Coverage Period: 01/01/2025-12/31/2025 Coverage for: Individual + Family | Plan Type: EPO -HDHP

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <a href="https://www.modahealth.com">www.modahealth.com</a> or by calling 1-888-217-2363. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 1-888-217-2363 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For <u>network providers</u> \$7,500 individual / \$15,000 family. <u>Out-of-network providers</u> are not covered.	Generally, you must pay all of the costs from providers 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 deductible?	Yes. Most in-network <u>preventive care</u> , as well as in and out of network value tier medications 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$7,500 individual / \$15,000 family. <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. 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 limits</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, expenses incurred due to brand substitution and health care this plan 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 a <u>network provider</u> ?	Yes. See <a href="https://www.modahealth.com">www.modahealth.com</a> or call 1-888-217-2363 for a list of <a href="https://network.com">network</a> providers.	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 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 referral to see a specialist?	No.	You can see the specialist you choose without a referral.

Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	0% coinsurance	Not covered	None	
If you visit a health care provider's office or clinic	Specialist visit	0% coinsurance	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. <a href="Prior authorization">Prior authorization</a> is required for some spinal manipulation. Failure to get <a href="prior authorization">prior authorization</a> results in denial.	
	Preventive care/screening/ immunization	No charge for most services. 0% coinsurance for 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 toot	Diagnostic test (x-ray, blood work)	0% coinsurance	Not covered	Includes other tests such as EKG, allergy testing and sleep study.	
If you have a test	Imaging (CT/PET scans, MRIs)	0% coinsurance	Not covered	<u>Prior authorization</u> is required for many services. Failure to get <u>prior authorization</u> results in denial.	
If you need drugs to	Value drug tier	\$2 copay/retail prescription, \$6 copay/90-day retail and mail order prescription; deductible does not apply	\$2 <u>copay</u> /retail prescription, <u>deductible</u> does not apply	Covers up to a 30-day supply (retail pharmacy) and 90-day supply (mail order and participating retail pharmacies). One copay for each 30-day supply. Prior authorization may be required. Mail order at a Moda	
treat your illness or condition	Generic drugs (Select tier)	0% coinsurance	0% coinsurance	Health designated mail order pharmacy only.	
More information about prescription drug coverage is	Preferred brand drug tier	0% coinsurance	0% coinsurance	\$35 maximum cost share 30-day supply and \$105 maximum cost share 90-day supply for insulin; deductible does not apply.	
available at www.modahealth.com/	Non-preferred brand drug tier	' II% coinciliance II% coinciliance	0% coinsurance	Covers up to a 30-day supply for most specialty. Prior	
Specialty drug tier 0% coinsurance		0% coinsurance	Not covered	authorization may be required. Moda Health designate pharmacy only.  Cost sharing for anticancer medication is 0% coinsurance.	

<sup>\*</sup> 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 Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	Not covered	Prior authorization may be required. Failure to get prior authorization, results in denial.	
surgery	Physician/surgeon fees	0% coinsurance	Not covered	phor authorization, results in definal.	
	Emergency room care	0% coinsurance	0% coinsurance	None	
If you need immediate medical attention	Emergency medical transportation	0% coinsurance	0% coinsurance	None	
	<u>Urgent care</u>	0% <u>coinsurance</u>	Not covered	None	
If you have a hospital	Facility fee (e.g., hospital room)	0% coinsurance	Not covered	Prior authorization is required for many services.	
stay	Physician/surgeon fees	0% coinsurance	Not covered	Failure to get <u>prior authorization</u> results in denial.	
If you need mental health, behavioral	Outpatient services	0% coinsurance	Not covered	Prior authorization is required for some outpatient behavioral health services. Failure to obtain prior authorization results in denial.	
health, or substance abuse services	Inpatient services	0% coinsurance	Not covered	Prior authorization is required. Failure to obtain prior authorization results in denial.	
	Office visits	0% coinsurance	Not covered	Cost sharing does not apply for preventive	
If you are pregnant	Childbirth/delivery professional services	0% coinsurance	Not covered	services. Depending on the type of services, a copay, coinsurance or deductible may apply.	
	Childbirth/delivery facility services	0% coinsurance	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Home health care	0% <u>coinsurance</u>	Not covered	None.	
If you need help recovering or have	Rehabilitation services	0% coinsurance	Not covered	Calendar year maximum of 30 sessions for outpatient rehabilitation and habilitation; and up to 60 rehabilitation sessions to treat neurologic conditions. Calendar year maximum of 30 days for	
other special health needs	Habilitation services	0% coinsurance	Not covered	inpatient rehabilitation and habilitation or 60 days rehabilitation for head or spinal cord injury. Limits apply separately to rehabilitative and habilitative services. Prior authorization may be required. Failure to get prior authorization results in denial.	

