

Moda Health Plan, Inc.

Choose a better
experience with your
health insurance



Texas 2023 | Equal Funding



Better value and a ***better experience***

When you choose Moda Health, you'll receive high-quality health plans, expert guidance and curated wellness services, tools and programs.

Proven

with nearly **70 years** of offering insurance plans

Easy

with **no referrals** required for specialists

Convenient

with **modern ways** for employees to stay healthy, like texting a doctor and virtual appointments



Quality, evidence-based plans

Our flexible benefit designs support the long-term health of your clients' employees, including preventive exams, women's annual exams, well-baby care, immunizations and many screenings.



Prescriptions with choice

Your clients' employees get integrated pharmacy benefits with an open formulary design that provides them with maximum choice.

Approved drug list: modahealth.com/texas/producer/plans/employer-sponsored-plans



Benefits admin, made easy

Online tools put the power in your clients' hands, so they can jump on whenever they need to make a change, run reports, access resources and manage their bill.



modahealth.com/texas

Founded in **1955**

we've been **helping our members** with evidence-based health plans, diverse provider networks, innovative member programs and **our signature caring customer service.**

Moda has

333,000+

members in our
medical plans

More than

1 million

members in our standalone
pharmacy segment





We know your
time is valuable.

Quick links

2023 Medical plans

The Moda Select Network

About Equal Funding

How to enroll

Member perks

Contact us



Your guide to *plan management*

We want to make it easy for you and your clients to enroll and manage their account.



Enrollment, made easy

1 Confirm client's eligibility Your client's business must:

- Be in Texas
- Have one to 25 full-time employees on average during the preceding calendar year
- Have at least one employee enrolled on the first day of the plan year

2 Enroll by the 10th of the month

New group enrollment information must be received no later than the 10th of the month prior to the desired effective date. Late enrollment can be accommodated upon request.

3 Choose an employee eligibility waiting period

It cannot exceed 90 days for medical plans.

4 Make changes to plans upon renewal

Changes may include, but are not limited to, eligibility waiting periods, group plan choices, employer eligibility changes and contribution or participation amounts.

Faster benefits administration

The Employer Dashboard was created to help your clients quickly access and manage the details of benefits administration.

It's self-service, easy-to-use and available 24/7.

- Review employee enrollment information and history
- Generate an enrollment census of covered employees and/or dependents
- View benefit and plan details and Member Handbooks
- Manage billing with eBill
- Send secure messages
- Order ID cards

