



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 at [www.modahealth.com](http://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](http://www.healthcare.gov/sbc-glossary) or call 1-888-217-2363 to request a copy.

| Important Questions  | Answers  | Why This Matters:  |
|--|--|--|
| <p><b>What is the overall <a href="#">deductible</a>?</b></p>                                | <p>\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP. For non-IHCP <a href="#">network providers</a>:</p> <p>Tier 1: \$6,500 individual / \$13,000 family.<br/>                     Tier 2: \$6,500 individual / \$13,000 family.<br/>                     Tier 3: \$19,500 individual / \$39,000 family.</p>  | <p>Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a>, each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a>.</p>  |
| <p><b>Are there services covered before you meet your <a href="#">deductible</a>?</b></p>    | <p>Yes. For Tier 1: primary care visits, office visits, outpatient rehabilitation and habilitation, outpatient mental health and chemical dependency services, outpatient breastfeeding supplies, support and counseling, virtual care visits, acupuncture, massage therapy and spinal manipulation are covered before you meet your <a href="#">deductible</a>.</p> <p>For Tier 1 and Tier 2: pediatric preventive and diagnostic dental care, and most <a href="#">preventive care</a>, are covered before you meet your <a href="#">deductible</a>.</p> <p>For all Tiers: hearing services, vision services, and value drugs are covered before you meet your <a href="#">deductible</a>.</p> | <p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p> |
| <p><b>Are there other <a href="#">deductibles</a> for specific services?</b></p>             | <p>\$0 at IHCP or with IHCP referral at non-IHCP.</p>  | <p>You don't have to meet <a href="#">deductibles</a> for specific services.</p>   |
| <p><b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b></p> | <p>Tier 1: \$7,350 individual / \$14,700 family.<br/>                     Tier 2: \$7,900 individual / \$15,800 family.<br/>                     Tier 3: \$23,700 individual / \$47,400 family.</p>  | <p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a>, they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.</p>  |
| <p><b>What is not included in the <a href="#">out-of-pocket limit</a>?</b></p>               | <p><a href="#">Premiums</a>, <a href="#">balance-billing</a> charges, penalties for failure to obtain pre-authorization for services and health care this <a href="#">plan</a> doesn't cover.</p>  | <p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>  |

| Important Questions  | Answers  | Why This Matters:   |
|--|--|---|
| Will you pay less if you use a <a href="#">network provider</a> ?            | Yes. See <a href="http://www.modahealth.com">www.modahealth.com</a> or call 1-888-217-2363 for a list of <a href="#">network providers</a> . | This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ? | No.  | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .  |



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event   | Services You May Need  | What You Will Pay   |  |   |  | Limitations, Exceptions, & Other Important Information   |
|--|--|---|--|---|--|--|
|  |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Tier 1 Provider   | Non-IHCP Tier 2 Provider  | Non-IHCP Tier 3 Provider (You will pay the most)   |  |
| If you visit a health care <a href="#">provider's office or clinic</a> | Primary care visit to treat an injury or illness                           | No Charge   | \$30 <a href="#">copay</a> /visit, no <a href="#">deductible</a><br>\$20 <a href="#">copay</a> /visit, no <a href="#">deductible</a> for virtual care visits   | 40% <a href="#">coinsurance</a>   | 60% <a href="#">coinsurance</a>  | <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). Includes office visits by naturopaths.   |
|  | <a href="#">Specialist</a> visit   | No Charge   | 30% <a href="#">coinsurance</a> , no <a href="#">deductible</a> for acupuncture, massage and spinal manipulation<br>\$20 <a href="#">copay</a> /visit, no <a href="#">deductible</a> for virtual care visits<br>\$60 <a href="#">copay</a> /visit, no <a href="#">deductible</a> for other services. | 50% <a href="#">coinsurance</a> for acupuncture, massage and spinal manipulation<br>40% <a href="#">coinsurance</a> for other services                  | 60% <a href="#">coinsurance</a>  | <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). Includes office visits by acupuncturists and chiropractors. Hearing services covered at 20% <a href="#">coinsurance</a> , no <a href="#">deductible</a> . Spinal manipulation, massage and acupuncture are each limited to 24 visits per year. <a href="#">Prior authorization</a> may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500. |
|  | <a href="#">Preventive care</a> / <a href="#">screening</a> / immunization | No Charge   | No charge for most services. \$30 <a href="#">copay</a> /visit, no <a href="#">deductible</a> or 30% <a href="#">coinsurance</a> for remaining services  | No charge for most services. 40% <a href="#">coinsurance</a> , no <a href="#">deductible</a> or 40% <a href="#">coinsurance</a> for remaining services. | 50% <a href="#">coinsurance</a> for most services. 60% <a href="#">coinsurance</a> for remaining services. | You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.   |

