

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 1-844-274-9117. 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 1-844-274-9117 to request a

copy.

Important Questions	Answers	Why This Matters:
	\$0 at Indian Health Care Provider (IHCP) or with IHCP <u>referral</u> at non-IHCP. For non-IHCP <u>network providers</u> : Tier 1: \$4,500 individual / \$9,000 family. Tier 2: \$6,000 individual / \$12,000 family. Tier 3: \$18,000 individual / \$36,000 family.	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 <u>deductible</u> ?	Yes. Services received at an IHCP or with an IHCP <u>referral</u> are covered at no charge. Tier 1: acupuncture, massage therapy, spinal manipulation are covered before you meet your <u>deductible</u> . Tier 1 and Tier 2: <u>preventive care</u> , primary care, <u>specialist</u> , urgent care, virtual care, outpatient mental health and chemical dependency, outpatient <u>rehabilitation</u> and <u>habilitation</u> , and children's dental check-up services are covered before you meet your <u>deductible</u> . For all Tiers: value, select and preferred prescription medications, children's routine eye exams and glasses, and hearing aid services 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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	\$0 at IHCP or with IHCP referral at non-IHCP.	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Tier 1: \$7,350 individual / \$14,700 family. Tier 2: \$8,150 individual / \$16,300 family. Tier 3: \$24,450 individual / \$48,900 family.	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 <u>out-of-pocket</u> <u>limit</u> ?	Premiums, balance-billing charges, penalties for failure to obtain pre-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> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.modahealth.com</u> or call 1-844-274- 9117 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</u> <u>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 <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 Event	Services You May Need	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)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	No charge for the first two visits per year, \$25 <u>copay</u> /subsequent visit, \$15 <u>copay</u> /virtual care visit; <u>deductible</u> does not apply	40% <u>coinsurance,</u> <u>deductible</u> does not apply	60% <u>coinsurance</u>	Includes office visits by naturopaths. No charge for virtual care visit with CirrusMD. <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>).
	<u>Specialist</u> visit	No charge	\$25 <u>copay</u> /visit for acupuncture, massage therapy and spinal manipulation, \$15 <u>copay</u> /virtual care visit, \$50 <u>copay</u> / for other services; <u>deductible</u> does not apply.	40% <u>coinsurance</u> for acupuncture, massage therapy and spinal manipulation 40% <u>coinsurance</u> , <u>deductible</u> does not apply, for other services	60% <u>coinsurance</u>	Includes office visits by acupuncturists and chiropractors. Hearing services covered at 20% <u>coinsurance</u> , <u>deductible</u> does not apply. Spinal manipulation, massage therapy and acupuncture are each limited to 24 visits per year. No charge for virtual care visit with CirrusMD. <u>Prior</u> <u>authorization</u> may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500. <u>Cost sharing waived at</u> 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>).
	Preventive care/ screening/ immunization	No charge	No charge	No charge	50% <u>coinsurance</u>	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.

			What You	Will Pay		
Common Medical Event	Services You May Need	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)	Limitations, Exceptions, & Other Important Information
lf you have	Diagnostic test (x-ray, blood work)	No charge	30% coinsurance	40% <u>coinsurance</u>	60% <u>coinsurance</u>	Includes other tests such as EKG, allergy testing and sleep study. <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</u> <u>billing</u>).
a test	Imaging (CT/PET scans, MRIs)	No charge	30% coinsurance	40% <u>coinsurance</u>	60% <u>coinsurance</u>	Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500. <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>).
	Value tier	No charge	\$2 <u>copay</u> / prescription, <u>deductible</u> does not apply.	\$2 <u>copay</u> / prescription, <u>deductible</u> does not apply.	\$2 <u>copay</u> / prescription, <u>deductible</u> does not apply.	
If you need drugs to treat your illness or	Select tier	No charge	\$20 <u>copay</u> /prescription, <u>deductible</u> does not apply.	\$20 <u>copay</u> /prescription, <u>deductible</u> does not apply.	\$20 <u>copay</u> / prescription, <u>deductible</u> does not apply.	Covers up to a 90-day supply for retail and mail order prescriptions. One copay for each 30-day supply. Prior authorization may be required.
condition More information about prescrip-	Preferred tier	No charge	\$60 <u>copay</u> /prescription, <u>deductible</u> does not apply.	\$60 <u>copay</u> /prescription, <u>deductible</u> does not apply.	\$60 <u>copay</u> / prescription, <u>deductible</u> does not apply.	Covers up to a 30-day supply for most specialty medications. <u>Prior authorization</u> may be required. Anticancer medication is covered at the standard coinsurance rate for Tier 1, Tier 2 and Tier 3 providers.
tion drug coverage is available at www.moda health.com/ pdl	Non-preferred tier	No charge	50% coinsurance	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral. If an
	Specialty tier	No charge	40% <u>coinsurance</u> preferred specialty prescription, 50% <u>coinsurance</u> non- preferred specialty prescription	40% <u>coinsurance</u> preferred specialty prescription, 50% <u>coinsurance</u> non- preferred specialty prescription	Not covered	out-of-network provider charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).