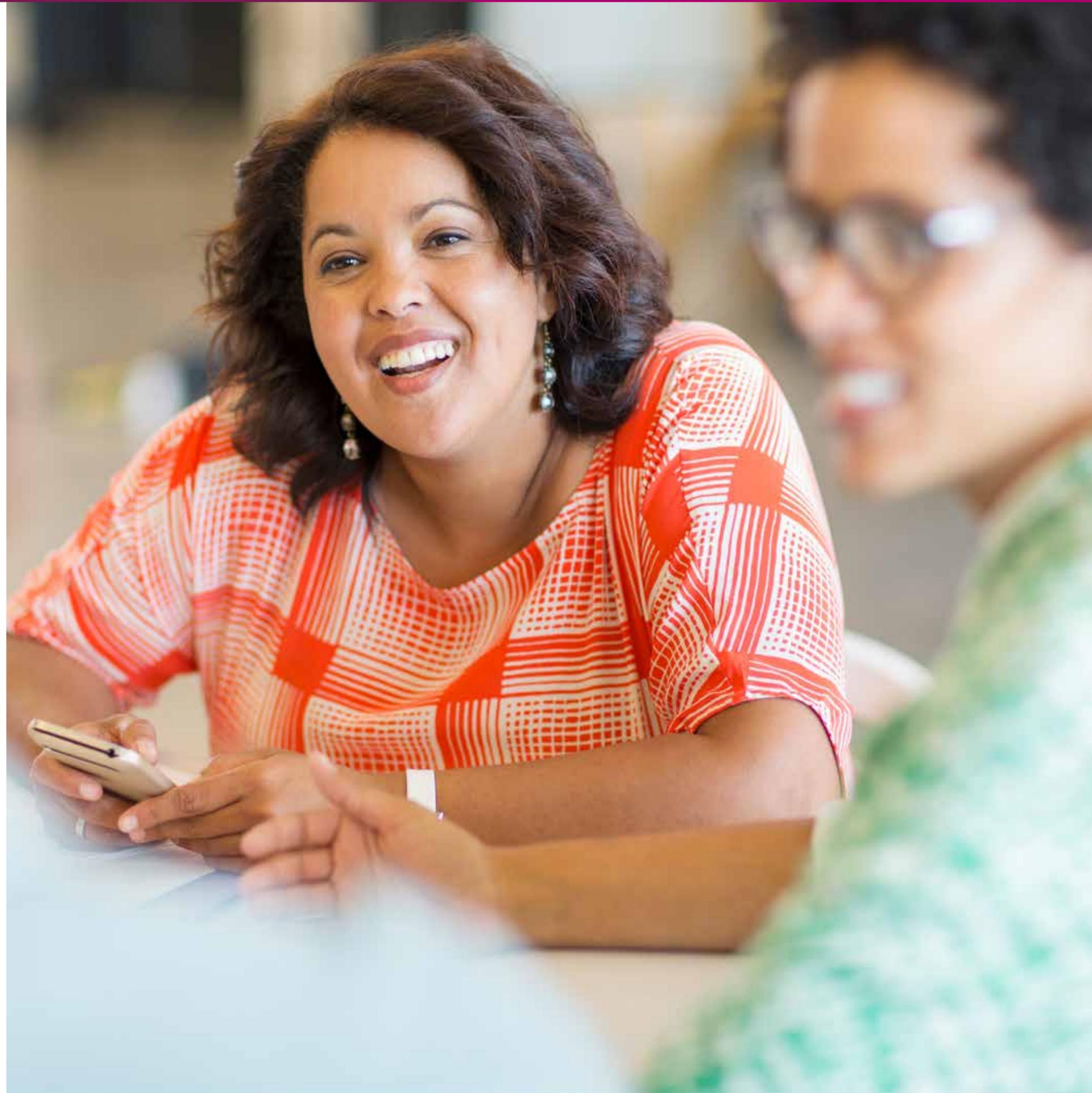


To learn more about the Employer Dashboard, contact your *Moda Health sales representative at 800-578-1402*

Flexible, cost-savings plans *with equal monthly payments*

For some employers, the benefits of self-funding their health insurance come with concerns about managing wildly fluctuating monthly costs. Moda Health's Equal Funding plans provide the flexibility and cost savings your clients want, with the stability of equal monthly payments they need. It's peace of mind and a great first step to becoming fully self-funded.

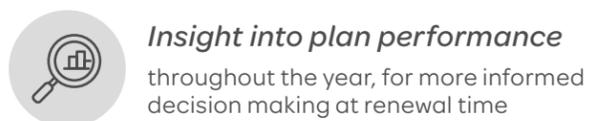
A three-part plan



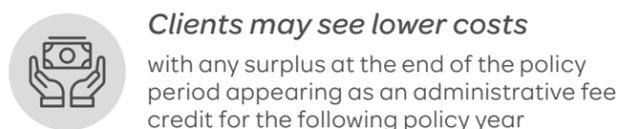
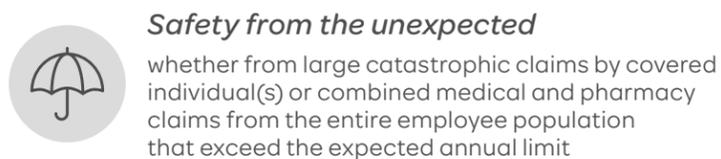
Predictability, flexibility and control

Equal Funding limits your clients' risk while providing granularity on where their collective healthcare dollars are being spent. Your client pays the same every month. If claims are higher than expected, the stop loss insurance policy will cover them. And if claims are lower than expected, your clients will receive a credit towards the next plan year's administrative fees.

Stability



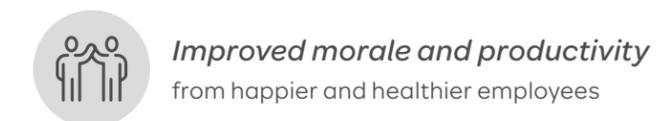
Protection



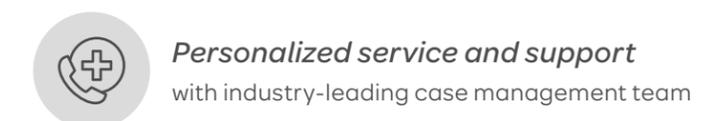
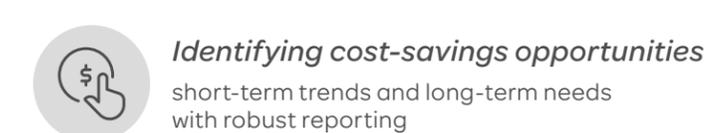
A partner in better outcomes and **cost management**

Moda Health works closely with your clients to maximize their healthcare investment. Our Equal Funding medical plans are designed to help your clients' employees be their healthy best. Plus, we take the time to understand your clients' business – top to bottom, so you'll have the insights needed to make informed recommendations about your clients' health plan.

