

Eligible chiropractic, acupuncture and naturopathic services.

## **Balance billing**

Charges for out-of-network care beyond what the health plan allows. Out-of-network providers may bill members the difference between the maximum plan allowance and their billed charges.

## **Brand tier medications**

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

## **Chronic care services**

Services provided during office visits that help members manage certain conditions, including asthma, heart conditions, cholesterol, high blood pressure and diabetes.

## **Coinsurance**

The percentage members pay for a covered healthcare service after they meet their deductible.



### **Copay**

The fixed amount members pay for a specific covered healthcare service, product or treatment, usually at the time of receiving it. For example, they might pay \$25 for a doctor visit.

### **Deductible**

The amount members pay in a calendar year for care that requires a deductible before the health plan starts paying. Fixed-dollar copays and prescription medications may not apply toward the deductible. Disallowed charges do not apply toward the deductible.

### **Evidence-based practices**

Healthcare options or decisions that research shows work best, are most 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.

### **Generic tier medications**

Generic medications that have been determined by physicians and pharmacists to be therapeutically equivalent to the brand alternatives and are often the most cost-effective option. Generic medications must contain the same active ingredients as their brand name counterparts and be identical in strength, dosage form and route of administration.

### **Maximum cost share**

This is different from the out-of-pocket maximum. It is the annual limited amount members pay for covered in-network services that qualify as essential health benefits under the Affordable Care Act (ACA). This includes pharmacy and medical deductibles and all eligible copayments and coinsurance (including amounts that may not have counted towards the out-of-pocket maximum). Once the cost share maximum is reached, the plan pays 100% for covered essential health benefits.

### **Out-of-pocket costs**

What members pay in a calendar year for care after their health plan pays its portion. These expenses may include deductibles, copays and coinsurance for covered services.

### **Out-of-pocket maximum**

The most members pay in a calendar year for some covered care and services before benefits are paid in full up to the allowable amount or up to any visit or dollar limit. Once members meet their out-of-pocket maximum, the plan covers eligible expenses at 100 percent, except for services that are not applicable to the out-of-pocket maximum or do not qualify as essential health benefits. The out-of-pocket maximum includes deductibles, coinsurance and copays. It does not include disallowed charges or balance billing from out-of-network providers.

**Preferred provider**

A person or place contracted with a health network to provide care. By choosing a preferred provider, members' out-of-pocket expenses will be less than if they choose a provider outside the network.

**Primary care provider (PCP)**

The family doctor who treats members or coordinates their care to keep them healthy. Examples of a PCP include an M.D. (Doctor of Medicine), a D.O. (Doctor of Osteopathic Medicine), a nurse practitioner or a physician assistant. These providers may practice primary care in the specialties of internal medicine, family medicine, general practice, geriatric medicine, pediatrics, obstetrics/gynecology and women's health.

**Professional services**

Primary care and specialist office visit services performed by a licensed healthcare provider. Members seeing a participating Moda Health medical home provider will have a better benefit for chronic and primary care office visits.

**Value tier medications**

Commonly prescribed medications used to treat chronic medical conditions and preserve health.



## Questions?

We're here to help. Just call one of our customer service teams.

Medical Customer Service, call 844-776-1593.

Dental Customer Service, call 888-217-2365.

Pharmacy Customer Service, call 844-776-1594.

TTY users, please call 711.

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

