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 <a href="https://www.modahealth.com">www.modahealth.com</a> or by calling 1-888-217-2363. 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 <a href="https://www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> 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> \$100 individual / \$200 family. <u>Out-of-network providers</u> are not covered.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. In-network <u>preventive care</u> , primary care, <u>specialist</u> , <u>urgent care</u> , virtual visits, outpatient mental health and chemical dependency, outpatient <u>rehabilitation</u> and <u>habilitation</u> , and children's eye exams as well as most in and out of network prescription medications 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$750 individual / \$1,500 family. <u>Out-of-network providers</u> are not covered.	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 out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, expenses incurred due to brand substitution and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://www.modahealth.com">www.modahealth.com</a> or call 1-888-217-2363 for a list of <a href="https://network.com">network</a> providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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 <u>provider's</u> 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.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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.

Common Medical Services You May		What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	\$20 <u>copay</u> /office visit and \$10 <u>copay</u> /virtual care visit; <u>deductible</u> does not apply	Not covered	No charge for virtual care visit with CirrusMD.	
If you visit a health care <u>provider's</u> office or clinic	Specialist visit	\$40 copay/office visit, \$10 copay/virtual care visit; \$20 copay/acupuncture and spinal manipulation visits, and \$45 copay/hearing exam visit; deductible does not apply	Not covered	No charge for virtual care visit with CirrusMD. \$1,000 annual max for acupuncture and spinal manipulation. Prior authorization is required for some spinal manipulation and acupuncture. Failure to get prior authorization results in denial.	
	Preventive care/screening/immunization	No charge for most services. \$20 <u>copay</u> /visit, <u>deductible</u> does not apply or 35% <u>coinsurance</u> for remaining services.	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a toot	<u>Diagnostic test</u> (x-ray, blood work)	35% <u>coinsurance</u>	Not covered	Includes other tests such as EKG, allergy testing and sleep study.	
If you have a test	Imaging (CT/PET scans, MRIs)	35% coinsurance	Not covered	Prior authorization is required for many services. Failure to get prior authorization results in denial.	
If you need drugs to treat your illness or condition	Value tier	\$2 <u>copay</u> /retail prescription, \$6 <u>copay</u> /90-day retail and mail order prescription; <u>deductible</u> does not apply	\$2 <u>copay</u> /retail prescription, <u>deductible</u> does not apply	Covers up to a 30-day supply (retail pharmacy) and	
More information about prescription drug coverage is available at www.modahealth.com/pdl	Select tier	\$20 copay/retail prescription, \$60 copay/90-day retail and mail order prescription; deductible does not apply	\$20 <u>copay</u> /retail prescription, <u>deductible</u> does not apply	90-day supply (mail order and participating retail pharmacies). One <u>copay</u> for each 30-day supply. <u>Prior authorization</u> may be required. Mail order at a Moda Health designated mail order pharmacy only.	
	Preferred tier	40% <u>coinsurance</u> , <u>deductible</u> does not apply	40% <u>coinsurance</u> , <u>deductible</u> does not apply		

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

	Carriago Vou May	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need drugs to treat your illness or condition	Non-preferred tier	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Covers up to a 30-day supply for most specialty. Prior authorization may be required.	
More information about prescription drug coverage is available at www.modahealth.com/pdl	Specialty tier	40% <u>coinsurance</u> for preferred, <u>deductible</u> does not apply 50% <u>coinsurance</u> for non-preferred	Not covered	Moda Health designated pharmacy only.  Cost sharing for anticancer medication is 35%.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	35% <u>coinsurance</u>	Not covered	Prior authorization may be required. Failure to get prior authorization results in denial.	
3 7	Physician/surgeon fees	35% <u>coinsurance</u>	Not covered	3	
	Emergency room care	35% <u>coinsurance</u>	35% <u>coinsurance</u>	None	
If you need immediate	Emergency medical transportation	35% <u>coinsurance</u>	35% <u>coinsurance</u>	Calendar year maximum of 6 trips.	
medical attention	<u>Urgent care</u>	\$20 <u>copay</u> /office visit and \$10 <u>copay</u> /virtual care visit; <u>deductible</u> does not apply	Not covered	No charge for virtual care visit with CirrusMD.	
If you have a hospital	Facility fee (e.g., hospital room)	35% <u>coinsurance</u>	Not covered	Prior authorization is required for many services. Failure to get prior authorization	
stay	Physician/surgeon fees	35% <u>coinsurance</u>	Not covered	results in denial.	
If you need mental health, behavioral health, or substance	Outpatient services	\$20 copay/office visit and \$10 copay/virtual care visit; deductible does not apply. 35% coinsurance for other outpatient services.	Not covered	No charge for virtual care visit with CirrusMD.  Prior authorization is required for some outpatient behavioral health services. Failure to obtain prior authorization results in denial.	
abuse services	Inpatient services	35% <u>coinsurance</u>	Not covered	Prior authorization is required. Failure to obtain prior authorization results in denial.	