| Common Medical Event   | Services You May Need                               | What You Will Pay   |  |  |   | Limitations, Exceptions, & Other Important Information   |
|--|---|---|--|--|---|--|
|  |   | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Tier 1 Provider   | Non-IHCP Tier 2 Provider   | Non- IHCP Tier 3 Provider (You will pay the most)                       |  |
| If you have a test   | <a href="#">Diagnostic test</a> (x-ray, blood work) | No Charge   | 30% <a href="#">coinsurance</a>  | 50% <a href="#">coinsurance</a>  | 60% <a href="#">coinsurance</a>   | <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). Includes other tests such as EKG, allergy testing and sleep study.   |
|  | Imaging (CT/PET scans, MRIs)                        | No Charge   | 30% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>  | 60% <a href="#">coinsurance</a>   | <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). <a href="#">Prior authorization</a> may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500.  |
| If you need drugs to treat your illness or condition<br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.modahealth.com/pdl">www.modahealth.com/pdl</a> | Value tier  | No Charge   | \$2 <a href="#">copay</a> / prescription, no <a href="#">deductible</a>  | \$2 <a href="#">copay</a> / prescription, no <a href="#">deductible</a>  | \$2 <a href="#">copay</a> / prescription, no <a href="#">deductible</a> | <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). Covers up to a 90-day supply for retail and mail order prescriptions. One copay for each 30-day supply. <a href="#">Prior authorization</a> may be required. |
|  | Select tier   | No Charge   | 30% <a href="#">coinsurance</a>  | 30% <a href="#">coinsurance</a>  | 30% <a href="#">coinsurance</a>   |  |
|  | Preferred tier                                      | No Charge   | 30% <a href="#">coinsurance</a>  | 30% <a href="#">coinsurance</a>  | 30% <a href="#">coinsurance</a>   |  |
|  | Non-Preferred tier                                  | No Charge   | 45% <a href="#">coinsurance</a>  | 45% <a href="#">coinsurance</a>  | 45% <a href="#">coinsurance</a>   | Covers up to a 30-day supply specialty. <a href="#">Prior authorization</a> may be required.<br><br>Anticancer medication is covered at the standard coinsurance rate for Tier 1, Tier 2, and Tier 3 network providers   |
|  | Specialty tier                                      | No Charge   | 35% <a href="#">coinsurance</a> for Preferred Specialty.<br>45% <a href="#">coinsurance</a> for Non-Preferred Specialty. | 35% <a href="#">coinsurance</a> for Preferred Specialty.<br>45% <a href="#">coinsurance</a> for Non-Preferred Specialty. | Not covered   |  |
| If you have outpatient surgery   | Facility fee (e.g., ambulatory surgery center)      | No Charge   | 30% <a href="#">coinsurance</a>  | 50% <a href="#">coinsurance</a>  | 60% <a href="#">coinsurance</a>   | <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). <a href="#">Prior authorization</a> may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500.  |
|  | Physician / surgeon fees                            | No Charge   | 30% <a href="#">coinsurance</a>  | 50% <a href="#">coinsurance</a>  | 60% <a href="#">coinsurance</a>   |  |