 $<sup>^{\</sup>star}$  For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

Common Medical		What You Will Pay		Limitations Expansions & Other Important	
Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Skilled nursing care	0% coinsurance	Not covered	Calendar year maximum of 60 days.	
If you need help recovering or have other special health needs	Durable medical equipment	0% coinsurance	Not covered	Includes supplies and prosthetics. Frequency limits apply to some DME. Wigs are covered once per year for hair loss resulting from chemotherapy or radiation therapy. Prior authorization may be required. Failure to obtain prior authorization results in denial.	
	Hospice services	0% coinsurance	Not covered	Hospice coverage includes respite care limits of 5 consecutive days and a lifetime maximum of 30 days.	
If your child	Children's eye exam	No charge	Not covered	Limited to one eye exam per calendar year for children under age 19. Additional in-network preventive eye screening for children age 3-5 at no cost sharing.	
needs dental or eye care	Children's glasses	No charge	Not covered	Coverage limited to one pair of glasses per calendar year for children under age 19.	
	Children's dental check-up	Not covered	Not covered	None	

#### **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	<ul> <li>Long-term care</li> </ul>	<ul> <li>Private-duty nursing</li> </ul>
<ul> <li>Cosmetic surgery</li> </ul>	<ul> <li>Naturopathic substances</li> </ul>	<ul> <li>Routine eye care (Adult)</li> </ul>
<ul> <li>Dental care (Adult)</li> </ul>	<ul> <li>Non-emergency care when traveling</li> </ul>	<ul> <li>Routine foot care</li> </ul>
<ul> <li>Infertility treatment</li> </ul>	outside the U.S.	<ul> <li>Weight loss programs</li> </ul>

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

- 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,">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="https://www.delthcare.gov">Health Insurance</a> Marketplace. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

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

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. 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 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, kwiijigo holne' 888-873-1395.

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

<sup>\*</sup> 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 <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>	\$7,500
■ Specialist copayment	\$(
■ Hospital (facility) coinsurance	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		
<u>Deductibles</u>	\$7,500	
<u>Copayments</u>	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$7,550	

## **Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$7,500
■ Specialist copayment	\$0
■ Hospital (facility) coinsurance	0%
■ Other <u>coinsurance</u>	0%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$5,300
Copayments	\$60
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$5,380

## **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$7,500
■ Specialist copayment	\$0
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	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:	
Cost Sharing	
<u>Deductibles</u>	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

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, religion, 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:

Medicare Customer Service, 877-299-9062 (TDD/TTY 711)

Medicaid Customer Service, 888-788-9821 (TDD/TTY 711)

Customer Service for all other plans, 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

# 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.

## Scott White coordinates our nondiscrimination work:

Scott White, Compliance Officer 601 SW Second Ave. Portland, OR 97204 855-232-9111 compliance@modahealth.com

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 hổ trợ ngôn ngữ miễn phí cho bạn. Goi 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 222-605-711 (الهاتف النصى: 711)

بولتے ہیں تو ل نی (URDU) توجب دیں: اگر آپ اردو اعسانت آپ کے لیے بلا معساوضہ دستیاب ہے۔ پر کال کریں (TTY: 711) 257-605-1-877

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 222-605-701) 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, ການຊ່ວຍເຫຼືອ ດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍຄ່າ. 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 ហើយ ត្រីវការសេវាកម្មជំនួយផ្នែកភាសាដោយ ឥតគិតថ្លៃ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្ទ ទៅកាន់លេខ 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 คุณ สามารถใช้บริการช่วยเหลือด้านภาษา ได้ฟรี 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 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)