Supporting a healthy population



Transparency and reporting



How Equal Funding *works*

Moda Health's Equal Funding plans allow your clients to pay for their maximum exposure **over 12 predictable monthly payments**.

Once the policy period ends, if there is a surplus between the premium amount paid and the total cost of claims for your client, an administrative fee credit will be applied to the following policy year.

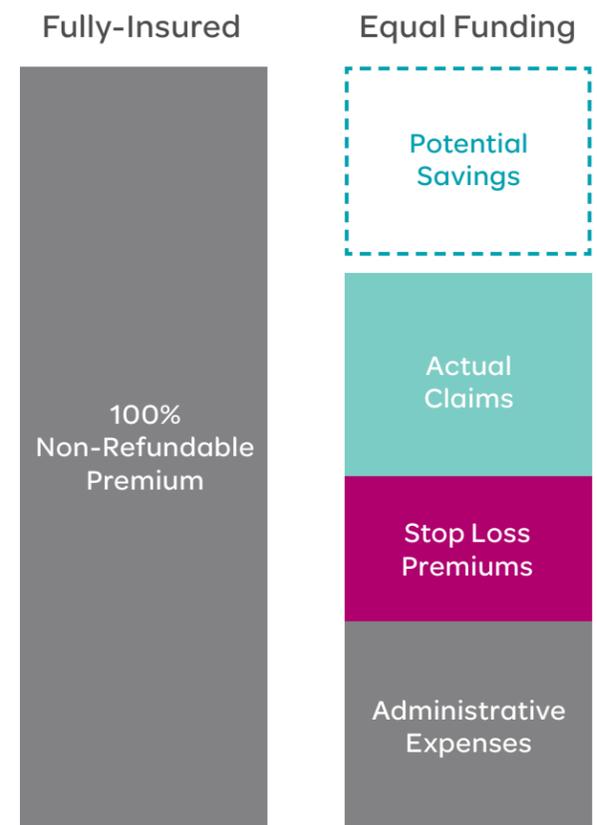


Date	Sample monthly billing cycle for May
April 7	eBill generated (viewable online within 48 hours)
May 1	<ul style="list-style-type: none"> May payment due May remittance pulled via Electronic Fund Transfer (EFT)
May 10	<ul style="list-style-type: none"> Moda Health confirms May payment has posted If payments have not posted, all claims payments will be immediately pended
May 31	If May payment has not posted, plan will be terminated effective May 1, and May claims will be denied

↓ If actual claims are **less than expected**
 the plan has a surplus. Part of the surplus will go to your clients as a credit on the next plan year's administrative agreement fees.