| Common Medical Event  | Services You May Need                            | What You Will Pay   |  |                                 |   | Limitations, Exceptions, & Other Important Information   |
|---|--|---|--|---------------------------------|---|--|
|   |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Tier 1 Provider   | Non-IHCP Tier 2 Provider        | Non- IHCP Tier 3 Provider (You will pay the most) |  |
| If you need immediate medical attention                                   | <a href="#">Emergency room care</a>              | No Charge   | 30% <a href="#">coinsurance</a>  | 30% <a href="#">coinsurance</a> | 30% <a href="#">coinsurance</a>                   | <p><a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference (<a href="#">balance-billing</a>). Commercial transportation is limited to one-way for a sudden, life-endangering medical condition. Tier 1 <a href="#">deductible</a> and <a href="#">out-of-pocket limit</a> apply.</p> <p><a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference (<a href="#">balance-billing</a>).</p>           |
|   | <a href="#">Emergency medical transportation</a> | No Charge   | 30% <a href="#">coinsurance</a>  | 30% <a href="#">coinsurance</a> | 30% <a href="#">coinsurance</a>                   |  |
|   | <a href="#">Urgent care</a>                      | No Charge   | 30% <a href="#">coinsurance</a><br>\$20 <a href="#">copay</a> /visit, no <a href="#">deductible</a> for virtual care visits                                  | 40% <a href="#">coinsurance</a> | 60% <a href="#">coinsurance</a>                   |  |
| If you have a hospital stay   | Facility fee (e.g., hospital room)               | No Charge   | 30% <a href="#">coinsurance</a>  | 50% <a href="#">coinsurance</a> | 60% <a href="#">coinsurance</a>                   | <p><a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference (<a href="#">balance-billing</a>). <a href="#">Prior authorization</a> is required to avoid a penalty of 50% up to a maximum deduction of \$2,500.</p>   |
|   | Physician/surgeon fees                           | No Charge   | 30% <a href="#">coinsurance</a>  | 50% <a href="#">coinsurance</a> | 60% <a href="#">coinsurance</a>                   |  |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                              | No Charge   | \$30 <a href="#">copay</a> /visit, no <a href="#">deductible</a><br>\$20 <a href="#">copay</a> /visit, no <a href="#">deductible</a> for virtual care visits | 40% <a href="#">coinsurance</a> | 60% <a href="#">coinsurance</a>                   | <p><a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference (<a href="#">balance-billing</a>). Psychological or neuropsychological testing limited to 12 hours per year.</p> <p><a href="#">Prior authorization</a> is required for inpatient and residential services to avoid a penalty of 50% up to a maximum deduction of \$2,500.</p>   |
|   | Inpatient services                               | No Charge   | 30% <a href="#">coinsurance</a>  | 50% <a href="#">coinsurance</a> | 60% <a href="#">coinsurance</a>                   |  |
| If you are pregnant   | Office visits                                    | No Charge   | 30% <a href="#">coinsurance</a>  | 50% <a href="#">coinsurance</a> | 60% <a href="#">coinsurance</a>                   | <p>Includes elective abortion services rendered by a licensed and certified professional provider. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference (<a href="#">balance-billing</a>). Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Depending on the type of services, a <a href="#">copayment</a>, <a href="#">coinsurance</a>, or <a href="#">deductible</a> may apply. <a href="#">Cost sharing</a> does not apply to certain <a href="#">preventive services</a>.</p> |
|   | Childbirth / delivery professional services      | No Charge   | 30% <a href="#">coinsurance</a>  | 50% <a href="#">coinsurance</a> | 60% <a href="#">coinsurance</a>                   |  |
|   | Childbirth / delivery facility services          | No Charge   | 30% <a href="#">coinsurance</a>  | 50% <a href="#">coinsurance</a> | 60% <a href="#">coinsurance</a>                   |  |

