

Moda Health Plan, Inc.: Moda Health Beacon Be Steady

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2016 – 12/31/2016

Coverage for: Individual + Family | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.modahealth.com or by calling 1-888-217-2363. Your policy at www.modahealth.com/members/handbooks.shtml

| Important Questions | Answers | Why this Matters: |
|--|---|---|
| What is the overall <u>deductible</u>? | In-network providers: \$3,000 per person / \$6,000 per family Out-of-network providers: \$6,000 per person / \$12,000 per family. Doesn't apply to most in-network physician office visits, urgent care visit, outpatient rehabilitation, alternative care or pediatric vision exam; preventive care; prescription drugs; breastfeeding support. Copayments don't count toward the <u>deductible</u> . | You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> . |
| Are there other <u>deductibles</u> for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| Is there an <u>out-of-pocket limit</u> on my expenses? | Yes. In-network providers \$6,500 per person / \$13,000 per family. Out-of-network providers \$13,000 per person / \$26,000 per family. | The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| What is not included in the <u>out-of-pocket limit</u>? | Premiums, balance-billed charges, penalties for failure to obtain prior authorization and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Is there an overall annual limit on what the plan pays? | No. | The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits. |
| Does this plan use a <u>network</u> of <u>providers</u>? | Yes. See www.modahealth.com or call 1-888-217-2363 for a list of participating providers. | If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> . |
| Do I need a referral to see a <u>specialist</u>? | No. | You can see the <u>specialist</u> you choose without permission from this plan. |
| Are there services this plan doesn't cover? | Yes. | Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <u>excluded services</u> . |

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

| Common Medical Event | Services You May Need | Your Cost If You Use an In-network Provider | Your Cost If You Use an Out-of-network Provider | Limitations & Exceptions |
|---|--|---|--|--|
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | 25% coinsurance | 50% coinsurance | In-network deductible waived |
| | Specialist visit | 25% coinsurance | 50% coinsurance | In-network deductible waived. Includes office visits by alternative care providers. |
| | Other practitioner office visit | 25% coinsurance | 50% coinsurance | \$1,000 calendar year maximum for chiropractic, acupuncture and naturopathic care. In-network deductible waived. Not applicable to office visits by other practitioners. |
| | Preventive care / screening / immunization | No charge for most services. 25% coinsurance or 30% coinsurance for remaining services. | Not covered for most services. 50% coinsurance for some services | Only select services are covered out-of-network. Each type of service may be subject to limitations. In-network deductible waived for most services. A list of preventive health care benefits not subject to cost sharing can be viewed at http://www.healthcare.gov/what-are-my-preventive-care-benefits/ |
| If you have a test | Diagnostic test (x-ray, blood work) | 30% coinsurance | 50% coinsurance | Include other tests such as EKG, allergy testing and sleep study. |
| | Imaging (CT/PET scans, MRIs) | 30% coinsurance | 50% coinsurance | Prior authorization is required for many services. Failure to obtain prior authorization results in denial. |

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|--|--|---|---|---|
| If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at https://www.modahealth.com/pdl | Value drugs | \$2 copay retail, \$6 copay mail-order | \$2 copay retail | Covers up to a 30-day supply (retail prescriptions); 90 day supply (mail-order prescription). Prior authorization may be required. Mail order at exclusive mail order pharmacy only. <u>Deductible</u> waived. |
| | Select tier drugs | \$20 copay retail, \$60 copay mail-order | \$20 copay retail | |
| | Preferred drugs | 40% coinsurance | 40% coinsurance | |
| | Non-preferred drugs | 50% coinsurance | 50% coinsurance | Covers up to a 30-day supply specialty. Prior authorization may be required. Exclusive pharmacy only. Specialty medications may include specialty tier and other tier medications that are often used to treat complex chronic health conditions. Anticancer medication is covered at the standard coinsurance rate for in-network and out-of-network providers. |
| | Specialty drugs | 50% coinsurance | Not covered | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 30% coinsurance | 50% coinsurance | Prior authorization required to avoid a penalty of 50% up to a maximum deduction of \$2,500. |
| | Physician/surgeon fees | 30% coinsurance | 50% coinsurance | |
| If you need immediate medical attention | Emergency room services | 30% coinsurance | 30% coinsurance | In-network <u>deductible</u> and <u>out-of-pocket</u> maximum applies to mental health and substance abuse services. |
| | Emergency medical transportation | 30% coinsurance | 30% coinsurance | —————none————— |
| | Urgent care | 25% coinsurance | 50% coinsurance. | In-network <u>deductible</u> waived |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 30% coinsurance | 50% coinsurance | Prior authorization required to avoid a penalty of 50% up to a maximum deduction of \$2,500. |
| | Physician/surgeon fee | 30% coinsurance | 50% coinsurance | |