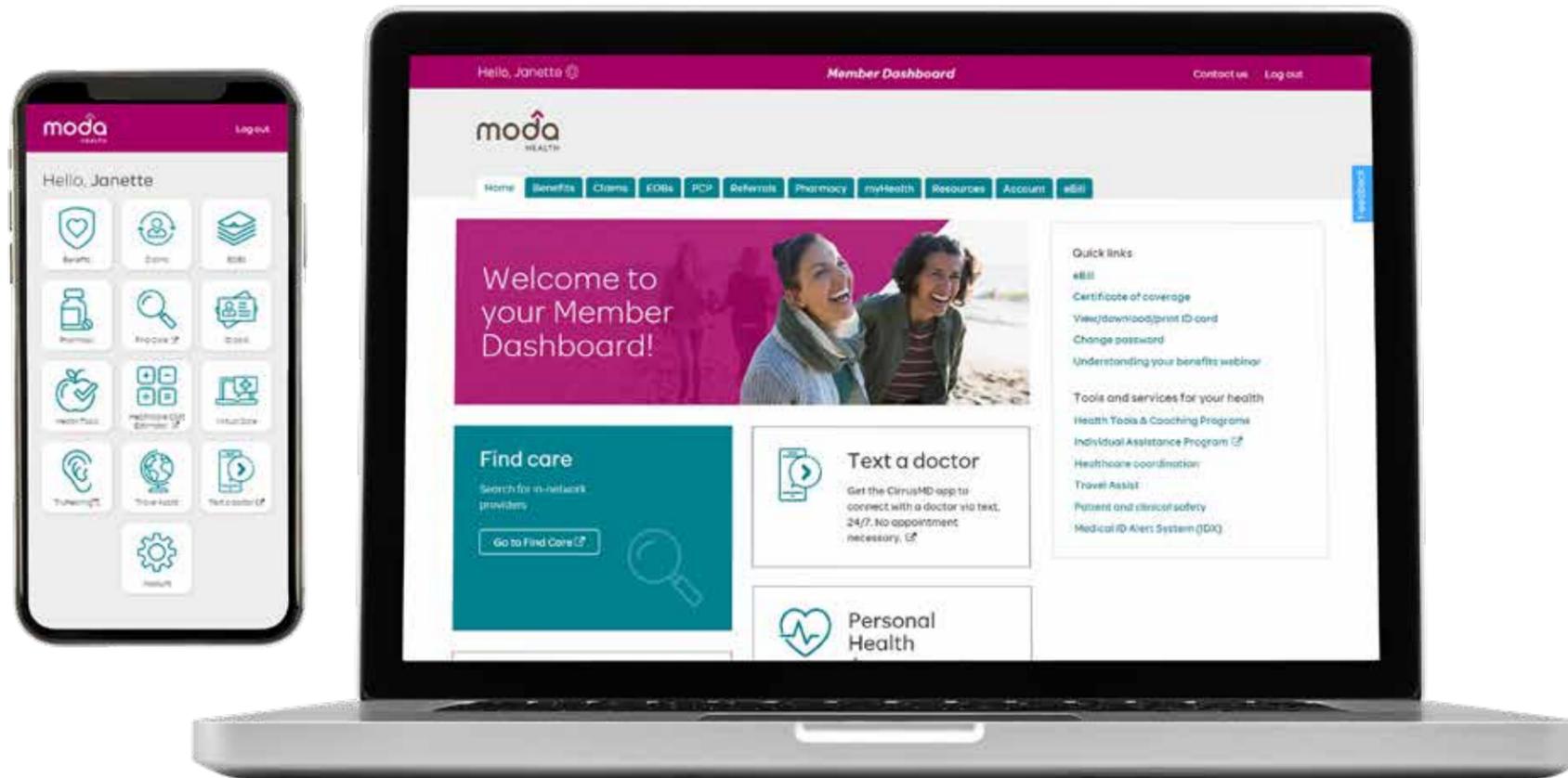
↑ If actual claims are **higher than expected**
 the stop-loss policy will cover these costs. Your clients will not be required to pay more.

Let's look at the *components of a premium*



Member perks to improve *health and save*

Our broad wellness programs have something for any employee, supporting their work toward better health with exclusive discounts, programs and tools.



Discounts

- Gym memberships
- Acupuncture, chiropractic, therapeutic massage (*once alternative care benefit limit has been reached*)
- Hearing aids and exams [↗](#)
- Popular health and fitness brands (*like Vitamix® and Garmin®*)



Tools

- Health assessments [↗](#)
- Prescription price check
- Text a doctor 24/7 [📄](#)
- Employee Assistance Program [📄](#)



Coaching and care

- Health coaching [📄](#)
- Care coordination [↗](#)
- Diabetes management
- Tobacco cessation
- Emergency medical assistance when traveling