| Common Medical Event   | Services You May Need                     | What You Will Pay   |   |  |   | Limitations, Exceptions, & Other Important Information  |
|--|---|---|---|--|---|---|
|  |   | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Tier 1 Provider  | Non-IHCP Tier 2 Provider   | Non- IHCP Tier 3 Provider (You will pay the most) |   |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>          | No Charge   | 30% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>  | 60% <a href="#">coinsurance</a>                   | <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). Calendar year maximum of 130 visits.  |
|  | <a href="#">Rehabilitation services</a>   | No Charge   | \$60 <a href="#">copay</a> /visit, no <a href="#">deductible</a> outpatient. 30% <a href="#">coinsurance</a> inpatient. | 40% <a href="#">coinsurance</a> outpatient. 50% <a href="#">coinsurance</a> inpatient. | 60% <a href="#">coinsurance</a>                   | <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). Calendar year maximum of 30 days for inpatient and 45 sessions for outpatient rehabilitation and habilitation. Limits apply separately to rehabilitative and habilitative services. <a href="#">Prior authorization</a> may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500. |
|  | <a href="#">Habilitation services</a>     | No Charge   | \$60 <a href="#">copay</a> /visit, no <a href="#">deductible</a> outpatient. 30% <a href="#">coinsurance</a> inpatient  | 40% <a href="#">coinsurance</a> outpatient. 50% <a href="#">coinsurance</a> inpatient  | 60% <a href="#">coinsurance</a>                   |   |
|  | <a href="#">Skilled nursing care</a>      | No Charge   | 30% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>  | 60% <a href="#">coinsurance</a>                   | <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). Calendar year maximum of 60 visits  |
|  | <a href="#">Durable medical equipment</a> | No Charge   | 30% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>  | 60% <a href="#">coinsurance</a>                   | Includes items such as supplies and prosthetics. Wheelchairs subject to frequency limits. Hearing aids subject to a \$3,000 limit in a 3 year period. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). <a href="#">Prior authorization</a> may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500.                               |
|  | <a href="#">Hospice services</a>          | No Charge   | 30% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>  | 60% <a href="#">coinsurance</a>                   | <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). Lifetime maximum of 10 inpatient days and 240 hours respite care. Respite care requires <a href="#">prior authorization</a> to avoid a penalty of 50% up to a maximum deduction of \$2,500.   |

| Common Medical Event                   | Services You May Need | What You Will Pay   |  |   |   | Limitations, Exceptions, & Other Important Information  |
|--|-----------------------|---|--|---|---|---|
|  |                       | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Tier 1 Provider   | Non-IHCP Tier 2 Provider  | Non- IHCP Tier 3 Provider (You will pay the most)               |   |
| If your child needs dental or eye care | Eye exam              | No Charge   | No charge  | No charge   | 50% <a href="#">coinsurance</a> , no <a href="#">deductible</a> | <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). Limited to one eye exam per calendar year. Additional Tier 1 or Tier 2 preventive eye screening for children age 3-5 at no cost sharing. Eye exams for age 19 and over covered at \$10 <a href="#">copay</a> /visit, no <a href="#">deductible</a> for Tier 1 and Tier 2. |
|  | Glasses               | No Charge   | No charge  | No charge   | 50% <a href="#">coinsurance</a> , no <a href="#">deductible</a> | <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). Covers one pair of glasses with frames from the Otis & Piper Eyewear collection per calendar year, under age 19. For age 19 and over, see member handbook for vision cost sharing and limits.   |
|  | Dental check-up       | No Charge   | No charge for preventive and diagnostic services<br>10% <a href="#">coinsurance</a> for basic dental services.<br>30% for other dental services. | No charge for preventive and diagnostic services.<br>50% <a href="#">coinsurance</a> for other dental services. | 60% <a href="#">coinsurance</a>                                 | <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP referral. If an <a href="#">out-of-network provider</a> charges more than the allowed amount, you may have to pay the difference ( <a href="#">balance-billing</a> ). For members under the age of 19. Frequency limits apply to some services.   |

## 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, except as required for certain situations
- Dental Care (Adult) except for accident related injuries
- Infertility treatment
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing
- Routine Foot Care, except for diabetes
- Weight Loss Programs

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

- Acupuncture
- Chiropractic Care
- Hearing Aids
- Routine eye care (Adult)

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <http://www.dol.gov/ebsa/healthreform> for group health coverage subject to ERISA, the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov) for non-federal governmental group health plans, and the Oregon Division of Financial Regulation at 1-888-877-4894 or [www.dfr.oregon.gov](http://www.dfr.oregon.gov) for Church plans. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Moda at 1-888-217-2363. For group health coverage subject to ERISA, you may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program can help you file your appeal. Contact the Oregon Division of Financial Regulation at 1-888-877-4894 or [www.dfr.oregon.gov](http://www.dfr.oregon.gov).