 $<sup>^{\</sup>star} \ \text{For more information about limitations and exceptions, see the } \underline{\text{plan}} \ \text{or policy document at } \underline{\text{www.modahealth.com}}.$ 

Common Medical	mmon Medical Services You May What You Will Pay		Limitations, Exceptions, & Other Important		
Event Need Need		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Office visits	35% <u>coinsurance</u>	Not covered	Cost sharing does not apply for preventive services.	
If you are pregnant	Childbirth/delivery professional services	35% <u>coinsurance</u>	Not covered	Depending on the type of services, a <u>copay</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care	
program	Childbirth/delivery facility services	35% <u>coinsurance</u>	Not covered	may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Home health care	35% <u>coinsurance</u>	Not covered	None.	
	Rehabilitation services	\$40 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 35% <u>coinsurance</u> for inpatient	Not covered	Calendar year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation and habilitation.  May be eligible for 60 days for head or spinal cord	
If you need help recovering or	<u>Habilitation services</u>	\$40 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 35% <u>coinsurance</u> for inpatient	Not covered	injury or 60 sessions for treatment of neurologic conditions. Limits apply separately to rehabilitative and habilitative services. Prior authorization may be required. Failure to get prior authorization results in denial.	
have other special health needs	Skilled nursing care	35% <u>coinsurance</u>	Not covered	Calendar year maximum of 60 visits	
neann needs	Durable medical equipment	35% <u>coinsurance</u> ; 67% <u>coinsurance</u> for wigs	Not covered	Includes supplies and prosthetics. Frequency limits apply to some DME. Wigs are covered once per year for hair loss resulting from chemotherapy or radiation therapy. Prior authorization may be required. Failure to obtain prior authorization results in denial.	
	Hospice services	35% <u>coinsurance</u>	Not covered	Hospice coverage includes respite care limits of 5 consecutive days and a lifetime maximum of 30 days.	
If your child	Children's eye exam	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	Not covered	Limited to one eye exam per calendar year for children under age 19. Additional in-network preventive eye screening for children age 3-5 at no cost sharing.	
needs dental or eye care	Children's glasses	35% <u>coinsurance</u>	Not covered	Coverage limited to one pair of glasses per calendar year for children under age 19.	
	Children's dental check-up	Not covered	Not covered	None.	

 $<sup>^{\</sup>star} \ \text{For more information about limitations and exceptions, see the } \underline{\text{plan}} \ \text{or policy document at } \underline{\text{www.modahealth.com}}.$ 

#### **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.)

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment

- Long-term care
- Naturopathic substances
- Non-emergency care when traveling outside the U.S.

- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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

Abortion

• Chiropractic care

Hearing aids

Acupuncture

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 <a href="http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa,">http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa,</a> Oregon Division of Financial Regulation at 1-888-877-4894 or <a href="www.dfr.oregon.gov">www.dfr.oregon.gov</a>, and <a href="Oregon health insurance marketplace or SHOP">Oregon health insurance marketplace or SHOP</a> at <a href="www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="Health Insurance">Health Insurance</a> Marketplace. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

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 on how 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 1-888-217-2363. 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 <u>appeal</u>. 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 <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

## Does this plan meet the Minimum Value Standards? Not Applicable.

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.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</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 <u>plan</u> might cover costs for a sample medical situation, see the next section.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

## **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>	\$100
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	35%
Other coinsurance	35%

### 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		
In this example, Peg would pay:			
Cost Sharing			
<u>Deductibles</u>	\$100		
<u>Copayments</u>	\$0		
<u>Coinsurance</u>	\$650		
What isn't covered			
Limits or exclusions	\$50		
The total Peg would pay is	\$800		

# 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>	\$100
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	35%
Other <u>coinsurance</u>	35%

### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u> *	\$100	
Copayments	\$100	
Coinsurance	\$500	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$720	

## Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$100
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	35%
Other coinsurance	35%

### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u> *	\$100	
Copayments	\$10	
Coinsurance	\$600	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$710	

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

# 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. Goi 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 222-605-877 (الهاتف النصي: 711)

بولتے ہیں تو ل انی (URDU) توجب دیں: اگر آپ اردو اعسانت آپ کے لیے بلا معساوضہ دستیاب ہے۔ پر کال کریں (TTY: 711) 2877-605-1-877

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 (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: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວ ຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍ 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)

ត្រូវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រូវ ការសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ៍ គឺមានផ្ដល់ជូនលោកអ្នក។ 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)