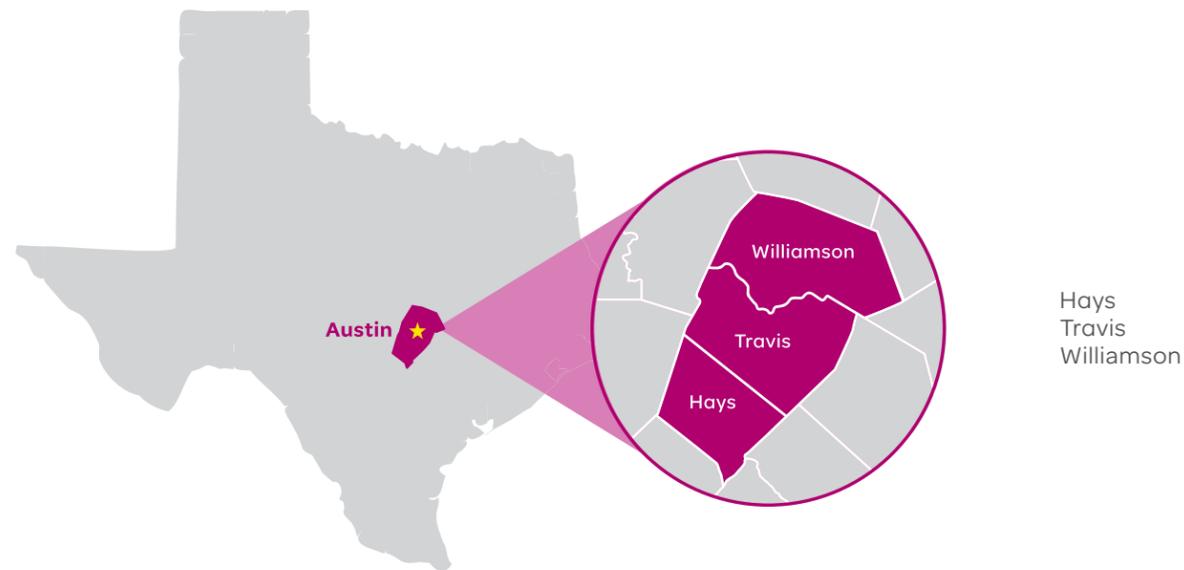
Mental health support

12 weeks of mobile therapy for your clients' employees from a private therapist through their smartphone [↗](#)

The *Moda Select* Network

We've carefully selected a community of primary care providers (PCPs), specialists and partner health systems, so you'll have better value and better care.

The Moda Select Network is for residents living in the following counties:



Here are some of our larger in-network partners:



- Capital Area Primary Care Providers
- Capital Area Providers
- Capital Area Surgeons



- St. David's Ortho Neuro and Rehab
- St. David's Specialized Women's Services



2023 *Medical plan* benefit table

Plan name	Calendar year costs			Care & services					
	Annual deductible per member / family	Coinsurance	Annual OOP maximum per member / family	PCP visits ¹	Specialist visits ²	Emergency room visits	Mental health and substance use disorder office visits ³	Outpatient rehabilitation ⁴	Acupuncture, spinal manipulations and massage therapy services
	In-network member pays			In-network member pays					
EPO_\$500_\$3000_\$25/\$50_20%	\$500 / \$1,000	20%	\$3,000 / \$6,000	\$25 / visit	\$50 / visit	\$500 / 20% after deductible	\$25 / visit	\$50 / visit	\$25 / visit
EPO_\$1000_\$4500_\$25/\$50_20%	\$1,000 / \$2,000	20%	\$4,500 / \$9,000	\$25 / visit	\$50 / visit	\$500 / 20% after deductible	\$25 / visit	\$50 / visit	\$25 / visit
EPO_\$1500_\$4500_\$25/\$50_20%	\$1,500 / \$3,000	20%	\$4,500 / \$9,000	\$25 / visit	\$50 / visit	\$500 / 20% after deductible	\$25 / visit	\$50 / visit	\$25 / visit
EPO_\$2000_\$5000_\$25/\$50_20%	\$2,000 / \$4,000	20%	\$5,000 / \$10,000	\$25 / visit	\$50 / visit	\$500 / 20% after deductible	\$25 / visit	\$50 / visit	\$25 / visit
EPO_\$2500_\$6000_\$30/\$60_20%	\$2,500 / \$5,000	20%	\$6,000 / \$12,000	\$30 / visit	\$60 / visit	\$500 / 20% after deductible	\$30 / visit	\$60 / visit	\$30 / visit
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EPO_\$3000_\$6500_\$35/\$70_30%	\$3,000 / \$6,000	30%	\$6,500 / \$13,000	\$35 / visit	\$70 / visit	\$500 / 30% after deductible	\$35 / visit	\$70 / visit	\$35 / visit
EPO_\$3500_\$7000_\$30/\$60_20%	\$3,500 / \$7,000	20%	\$7,000 / \$14,000	\$30 / visit	\$60 / visit	\$500 / 20% after deductible	\$30 / visit	\$60 / visit	\$30 / visit
EPO_\$3500_\$7500_\$30/\$60_30%	\$3,500 / \$7,000	30%	\$7,500 / \$15,000	\$30 / visit	\$60 / visit	\$500 / 30% after deductible	\$30 / visit	\$60 / visit	\$30 / visit
EPO_\$4000_\$8150_\$35/\$70_20%	\$4,000 / \$8,000	20%	\$8,150 / \$16,300	\$35 / visit	\$70 / visit	\$500 / 20% after deductible	\$35 / visit	\$70 / visit	\$35 / visit
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EPO_\$8700_\$8700_\$40/\$80_0%	\$8,700 / \$17,400	0%	\$8,700 / \$17,400	\$40 / visit	\$80 / visit	0% after deductible	\$40 / visit	\$80 / visit	\$40 / visit
EHDHP_\$3000_\$5000_20%	\$3,000 / \$6,000	20%	\$5,000 / \$10,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
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Moda Select Network