### Does this plan provide Minimum Essential Coverage? **Yes.**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### Does this plan meet Minimum Value Standards? **Yes.**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

### Language Access Services:

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

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

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

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

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

About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [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](#) \$6,500
- [Specialist copayment](#) \$60
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 30%

**This EXAMPLE event includes services like:**

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,800</b> |
|---------------------------|-----------------|

**In this example, Peg would pay:**

| <i>Cost Sharing</i>               |              |
|-----------------------------------|--------------|
| Deductibles                       | \$0          |
| Copayments                        | \$0          |
| Coinsurance                       | \$0          |
| <i>What isn't covered</i>         |              |
| Limits or exclusions              | \$300        |
| <b>The total Peg would pay is</b> | <b>\$300</b> |

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$6,500
- [Specialist copayment](#) \$60
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 30%

**This EXAMPLE event includes services like:**

Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$7,400</b> |
|---------------------------|----------------|

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

| <i>Cost Sharing</i>               |             |
|-----------------------------------|-------------|
| Deductibles                       | \$0         |
| Copayments                        | \$0         |
| Coinsurance                       | \$0         |
| <i>What isn't covered</i>         |             |
| Limits or exclusions              | \$60        |
| <b>The total Joe would pay is</b> | <b>\$60</b> |

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

- The [plan's](#) overall [deductible](#) \$6,500
- [Specialist copayment](#) \$60
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 30%

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$1,900</b> |
|---------------------------|----------------|

**In this example, Mia would pay:**

| <i>Cost Sharing</i>               |            |
|-----------------------------------|------------|
| Deductibles                       | \$0        |
| Copayments                        | \$0        |
| Coinsurance                       | \$0        |
| <i>What isn't covered</i>         |            |
| Limits or exclusions              | \$0        |
| <b>The total Mia would pay is</b> | <b>\$0</b> |



# Moda does not discriminate

**Moda, Inc. follows 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.

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**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, Inc.  
Attention: Appeal Unit  
601 SW Second Ave.  
Portland, OR 97204  
Fax: 503-412-4003

**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](http://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](http://hhs.gov/ocr/office/file/index.html).

**Dave Nessler-Cass coordinates our nondiscrimination work:**

Dave Nessler-Cass,  
Chief Compliance Officer  
601 SW Second Ave.  
Portland, OR 97204  
855-232-9111  
[compliance@modahealth.com](mailto:compliance@modahealth.com)

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 hỗ 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 (الهاتف النصي: 711) 1-877-605-3229

بولتے ہیں تو سانی (URDU) توجہ دین: اگر آپ اردو اعانت آپ کے لیے بلا معاوضہ دستیاب ہے۔ 1-877-605-3229 (TTY: 711) پر کال کریں

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)

توجہ: در صورتی کہ بہ فارسی صحبت می کنید، خدمات ترجمہ بہ صورت رایگان برای شما موجود است. با تماس بگیرد. (TTY: 711) 1-877-605-3229

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 Sprachassistentendienste 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 (TTY、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。

अनुमति: जो तमि (भाषांतर करे व भाषा अर्थात धारा) ओलो छो तो ते भाषामा तमारे माटे विना मूल्ये साहाय उपलब्ध छे. 1-877-605-3229 (TTY: 711) पर कॉल करे

ໂປດຊາຍ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນບໍ່ໃຫ້ທ່ານໂດຍບໍ່ໃສ່ຄ່າ. ໂທ 1-877-605-3229 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (TTY: 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 ហើយត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ 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.

โปรดทราบ: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือด้านภาษาได้ฟรี โทร 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 llocano, 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)