

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,000 individual / \$2,500 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 deductible?	Yes. Examples of some services: In-network hospice care and diabetes self-management program as well as in and out-of-network prescription medications, spinal manipulation, naturopathic supplies, massage therapy, vision care and most preventive care 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 <u>deductibles</u> for specific services?	Yes, \$300 for prescription medications in a calendar year	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	\$6,150 individual / \$12,300 family for medical services and prescription medications, in-network and out-of-network combined.	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 out-of-pocket limit?	<u>Premiums</u> , <u>coinsurance</u> for hearing aids for age 26 and older, <u>coinsurance</u> for brand medications when generic medications are available, penalties for failure to obtain prior authorization, <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.modahealth.com</u> or call 1-888-445- 7413 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 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.

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

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.

EVeni Need		What You	Will Pay	Limitations, Exceptions, & Other Important	
		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	30% coinsurance	50% <u>coinsurance</u>	None	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	30% <u>coinsurance</u> 50% <u>coinsurance</u> , <u>deductible</u> does not apply to spinal manipulation, naturopathic supplies and massage therapy	50% <u>coinsurance</u> , 50% <u>coinsurance</u> , <u>deductible</u> does not apply to spinal manipulation, naturopathic supplies and massage therapy	Office visits by chiropractors, naturopathic physicians and acupuncturists do not have a dollar or visit limit. \$300 plan year maximum for spinal manipulation, naturopathic supplies and massage therapy. 20 visits plan year maximum for acupuncture care. \$300 limit does not apply to the insertion of needles for acupuncture care.	
	Preventive care / screening / immunization	No charge for most services. 30% <u>coinsurance</u> for remaining services and <u>deductible</u> does not apply.	50% <u>coinsurance</u> and <u>deductible</u> does not apply to most services.	Includes preventive tests. 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.	
	Diagnostic test (x- ray, blood work)	30% coinsurance	50% coinsurance	Includes other tests such as EKG, allergy testing and sleep study.	
lf you have a test	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior authorization is required for many services. Failure to obtain prior authorization results in denial. In-network providers are responsible to obtain prior authorization and will write off the charges due to no prior authorization.	

Common Medical		What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need drugs to	Value Prescription	30% <u>coinsurance</u> up to \$4 maximum <u>copay</u> /retail, 30% <u>coinsurance</u> up to \$8 maximum <u>copay</u> /mail-order	30% <u>coinsurance up</u> to \$4 maximum <u>copay</u> /retail	Prescription drug benefits are administered by WellDyneRx. <u>Prior authorization</u> may be required. <u>Retail</u> - Up to a 30-day supply.	
treat your illness or condition More information	Retail Prescription	30% coinsurance	30% coinsurance	Mail order - 90-day supply. Mail-order prescriptions required to be filled in-network.	
about <u>prescription</u> <u>drug coverage</u> is available at <u>www.welldynerx.com</u>	Mail Order Prescription	30% coinsurance	Not covered	Prescriptions purchased at an out-of-network pharmacy may be subject to "balance billing." You are responsible to pay the difference in cost between brand and generic drug when generic is available.	
	Specialty Medications	30% coinsurance	Not covered	Specialty – Up to a 30-day supply. Exclusive pharmacy only.	
lf you have	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	Prior authorization may be required. Failure to obtain prior authorization results in a penalty and the procedure is not covered if not medically necessary.	
outpatient surgery	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	In-network sterilization procedures are covered with no cost sharing.	
lf you need	Emergency room care	\$100 <u>copay</u> /visit, then 30% <u>coinsurance</u>	\$100 <u>copay</u> /visit, then 30% <u>coinsurance</u>	<u>Copay</u> waived if hospital admission immediately follows.	
immediate medical attention	Emergency medical transportation	30% coinsurance	30% coinsurance	Transport to nearest facility capable to provide necessary treatment.	
	Urgent care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None.	
If you have a	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior authorization is required. Failure to obtain prior authorization results in a penalty and the procedure	
hospital stay	Physician/surgeon fees	30% <u>coinsurance</u>	50% coinsurance	is not covered if not medically necessary.	