* Footnotes 1-3 for non-HDHP plans.

1 No cost sharing for members under age 19. Members 19+ get first 3 visits at no cost sharing, combined with virtual care visits. Additional visits by the selected PCP at the PCP visit copay level and by other providers at the specialist visit copay level. 2 Hearing exam is \$45/visit. 3 First 3 in-person or virtual care office visits at no cost sharing, combined with substance use disorder office visits. 4 Outpatient rehabilitation includes physical therapy, occupational therapy and speech therapy.

Medical disclaimer: This is a summary of the health plan benefits and is not a contract; limitations and exclusions apply. See the medical plan benefit summaries, SBCs, handbook or contract for details. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control. These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines. This brochure provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

2023 *Medical plan* benefit table

Plan name	Calendar year costs			Care & services					
	Annual deductible per member / family	Coinsurance	Annual OOP maximum per member / family	PCP visits ¹	Specialist visits ²	Emergency room visits	Mental health and substance use disorder office visits ³	Outpatient rehabilitation ⁴	Acupuncture, spinal manipulations and massage therapy services
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VBC_\$500_\$3000_\$25/\$50_20%	\$500 / \$1,000	20%	\$3,000 / \$6,000	\$25 / visit	\$50 / visit	\$500 / 20% after deductible	\$25 / visit	\$50 / visit	\$25 / visit
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HDHP_\$3000_\$5000_20%	\$3,000 / \$6,000	20%	\$5,000 / \$10,000	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
HDHP_\$3000_\$3000_0%	\$3,000 / \$6,000	0%	\$3,000 / \$6,000	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
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Moda Select Network

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2023 **Pharmacy** benefit table

	Value ²	Select	Preferred	Non-preferred	Specialty	Non-preferred specialty
R1.TX.23	\$0	\$10	\$30	\$50	\$150	30%
R2.TX.23	\$0	\$15	\$45	\$75	\$225	30%
R3.TX.23	\$0	\$20	\$60	50%	\$180	50%
R4.TX.23 ¹	\$0	Greater of \$15 or 50%				
R5.TX.23	\$0	\$10	\$50	\$100	\$150	\$250
R6.TX.23	\$0	\$10	\$35	\$75	\$150	\$250
R7.TX.23	\$0	\$15	\$50	\$100	\$250	\$350

* Non-HDHP plans (EPO and valued-based PPO plans) – no deductible for all drug tiers. HDHP plans – value drug tier at \$0 no deductible and other drug tiers are at the plan coinsurance level after deductible.

¹ Not Medicare Part D creditable.

² HDHP Pharmacy benefits – The value tier for HDHP plans is \$0. The above value tier copays (no deductible) apply to HDHP plans. All other tiers (outside of ACA preventive) take the coinsurance and apply the deductible.

Expect quality pharmacy benefits

Quality prescription coverage is at the heart of a great health plan. We're here to support the pharmacy needs of your clients' employees, every step of the way.

Members have access to comprehensive prescription drug benefits through the Navitus pharmacy network. The Navitus Network includes over 90% of pharmacies in Texas, plus more than 58,000 pharmacies nationwide.