		What You Will Pay				
Common Medical Event	Services You May Need	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)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	30% coinsurance	40% <u>coinsurance</u>	60% <u>coinsurance</u>	Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may
Surgery	Physician/ surgeon fees	No charge	30% coinsurance	40% <u>coinsurance</u>	60% <u>coinsurance</u>	have to pay the difference (balance billing).
	Emergency room care	No charge	30% coinsurance	30% <u>coinsurance</u>	30% <u>coinsurance</u>	Commercial transportation is limited to one-way for a sudden, life-endangering medical condition. Tier 1
If you need immediate medical	Emergency medical transportation	No charge	30% <u>coinsurance</u>	30% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>deductible</u> and <u>out-of-pocket limit</u> apply. <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>).
attention	Urgent care	No charge	\$50 <u>copay</u> /office visit, \$15 <u>copay</u> /virtual care visit; <u>deductible</u> does not apply	40% <u>coinsurance</u> , <u>deductible</u> does not apply	60% <u>coinsurance</u>	No charge for virtual care visit with CirrusMD. <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>).
lf you have a hospital	Facility fee (e.g., hospital room)	No charge	30% coinsurance	40% coinsurance	60% <u>coinsurance</u>	Prior authorization is required to avoid a penalty of 50% up to a maximum deduction of \$2,500. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider
stay	Physician/ surgeon fees	No charge	30% coinsurance	40% <u>coinsurance</u>	60% coinsurance	charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$25 <u>copay</u> /office visit, \$15 <u>copay</u> /virtual care visit; <u>deductible</u> does not apply.	40% <u>coinsurance</u> , <u>deductible</u> does not apply	60% <u>coinsurance</u>	outpatient behavioral health services to avoid a penalty of 50% up to a maximum deduction of \$2,500. No charge for
	Inpatient services	No charge	30% <u>coinsurance</u>	40% <u>coinsurance</u>	60% <u>coinsurance</u>	virtual care visit with CirrusMD. <u>Prior authorization</u> is required for inpatient and residential services to avoid a penalty of 50% up to a maximum deduction of \$2,500. <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>).