Common Medical		What Yo	ou Will Pay	
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
lf you need mental health, behavioral	Outpatient services	30% coinsurance	50% coinsurance	Prior authorization required for all inpatient and some outpatient behavioral health services. Failure to obtain prior
health, or substance abuse services	Inpatient services	30% coinsurance	50% coinsurance	authorization results in a penalty and the procedure is not covered if not medically necessary.
	Office visits	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Cost sharing does not apply for proventive convises
If you are pregnant	Childbirth/delivery professional services	30% <u>coinsurance</u>	50% coinsurance	<u>Cost sharing</u> does not apply for <u>preventive services</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
	Childbirth/delivery facility services	30% <u>coinsurance</u>	50% coinsurance	services described elsewhere in the SBC (i.e., ultrasound).
	Home health care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Plan year maximum of 60 visits. Prior authorization is required. Failure to obtain prior authorization results in a penalty and the procedure is not covered if not medically necessary.
	Rehabilitation services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Plan year maximum of 60 sessions for outpatient rehabilitation. Habilitation services are limited to services that qualify under rehabilitation guidelines and medically
If you need help recovering or have	Habilitation services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	necessary to treat a mental health condition. <u>Prior</u> <u>authorization</u> is required. Failure to obtain <u>prior</u> <u>authorization</u> results in a penalty and the procedure is not covered if not medically necessary.
other special health needs	Skilled nursing care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Plan year maximum of 100 visits. Prior authorization is required. Failure to obtain prior authorization results in a penalty and the procedure is not covered if not medically necessary.
	<u>Durable medical</u> equipment	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Includes supplies and prosthetics. <u>Prior authorization</u> may be required. Failure to obtain <u>prior authorization</u> results in a penalty and the procedure is not covered if not medically necessary.
	Hospice services	No charge	50% coinsurance	Plan year maximum of 120 hours for respite care in a 3 month period.

Common Medical			What You Will Pay		Limitations, Exceptions, & Other Important
	Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	If your child	Children's eye exam	No charge	No charge	Preventive eye exam limited to in-network for children age 3-5. Eye exams are not covered for other ages.
needs dental or	Children's glasses	Not covered	Not covered	None.	
	eye care	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 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 eye care (Adult) Routine foot care, except for diabetes Weight loss programs 	
Other Covered Services (Limitations may apply to these	e services. This isn't a complete list. Please see	e your <u>plan</u> document.)	
AbortionAcupuncture	Chiropractic care	Hearing aids	

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 for non-federal governmental group health plans, and the Oregon Division of Financial Regulation at 1-888-877-4894 or 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.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.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.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 <a href="h

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 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. 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 <u>www.dol.gov/ebsa/healthreform</u>. 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? 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, 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.

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 <u>plan's</u> overall <u>deductible</u>	\$1,000
Specialist coinsurance	30%
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	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)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$1,000
Copayments	\$0
<u>Coinsurance</u>	\$3,400
What isn't covered	
Limits or exclusions	\$50
The total Peg would pay is	\$4,450

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

Hospital (facility) <u>coinsurance</u> 30%		\$1,000 30% 30% 30%
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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)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$1.000	
Copayments	\$0	
Coinsurance	\$1,900	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$2,920	

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

The plants around deductible	¢1 000
The <u>plan's</u> overall <u>deductible</u>	\$1,000
Specialist coinsurance	30%
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%
This EXAMPLE event includes service	es like:
Emergency room care (including medica	1
supplies)	
Diagna atta ta at (y, ray)	

Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost \$2,80

In this example, Mia would pay:

in the one provide page		
Cost Sharing		
ductibles	\$1,000	
payments	\$0	
nsurance	\$300	
What isn't covered		
nits or exclusions	\$0	
e total Mia would pay is	\$1,300	
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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 النصي: 711)

بولتے ہیں تو لن نی (URDU) توجب دیں: اگر آپ اردو اعسانت آپ کے لیے بلا معاوضہ 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 2229-605-7871 (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 દશારવો) 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 កា័រសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ៍ 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)



modahealth.com