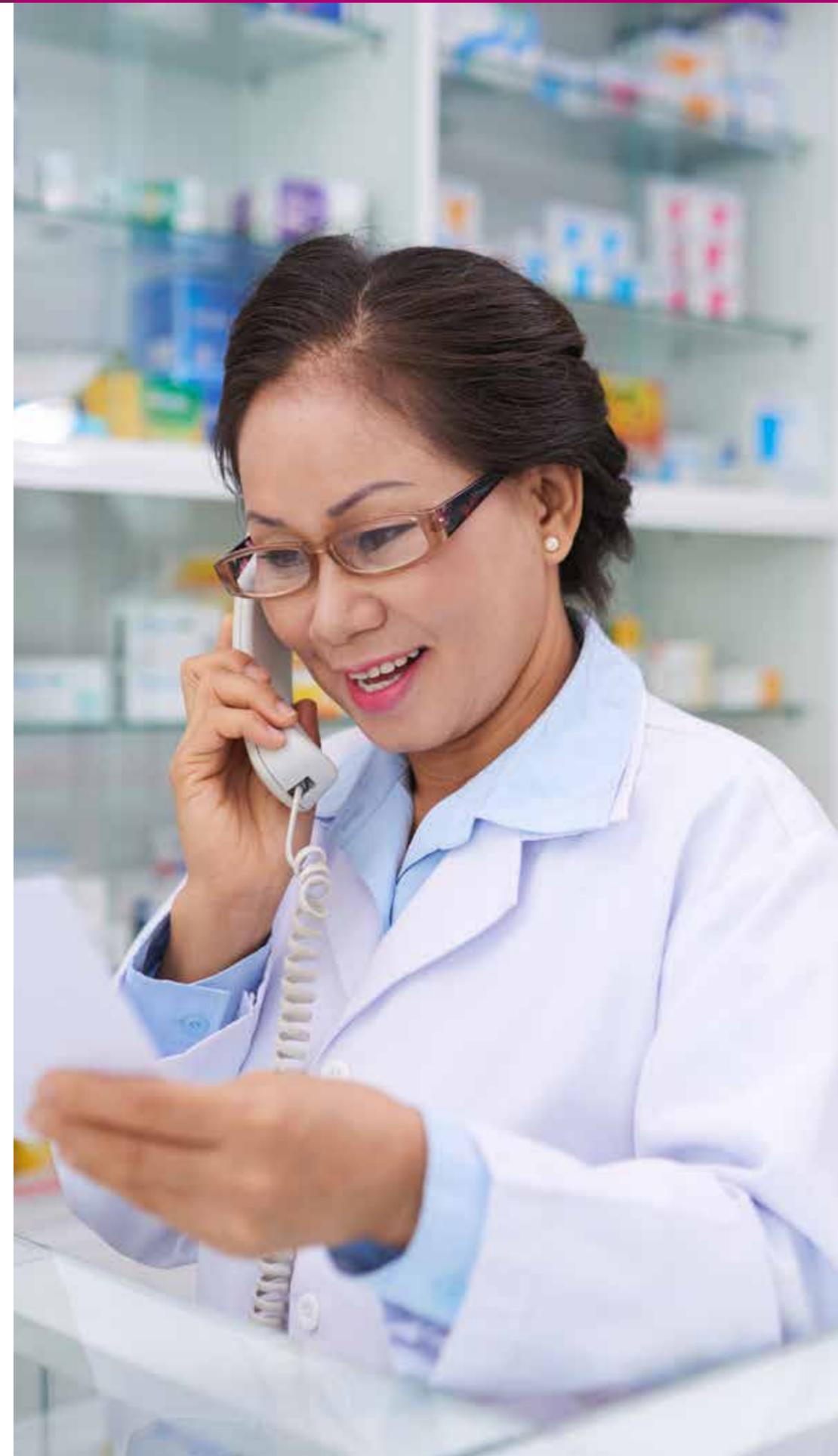
This means they can fill prescriptions almost anywhere, including these local and national drug store chains:

- Costco
- H-E-B
- Walgreens
- CVS
- Kroger
- Walmart
- Tom Thumb

We also offer mail-order pharmacy services through Postal Prescription Services (PPS) and Costco.



Members can visit modahealth.com/texas/producer/plans/employer-sponsored-plans and choose "Large group" to search medications and find out their medication tiers and costs





Ready to choose better health *for your clients?*

Questions?

Contact your Moda Health Sales representative

@ quotes@modahealth.com

📞 800-578-1402 | TTY users, please call 711

🌐 modahealth.com/texas

Portland office (corporate headquarters)
601 SW Second Ave., Portland, OR 97204-3156

For a list of medical plan exclusions, any reduction or limitations, contact Moda Health. These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines. Health plans provided by Moda Health Plan, Inc.