			What You V	Will Pay		
Common Medical Event	Services You May Need	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)	Limitations, Exceptions, & Other Important Information
	Office visits	No charge	30% <u>coinsurance</u>	40% <u>coinsurance</u>	60% coinsurance	Cost sharing does not apply for preventive services.
lf you are pregnant	Childbirth/ delivery professional services	No charge	30% coinsurance	40% <u>coinsurance</u>	60% <u>coinsurance</u>	Depending on the type of services, a <u>copay</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an
1 0	Childbirth/ delivery facility services	No charge	30% coinsurance	40% <u>coinsurance</u>	60% <u>coinsurance</u>	out-of-network provider charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).
If you need help recovering or have other special health needs	Home health care	No charge	30% coinsurance	40% <u>coinsurance</u>	60% <u>coinsurance</u>	Calendar year maximum of 130 visits. <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>).
	Rehabilitation services	No charge	\$50 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 30% <u>coinsurance</u> inpatient	40% <u>coinsurance</u> , <u>deductible</u> does not apply to outpatient services.	60% <u>coinsurance</u>	Calendar year maximum of 30 days for inpatient and 45 sessions for outpatient rehabilitation and habilitation. Limits apply separately to outpatient rehabilitative and habilitative services. Limits apply separately to rehabilitative and habilitative services. Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500. 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).
	Habilitation services	No charge	\$50 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 30% <u>coinsurance</u> for inpatient	40% <u>coinsurance</u> , <u>deductible</u> does not apply to outpatient services.	60% <u>coinsurance</u>	
	Skilled nursing care	No charge	30% <u>coinsurance</u>	40% <u>coinsurance</u>	60% <u>coinsurance</u>	Calendar year maximum of 60 visits. <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>).
	<u>Durable</u> <u>medical</u> <u>equipment</u>	No charge	30% <u>coinsurance</u> 20% <u>coinsurance</u> for hearing aids, <u>deductible</u> does not apply.	40% <u>coinsurance</u> 20% <u>coinsurance</u> for hearing aids, <u>deductible</u> does not apply.	60% <u>coinsurance</u> 20% <u>coinsurance</u> for hearing aids, <u>deductible</u> does not apply.	Includes supplies and prosthetics. Frequency limits apply to some DME. Hearing aids subject to a \$3,000 limit per 3-year period. Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500. 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).

		What You Will Pay					
Common Medical Event	Services You May Need	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)	Limitations, Exceptions, & Other Important Information	
If you need help recovering or have other special health needs	Hospice services	No charge	30% <u>coinsurance</u>	40% <u>coinsurance</u>	60% <u>coinsurance</u>	Lifetime maximum of 10 inpatient days and 240 hours respite care. <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>).	
If your child needs dental or eye care	Children's eye exam	No charge	No charge	No charge	50% <u>coinsurance</u> , <u>deductible</u> does not apply	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 <u>copay</u> , for Tier 1 and Tier 2, <u>deductible</u> does not apply. <u>Cost</u> <u>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 glasses	No charge	No charge	No charge	50% <u>coinsurance</u> , <u>deductible</u> does not apply	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. <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 (balance billing).	
	Children's dental check- up	No charge	No charge for preventive and diagnostic services, 10% <u>coinsurance</u> for basic dental services, 40% <u>coinsurance</u> for major dental services, 50% <u>coinsurance</u> for orthodontia	No charge for preventive and diagnostic services, 10% <u>coinsurance</u> for basic dental services, 40% <u>coinsurance</u> for major dental services, 50% <u>coinsurance</u> for orthodontia	60% <u>coinsurance</u>	For members under age 19. Frequency limits apply to some services. <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 (balance billing).	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cove	r (Check your policy or <u>plan</u> document for more informat	ion and a list of any other <u>excluded services</u> .)			
Bariatric surgery	Long-term care	Private-duty nursing			
Cosmetic surgery	 Naturopathic substances 	Routine foot care			
Dental care (Adult)	 Non-emergency care when traveling 	 Weight loss programs 			
Infertility treatment	outside the U.S.				
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)					
Abortion	Chiropractic care	Hearing aids			
Acupuncture		 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/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or the Alaska Division of Insurance at 1-800-467-8725 or http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or the Alaska Division of Insurance at 1-800-467-8725 or http://www.commerce.state.ak.us/ins/Insurance/consumer.html. 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 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 1-844-274-9117 or the Alaska Division of Insurance at <u>http://www.commerce.state.ak.us/ins/Insurance/consumer.html</u> or 1-800-467-8725.

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>.



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>	\$4,500
Specialist copayment	\$50
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> 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 well-
controlled condition)

The plan's overall deductible	\$4,500
Specialist copayment	\$50
Hospital (facility) coinsurance	30%
Other <u>coinsurance</u>	30%
This EXAMPLE event includes servic	

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

	Total Example Cost	\$5,600
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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)

\$4,500
\$50
30%
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)

In this example, Mia would pay:

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

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

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.

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)



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 النصبي: 711)

بولتے ہیں تو لن فی (URDU) توجب دیں: اگر آپ اردو اعسانت آپ کے لیے بلا معساوض دستیاب ہے۔ پر کال کریں (TTY: 711) 2295-605-3229

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 3229-605-3229 (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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