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 1-888-217-2363. 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 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<br><u>deductible</u> ?                                | \$0 at Indian Health Care Provider (IHCP) or with IHCP<br>referral at non-IHCP. For non-IHCP network providers<br>\$8,700 individual / \$17,400 family. <u>Out-of-network</u><br>providers are not covered without IHCP referral.  | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u><br>amount before this <u>plan</u> begins to pay. If you have other family members on the<br><u>plan</u> , each family member must meet their own individual <u>deductible</u> until the<br>total amount of <u>deductible</u> expenses paid by all family members meets the<br>overall family <u>deductible</u> .  |
| Are there services covered<br>before you meet your<br><u>deductible</u> ? | Yes. Services received at an IHCP or with an IHCP<br>referral are covered at no charge. In-network preventive<br>care, primary care, specialist, urgent care, virtual visits,<br>office visits for outpatient mental health and chemical<br>dependency, outpatient rehabilitation services and<br>habilitation services, children's eye exams, as well as in<br>and out of network value and select tiers prescription<br>medications are covered before you meet your deductible. | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .  |
| Are there other <u>deductibles</u> for specific services?                 | None.  | You don't have to meet <u>deductibles</u> for specific services.   |
| What is the <u>out-of-pocket</u><br>limit for this <u>plan</u> ?          | For <u>network providers</u> \$8,700 individual / \$17,400 family.<br><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.<br>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<br>out-of-pocket limit?                       | Premiums, balance-billing 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<br>a <u>network provider</u> ?               | Yes. See <u>www.modahealth.com</u> or call 1-888-217-2363 for a list of <u>network providers</u> .   | 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</u> <u>provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |

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

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

|   | What You Will Pay  |  |  |  |  |
|---|--|--|--|--|--|
| Common Medical<br>Event   | Services You<br>May Need                                     | Indian Health<br>Care Provider<br>(IHCP) (You will<br>pay the least) | Non-IHCP In-Network Provider<br>(You will pay more)  | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information  |
|   | Primary care<br>visit to treat an<br>injury or illness       | No charge  | \$85 <u>copay</u> /office visit; \$10<br><u>copay</u> /virtual care visit;<br>No charge/CirrusMD virtual visit<br><u>deductible</u> does not apply   | Not covered  | <u>Cost sharing</u> waived at non-IHCP with IHCP<br>referral. If an <u>out-of-network provider</u> charges<br>more than the <u>allowed amount</u> , you may have to<br>pay the difference ( <u>balance billing</u> ).  |
| If you visit a health<br>care <u>provider's</u><br>office or clinic | <u>Specialist</u> visit                                      | No charge  | <ul> <li>\$120 <u>copay</u>/office visit,</li> <li>\$10 <u>copay</u>/virtual care visit;</li> <li>\$85 <u>copay</u>/acupuncture and spinal manipulation visits;</li> <li>\$45 <u>copay</u>/hearing exam visit;</li> <li>No charge/CirrusMD virtual visit <u>deductible</u> does not apply</li> </ul> | Not covered  | Office visits by naturopaths, acupuncturists and chiropractors are specialist visits. Naturopathic substances are not covered. Calendar year maximum of 12 visits for acupuncture and 20 visits for spinal manipulation. Prior authorization is required for some spinal manipulation. Failure to get prior authorization results in denial. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing). |
|   | <u>Preventive</u><br><u>care/screening</u> /<br>Immunization | No charge  | No charge for most services.<br>\$85 <u>copay</u> /visit, <u>deductible</u> does<br>not apply or 0% <u>coinsurance</u> for<br>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 test  | <u>Diagnostic test</u><br>(x-ray, blood<br>work)             | No charge  | 0% <u>coinsurance</u>  | Not covered  | Includes other tests such as EKG, allergy testing<br>and sleep study. <u>Cost sharing</u> waived at non-<br>IHCP with IHCP <u>referral</u> . If an <u>out-of-network</u><br><u>provider</u> charges more than the <u>allowed amount</u> ,<br>you may have to pay the difference ( <u>balance</u><br><u>billing</u> ).  |

