Moda Health Plan, Inc.: Beneficial 4500 (Select) (Bronze)

Coverage Period: 01/01/2015 – 12/31/2015

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

Coverage for: Group | **Plan Type:** PPO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at **www.modahealth.com** or by calling **1-888-873-1395**.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-network providers: **$4,500** per person / **$9,000** per family Out-of-network providers: **$9,000** per person / **$18,000** per family Doesn't apply to most in-network preventive care, pediatric vision, alternative care or first three office visits or urgent care visits; value drugs; or breastfeeding support. Copayments don't count toward the **deductible**.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. For in-network providers **$6,600** per person / **$13,200** per family. For out-of-network providers **$13,200** per person / **$26,400** per family	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, balance-billed charges, penalties for failure to obtain prior authorization and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See **www.modahealth.com or call 1-888-873-1395** for a list of participating providers.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

Questions: Call **1-888-873-1395** or visit us at **www.modahealth.com.**
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at **http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf** or call 1-888-873-1395 to request a copy.

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

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$35 copay/visit for first three; 50% coinsurance for subsequent visits.	50% coinsurance	First three primary care, and urgent care visits. Subsequent visits are subject to the **deductible**, then coinsurance applies.
	Specialist visit	50% coinsurance	50% coinsurance	Includes office visits by alternative care providers.
	Other practitioner office visit	$50 copay/visit	50% coinsurance	Spinal manipulation 12 visit per year limit; acupuncture 12 visit per year limit. In-network **deductible** waived. Not applicable to office visits by other practitioners.
	Preventive care/screening/immunization	No charge for most services. $35 copay/visit or 50% coinsurance for remaining services.	50% coinsurance	Each type of service may be subject to limitations. In-network deductible waived for most services. Certain preventive services such as immunizations, mammograms, and cervical cancer screening are at no cost sharing in-network. A list of preventive health care benefits not subject to in-network cost sharing can be viewed at http://www.healthcare.gov/what-are-my-preventive-care-benefits/ or by calling 1-888-873-1395.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have a test	Diagnostic test (x-ray, blood work)	50% coinsurance	50% coinsurance	Include other tests such as EKG, allergy testing and sleep study.
	Imaging (CT/PET scans, MRIs)	50% coinsurance	50% coinsurance	Prior authorization is required for many services to avoid a penalty of 50% up to a maximum deduction of $2,500.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.modahealth.com	Value drugs	$2 copay retail, $6 copay mail-order	$2 copay retail	Covers up to a 30-day supply (specialty prescriptions); 90 day supply (retail and mail-order prescription). One copay for each 30-day supply. Prior authorization may be required. Mail order and specialty at exclusive pharmacy only. **Deductible** waived for value drugs.
	Select tier drugs	35% coinsurance	35% coinsurance	
	Preferred brand drugs	35% coinsurance	35% coinsurance	
	Non-preferred brand drugs	45% coinsurance	45% coinsurance	
	Specialty drugs	45% coinsurance	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% coinsurance	50% coinsurance	Prior authorization required to avoid a penalty of 50% up to a maximum deduction of $2,500.
	Physician/surgeon fees	50% coinsurance	50% coinsurance	
If you need immediate medical attention	Emergency room services	$200 copay/visit, then 50% coinsurance per visit	$200 copay/visit, then 50% coinsurance per visit	Copay waived if hospital admission immediately follows. In-network **deductible** and **out-of-pocket** maximum applies to mental health and substance abuse services.
	Emergency medical transportation	50% coinsurance	50% coinsurance	Commercial transportation is limited to one-way for a sudden, life-endangering medical condition.
	Primary care visit to treat an injury or illness	$35 copay/visit for first three; 50% coinsurance for subsequent visits.	50% coinsurance	First three primary care, and urgent care visits. Subsequent visits are subject to the **deductible**, then coinsurance applies.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have a hospital stay	Facility fee (e.g., hospital room)	50% coinsurance	50% coinsurance	Prior authorization required to avoid a penalty of 50% up to a maximum deduction of $2,500.
	Physician/surgeon fee	50% coinsurance	50% coinsurance	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	50% coinsurance	50% coinsurance	Including 12 hours per year for outpatient psychological or neuropsychological testing.
	Mental/Behavioral health inpatient services	50% coinsurance	50% coinsurance	Prior authorization required to avoid a penalty of 50% up to a maximum deduction of $2,500.
	Substance use disorder outpatient services	50% coinsurance	50% coinsurance	——————none——————
	Substance use disorder inpatient services	50% coinsurance	50% coinsurance	Prior authorization required to avoid a penalty of 50% up to a maximum deduction of $2,500.
If you are pregnant	Prenatal and postnatal care	50% coinsurance	50% coinsurance	Includes voluntary abortion services rendered by a licensed and certified professional provider, including those for which federal funding is prohibited. **Deductible** waived for routine nursery care and breastfeeding support.
	Delivery and all inpatient services	50% coinsurance	50% coinsurance	
If you need help recovering or have other special health needs	Home health care	50% coinsurance	50% coinsurance	Calendar year maximum of 130 visits out-of-network. Prior authorization required to avoid a penalty of 50% up to a maximum deduction of $2,500.
	Rehabilitation services	50% coinsurance	50% coinsurance	Calendar year maximum of 30 days for inpatient and 45 sessions for outpatient rehabilitation and habilitation.
	Habilitation services	50% coinsurance	50% coinsurance	
	Skilled nursing care	50% coinsurance	50% coinsurance	Calendar year maximum of 60 days.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Durable medical equipment	50% coinsurance	50% coinsurance	Include items such as supplies and prosthetics. Prior authorization may be required. Failure to obtain prior authorization results in a penalty of 50% up to a maximum deduction of $2,500.
	Hospice service	50% coinsurance	50% coinsurance	Six month hospice coverage including 10 inpatient days and 240 hours respite.
If your child needs dental or eye care	Eye exam	50% coinsurance	50% coinsurance	Covers one exam per calendar year, under age 19. For children age 3 to 5, covered in-network at no cost share under preventive care. In-network **deductible** waived.
	Glasses	50% coinsurance	50% coinsurance	Covers one pair of glasses per calendar year, under age 19. In-network **deductible** waived.
	Dental check-up	No charge	50% coinsurance	For members under age 19. Frequency limits apply to some services. In-network **deductible** waived.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other 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, with exception for diabetics
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Chiropractic care
- Hearing aids
- Routine eye care (Adult)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-888-873-1395. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the insurer at 1-888-873-1395. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the Alaska Division of Insurance 1-907-269-7900 or www.commerce.state.ak.us/insurance/filingacomplaint.htm.

Does this Coverage Provide Minimum Essential Coverage?

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

Does this Coverage Meet the Minimum Value Standard?

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

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 888-786-7461
TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 888-873-1395
CHINESE (中文): 如果需要中文的帮助，请拨打这个号码 888-873-1395
NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 888-873-1395

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

About these Coverage Examples:

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

This is not a cost estimator.

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

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $1,440
- **Patient pays** $6,100

Sample care costs:

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

Patient pays:

Deductibles	$4,500
Copays	$0
Coinsurance	$1,400
Limits or exclusions	$200
Total	**$6,100**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $520
- **Patient pays** $4,880

Sample care costs:

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

Patient pays:

Deductibles	$4,500
Copays	$0
Coinsurance	$300
Limits or exclusions	$80
Total	**$4,880**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

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

What does a Coverage Example show?

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

Does the Coverage Example predict my own care needs?

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

Does the Coverage Example predict my future expenses?

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

Can I use Coverage Examples to compare plans?

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

Are there other costs I should consider when comparing plans?

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