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|---|--|---|---|---|
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | 25% coinsurance | 50% coinsurance | For other in-network outpatient services: 30% coinsurance. In-network deductible waived |
| | Mental/Behavioral health inpatient services | 30% coinsurance | 50% coinsurance | Prior authorization is required for inpatient and residential services to avoid a penalty of 50% up to a maximum deduction of \$2,500. |
| | Substance use disorder outpatient services | 25% coinsurance | 50% coinsurance | For other in-network outpatient services: 30% coinsurance. In-network deductible waived |
| | Substance use disorder inpatient services | 30% coinsurance | 50% coinsurance | Prior authorization is required for inpatient and residential services to avoid a penalty of 50% up to a maximum deduction of \$2,500. |
| If you are pregnant | Prenatal and postnatal care | 30% coinsurance | 50% coinsurance | Includes voluntary abortion services rendered by a licensed and certified professional provider. Deductible waived for routine nursery care and breastfeeding support. |
| | Delivery and all inpatient services | 30% coinsurance | 50% coinsurance | |
| If you need help recovering or have other special health needs | Home health care | 30% coinsurance | 50% coinsurance | Calendar year maximum of 140 visits. Prior authorization required to avoid a penalty of 50% up to a maximum deduction of \$2,500. |
| | Rehabilitation services | 25% coinsurance for outpatient, 30% coinsurance for inpatient | 50% coinsurance | Calendar year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation and habilitation. In-network deductible waived for outpatient services. |
| | Habilitation services | 25% coinsurance for outpatient, 30% coinsurance for inpatient | 50% coinsurance | |
| | Skilled nursing care | 30% coinsurance | 50% coinsurance | Calendar year maximum of 60 days. |

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| Common Medical Event | Services You May Need | Your Cost If You Use an In-network Provider | Your Cost If You Use an Out-of-network Provider | Limitations & Exceptions |
|--|---------------------------|---|---|---|
| If you need help recovering or have other special health needs | Durable medical equipment | 30% coinsurance | 50% coinsurance | Include items such as supplies and prosthetics. Wheelchairs subject to frequency limits. Prior authorization may be required. Failure to obtain prior authorization results in a penalty of 50% up to a maximum deduction of \$2,500. |
| | Hospice service | 30% coinsurance | 50% coinsurance | Hospice coverage including respite care limits of 5 consecutive days and a lifetime maximum of 30 days. |
| If your child needs dental or eye care | Eye exam | 25% coinsurance | 50% coinsurance | In-network deductible waived. Preventive eye exam limited to in-network for children age 3-5 at no cost sharing. Eye exams are not covered for other ages. |
| | Glasses | 30% coinsurance | 50% coinsurance | Covers one pair of glasses per calendar year, under age 19. |
| | Dental check-up | Not covered | Not covered | —————none————— |

Excluded Services & Other Covered Services:

| Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .) | | |
|--|--|--|
| <ul style="list-style-type: none"> Bariatric surgery Cosmetic surgery, except as required for certain situations Dental care (Adult) except for accident-related injuries | <ul style="list-style-type: none"> Infertility treatment Long-term care Non-emergency care when traveling outside the U.S. Out-of-network preventive care, with exceptions for some services | <ul style="list-style-type: none"> Private-duty nursing Routine eye care (Adult) Routine foot care, with the exception for diabetes Weight loss programs |
| Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.) | | |
| <ul style="list-style-type: none"> Acupuncture | <ul style="list-style-type: none"> Chiropractic care | <ul style="list-style-type: none"> Hearing aids |

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Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your premium.

There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1 888-217-2363. You may also contact your state insurance department at By calling (503) 947-7984 or the toll free message line at (888) 877-4894; By writing to the Oregon Insurance Division, Consumer Protection Unit, 350 Winter Street NE, Salem, OR 97301-3883; Through the Internet at <http://www.oregon.gov/DCBS/insurance/gethelp/Pages/fileacomplaint.aspx>; or By e-mail at: cp.ins@state.or.us.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the insurer 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 www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the Oregon Insurance Division at 1-888-877-4894 or www.cbs.state.or.us/external/ins/consumer/html. A list of states with Consumer Assistance Programs is available at www.dol.gov/ebsa/healthreform and <http://cciio.cms.gov/prgrams/consumer/capgrants/index.html>.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

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, kwijigo holne' 888-873-1395

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** \$7,540
- **Plan pays** \$3,020
- **Patient pays** \$4,520

Sample care costs:

| | |
|----------------------------|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory tests | \$500 |
| Prescriptions | \$200 |
| Radiology | \$200 |
| Vaccines, other preventive | \$40 |
| Total | \$7,540 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$3,000 |
| Copays | \$20 |
| Coinsurance | \$1,300 |
| Limits or exclusions | \$200 |
| Total | \$4,520 |

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$5,400
- **Plan pays** \$2,950
- **Patient pays** \$2,450

Sample care costs:

| | |
|--------------------------------|----------------|
| Prescriptions | \$2,900 |
| Medical Equipment and Supplies | \$1,300 |
| Office Visits and Procedures | \$700 |
| Education | \$300 |
| Laboratory tests | \$100 |
| Vaccines, other preventive | \$100 |
| Total | \$5,400 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$1,270 |
| Copays | \$800 |
| Coinsurance | \$300 |
| Limits or exclusions | \$80 |
| Total | \$2,450 |

Questions and answers about the Coverage

Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.