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

|  |                                 |  | What You Will Pay  |   |   |
|--|---------------------------------|--|--|---|---|
| Common Medical<br>Event  | Services You May<br>Need        | Indian Health<br>Care Provider<br>(IHCP) (You will<br>pay the least) | Non-IHCP In-Network<br>Provider<br>(You will pay more)   | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most)                | Limitations, Exceptions, & Other Important<br>Information   |
| If you have a test   | Imaging (CT/PET<br>scans, MRIs) | No charge  | 0% <u>coinsurance</u>  | Not covered   | Prior authorization is required for many<br>services. Failure to get prior authorization<br>results in denial. Cost sharing waived at non-<br>IHCP with IHCP referral. If an <u>out-of-network</u><br>provider charges more than the <u>allowed</u><br><u>amount</u> , you may have to pay the difference<br>(balance billing). |
|  | Value tier                      | No charge  | \$2 <u>copay</u> /retail prescription,<br>\$6 <u>copay</u> / 90-day retail and<br>mail order prescription;<br><u>deductible</u> does not apply   | \$2 <u>copay</u> /retail<br>prescription,<br><u>deductible</u> does not<br>apply  | Covers up to a 30-day supply (retail pharmacy) and 90-day supply (mail order and participating retail pharmacies). One <u>copay</u> for each 30-day supply. <u>Prior</u>  |
| If you need drugs to   | Select tier                     | No charge  | \$25 <u>copay</u> /retail prescription,<br>\$75 <u>copay</u> / 90-day retail and<br>mail order prescription;<br><u>deductible</u> does not apply | \$25 <u>copay</u> /retail<br>prescription,<br><u>deductible</u> does not<br>apply | authorization may be required. Mail order at a Moda Health designated mail order pharmacy only.   |
| treat your illness or<br>condition   | Preferred tier                  | No charge  | 0% coinsurance   | 0% coinsurance  | \$75 maximum cost share 30-day supply and<br>\$225 maximum cost share 90-day supply for   |
| More information<br>about <u>prescription</u><br><u>drug coverage</u> is<br>available at<br><u>www.modahealth.com/</u><br><u>pdl</u> | Non-preferred tier              | No charge  | 0% <u>coinsurance</u>  | 0% coinsurance  | insulin; <u>deductible</u> does not apply.<br>Covers up to a 30-day supply for most   |
|  |                                 |  | 0% coinsurance   |   | specialty. <u>Prior authorization</u> may be required. Moda Health designated pharmacy only.  |
|  | Specialty tier                  | No charge  |  | Not covered   | Cost sharing for anticancer medication is 0%.   |
|  |                                 |  |  |   | <u>Cost sharing</u> waived at non-IHCP with IHCP<br><u>referral</u> . If an <u>out-of-network provider</u> charges<br>more than the <u>allowed amount</u> , you may<br>have to pay the difference ( <u>balance billing</u> ).   |

|  |  |  | What You Will Pay   |  |   |
|--|--|--|---|--|---|
| Common Medical<br>Event  | Services You<br>May Need                             | Indian Health<br>Care Provider<br>(IHCP) (You will<br>pay the least) | Non-IHCP In-Network<br>Provider<br>(You will pay more)  | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information   |
| If you have<br>outpatient  | Facility fee (e.g.,<br>ambulatory<br>surgery center) | No charge  | 0% coinsurance  | Not covered  | Prior authorization may be required. Failure to get prior authorization results in denial. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-  |
| surgery  | Physician /<br>surgeon fees                          | No charge  | 0% coinsurance  | Not covered  | network provider charges more than the <u>allowed</u><br><u>amount</u> , you may have to pay the difference<br>( <u>balance billing</u> ).  |
|  | Emergency room<br>care                               | No charge  | 0% coinsurance  | 0% coinsurance   | <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .<br>If an <u>out-of-network provider</u> charges more than the<br><u>allowed amount</u> , you may have to pay the difference<br>( <u>balance billing</u> ).   |
| If you need<br>immediate<br>medical attention  | Emergency<br>medical<br>transportation               | No charge  | 0% <u>coinsurance</u>   | 0% <u>coinsurance</u>  | <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .<br>If an <u>out-of-network provider</u> charges more than the<br><u>allowed amount</u> , you may have to pay the difference<br>( <u>balance billing</u> ).   |
|  | Urgent care  | No charge  | \$120 <u>copay</u> /office visit;<br>\$10 <u>copay</u> /virtual care<br>visit; No charge/CirrusMD<br>virtual visit; <u>deductible</u><br>does not apply   | Not covered  | Cost sharing waived at non-IHCP with IHCP referral.<br>If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).  |
| lf you have a<br>hospital stay   | Facility fee (e.g.,<br>hospital room)                | No charge  | 0% coinsurance  | Not covered  | Prior authorization is required for many services.<br>Failure to get <u>prior authorization</u> results in denial.<br><u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |
|  | Physician /<br>surgeon fees                          | No charge  | 0% coinsurance  | Not covered  | If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).   |
| If you need<br>mental health,<br>behavioral<br>health, or<br>substance abuse<br>services | Outpatient services                                  | No charge  | \$85 <u>copay</u> /office visit; \$10<br><u>copay</u> /virtual care visit; No<br>charge/CirrusMD virtual<br>visit; <u>deductible</u> does not<br>apply. 0% <u>coinsurance</u> for<br>other outpatient services. | Not covered  | Prior authorization is required for some outpatient<br>behavioral health services. Failure to obtain <u>prior</u><br><u>authorization</u> results in denial. <u>Cost sharing</u> waived<br>at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network</u><br><u>provider</u> charges more than the <u>allowed amount</u> , you<br>may have to pay the difference ( <u>balance billing</u> ). |

|   | What You Will Pay                               |  |  |  |  |
|---|---|--|--|--|--|
| Common Medical<br>Event   | Services You May<br>Need                        | Indian Health<br>Care Provider<br>(IHCP) (You will<br>pay the least) | Non-IHCP In-Network<br>Provider<br>(You will pay more)   | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information  |
| If you need<br>mental health,<br>behavioral health,<br>or substance<br>abuse services | Inpatient services                              | No charge  | 0% coinsurance   | Not covered  | Prior authorization is required. Failure to obtain prior<br>authorization results in denial. Cost sharing waived<br>at non-IHCP with IHCP referral. If an out-of-network<br>provider charges more than the allowed amount, you<br>may have to pay the difference (balance billing).  |
|   | Office visits                                   | No charge  | 0% coinsurance   | Not covered  | <u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> .<br>Depending on the type of services, a <u>copay</u> ,  |
| lf you are<br>pregnant  | Childbirth/delivery<br>professional<br>services | No charge  | 0% coinsurance   | Not covered  | <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care<br>may include tests and services described elsewhere<br>in the SBC (i.e., ultrasound). <u>Cost sharing</u> waived at<br>non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network</u><br><u>provider</u> charges more than the <u>allowed amount</u> , you<br>may have to pay the difference ( <u>balance billing</u> ). |
|   | Childbirth/delivery<br>facility services        | No charge  | 0% coinsurance   | Not covered  |  |
|   | Home health care                                | No charge  | 0% coinsurance   | Not covered  | <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .<br>If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).  |
| If you need help<br>recovering or<br>have other special<br>health needs               | <u>Rehabilitation</u><br>services               | No charge  | \$120 <u>copay</u> /outpatient<br>visit, <u>deductible</u> does not<br>apply. 0% <u>coinsurance</u><br>for inpatient | Not covered  | Calendar year maximum of 30 sessions for<br>outpatient rehabilitation and habilitation; and up to<br>60 rehabilitation sessions to treat neurologic<br>conditions. Calendar year maximum of 30 days for  |
|   | <u>Habilitation</u><br>services                 | No charge  | \$120 <u>copay</u> /outpatient<br>visit, <u>deductible</u> does not<br>apply. 0% <u>coinsurance</u><br>for inpatient | Not covered  | inpatient rehabilitation and habilitation or 60 days<br>rehabilitation for head or spinal cord injury. Limits<br>apply separately to rehabilitative and habilitative<br>services. <u>Prior authorization</u> may be required.<br>Failure to get <u>prior authorization</u> results in denial.  |

|   |                                       | What You Will Pay   |  |   |   |
|---|---------------------------------------|---|--|---|---|
| Common<br>Medical Event   | Services You<br>May Need              | Indian Health Care<br>Provider (IHCP) (You<br>will pay the least) | Non-IHCP In-<br>Network Provider<br>(You will pay more)          | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the most) | Limitations, Exceptions, & Other Important<br>Information   |
| If you need<br>help<br>recovering or<br>have other<br>special health<br>needs | <u>Skilled nursing</u><br><u>care</u> | No charge   | 0% <u>coinsurance</u>  | Not covered   | Calendar year maximum of 60 days. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference ( <u>balance billing</u> ).   |
|   | <u>Durable medical</u><br>equipment   | No charge   | 0% <u>coinsurance</u>  | Not covered   | Includes supplies and prosthetics. Frequency limits<br>apply to some DME. Wigs are covered once per year<br>for hair loss resulting from chemotherapy or radiation<br>therapy. <u>Prior authorization</u> may be required. Failure<br>to obtain <u>prior authorization</u> results in denial. <u>Cost</u><br><u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an<br><u>out-of-network provider</u> charges more than the<br><u>allowed amount</u> , you may have to pay the difference<br>( <u>balance billing</u> ). |
|   | Hospice services                      | No charge   | 0% <u>coinsurance</u>  | Not covered   | Hospice coverage includes respite care limits of 5 consecutive days and a lifetime maximum of 30 days. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).   |
|   | Children's eye<br>exam                | No charge   | \$85 <u>copay</u> /visit;<br><u>deductible</u> does not<br>apply | Not covered   | Limited to one eye exam per calendar year for<br>children under age 19. Additional in-network<br>preventive eye screening for children age 3-5 at no<br><u>cost sharing</u> . <u>Cost sharing</u> waived at non-IHCP with<br>IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges<br>more than the <u>allowed amount</u> , you may have to pay<br>the difference ( <u>balance billing</u> ).   |
|   | Children's<br>glasses                 | No charge   | 0% <u>coinsurance</u>  | Not covered   | Coverage limited to one pair of glasses per calendar year for children under age 19. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network</u> <u>provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference ( <u>balance billing</u> ).  |
|   | Children's dental<br>check-up         | Not covered   | Not covered  | Not covered   | None  |

| vices Your <u>Plan</u> Generally Does NOT | Cover (Check your policy or <u>plan</u> document for more inforr | nation and a list of any other <u>excluded services</u> |
|---|--|---|
| Bariatric surgery                         | Long-term care   | Private-duty nursing                                    |
| Cosmetic surgery                          | Naturopathic substances  | Routine eye care (Adult)                                |
| Dental care (Adult)                       | <ul> <li>Non-emergency care when traveling</li> </ul>            | Routine foot care                                       |
| <ul> <li>Infertility treatment</li> </ul> | outside the U.S.   | <ul> <li>Weight loss programs</li> </ul>                |

| • | 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="http://www.dfr.oregon.gov">www.dfr.oregon.gov</a>, and <a href="http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa">Oregon Division of Financial Regulation at 1-888-877-4894</a> or <a href="http://www.dfr.oregon.gov">www.dfr.oregon.gov</a>, and <a href="http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa">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="http://www.HealthCare.gov">Health Insurance Marketplace</a>. For more information about the <a href="http://www.HealthCare.gov">Marketplace</a>, visit <a href="http://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 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? Not Applicable.

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

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 888-786-7461.

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

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

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

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

\* 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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 plan's overall deductible          | \$8,700 |
|--|---------|
| Specialist copayment                   | \$120   |
| Hospital (facility) <u>coinsurance</u> | 0%      |
| Other coinsurance                      | 0%      |

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                    |          |
| Deductibles                     | \$0      |
| Copayments                      | \$0      |
| <u>Coinsurance</u>              | \$0      |
| What isn't covered              |          |
| Limits or exclusions            | \$50     |
| The total Peg would pay is      | \$50     |

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

| <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u> <u>copayment</u></li> </ul> | \$8,700<br>\$120 |
|---|------------------|
| Hospital (facility) coinsurance   | 0%               |
| Other <u>coinsurance</u>  | 0%               |

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)

#### In this example, Joe would pay:

| Cost Sharing               |      |
|----------------------------|------|
| Deductibles*               | \$0  |
| Copayments                 | \$0  |
| Coinsurance                | \$0  |
| What isn't covered         |      |
| Limits or exclusions       | \$20 |
| The total Joe would pay is | \$20 |

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

| The <u>plan's</u> overall <u>deductible</u> | \$8,700 |
|---|---------|
| Specialist copayment                        | \$120   |
| Hospital (facility) <u>coinsurance</u>      | 0%      |
| Other <u>coinsurance</u>                    | 0%      |

#### 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:

| \$0 |
|-----|
| \$0 |
| \$0 |
|     |
| \$0 |
| \$0 |
|     |

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

The plan 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.

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





Delta Dental of Oregon & Alaska

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

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

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

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

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

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

بولتے ہیں تو لن نی (URDU) توجب دیں: اگر آپ اردو اعسانت آپ کے لیے بلا معساوت دستیاب ہے۔ پر کال کریں (TTY: 711) 1-877-605-3229

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

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

> توجه: در صورتی که به فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما موجود است. با 2229-605-7871 (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)

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

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

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

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

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

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



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