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 <a href="https://www.modahealth.com">www.modahealth.com</a> or by calling 1-888-445-7413. 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 <a href="https://www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 1-888-445-7413 to request a copy.

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 <a "="" coverage="" href="https://network.ncbi.nlm.network.ncbi.n&lt;/td&gt;&lt;td&gt;This &lt;u&gt;plan&lt;/u&gt; covers some items and services even if you haven't yet met the &lt;u&gt;deductible&lt;/u&gt; amount. But a &lt;u&gt;copayment&lt;/u&gt; or &lt;u&gt;coinsurance&lt;/u&gt; may apply. For example, this &lt;u&gt;plan&lt;/u&gt; covers certain &lt;u&gt;preventive services&lt;/u&gt; without &lt;u&gt;cost sharing&lt;/u&gt; and before you meet your &lt;u&gt;deductible&lt;/u&gt;. See a list of covered &lt;u&gt;preventive services&lt;/u&gt; at &lt;a href=" https:="" preventive-care-benefits="" www.healthcare.gov="">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .	
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> <u>limit</u> 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 limits</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, coinsurance for hearing aids for age 26 and older, coinsurance for brand medications when generic medications are available, penalties for failure to obtain preauthorization, balance-billing charges, 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 <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.

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important
Event		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 office visit and virtual care visit No charge/CirrusMD virtual visit	50% coinsurance	None
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	30% coinsurance office visit and virtual care visit  No charge/CirrusMD virtual visit  50% coinsurance, deductible does not apply to spinal manipulation, naturopathic supplies and massage therapy	50% coinsurance 50% coinsurance, deductible 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.  20 visits plan year maximum for spinal manipulation. 20 visits plan year maximum for acupuncture care. 12 visits plan year maximum for massage therapy.
	Preventive care / screening / immunization	No charge for most services.  30% coinsurance for remaining services and deductible 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 provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x- ray, blood work)	30% coinsurance	50% coinsurance	Includes other tests such as EKG, allergy testing and sleep study.
	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% coinsurance	Preauthorization is required for many services. Failure to obtain preauthorization results in denial. In-network providers are responsible to obtain preauthorization and will write off the charges due to no preauthorization.

Common Medical		What You	Will Pay	Limitations, Exceptions, & Other Important Information	
Event	Services You May Need	d Network Provider Out-of-Network Provider (You will pay the least) (You will pay the most)			
	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</u> up to \$4 maximum <u>copay</u> /retail	Preauthorization may be required.  Retail - Up to a 30-day supply.  Mail order - 90-day supply. Mail-order prescriptions	
If you need drugs to treat your illness or condition More information about	Retail Prescription	30% coinsurance	30% <u>coinsurance</u>	required to be filled in-network.  Prescriptions purchased at an out-of-network pharmacy may be subject to "balance billing." You	
prescription drug coverage is available at	Mail Order Prescription	30% coinsurance	Not covered	are responsible to pay the difference in cost between brand and generic drug when generic is available.	
www.modahealth.com/pdl	Specialty Medications	30% coinsurance	Not covered	Specialty – Up to a 30-day supply. Exclusive pharmacy only.  \$35 maximum cost share 30-day supply and \$105 maximum cost share 90-day supply for insulin, deductible does not apply.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	Preauthorization may be required. Failure to obtain preauthorization results in a penalty and the procedure is not covered if not medically	
surgery	Physician/surgeon fees	30% coinsurance	50% coinsurance	necessary. In-network sterilization procedures are covered with no cost sharing.	
	Emergency room care	\$100 copay/visit, then 30% coinsurance	\$100 <u>copay</u> /visit, then 30% <u>coinsurance</u>	Copay waived if hospital admission immediately follows.	
If you need immediate medical attention	Emergency medical transportation	30% coinsurance	30% coinsurance	Transport to nearest facility capable to provide necessary treatment.	
	<u>Urgent care</u>	30% <u>coinsurance</u> office visit and virtual care visit No charge/CirrusMD virtual visit	50% <u>coinsurance</u>	None.	

Common Madical	Camilage Van Man	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 a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> results in a penalty and the procedure is
	Physician/surgeon fees	30% coinsurance	50% coinsurance	not covered if not medically necessary.
If you need mental health, behavioral health,	Outpatient services	30% coinsurance office visit and virtual care visit No charge/CirrusMD virtual visit	50% coinsurance	Preauthorization required for all inpatient and some outpatient behavioral health services. Failure to obtain preauthorization results in a penalty and the procedure is
or substance abuse services	Inpatient services	30% coinsurance	50% coinsurance	not covered if not medically necessary.
	Office visits	30% coinsurance	50% coinsurance	Cost sharing does not apply for proventive convince
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	Cost sharing does not apply for preventive services.  Depending on the type of services, a copay, coinsurance or deductible may apply. Maternity care may include tests and
	Childbirth/delivery facility services	30% coinsurance	50% coinsurance	services described elsewhere in the SBC (i.e., ultrasound).
	Home health care	30% coinsurance	50% coinsurance	Plan year maximum of 60 visits. <u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> results in a penalty and the procedure is not covered if not medically necessary.
If you need help recovering or have other special health needs	Rehabilitation services	30% coinsurance	50% coinsurance	Plan year maximum of 60 sessions for outpatient rehabilitation. Habilitation services are limited to services that qualify under rehabilitation guidelines and medically necessary to treat a mental health condition.  Preauthorization is required. Failure to obtain preauthorization results in a penalty and the procedure is not covered if not medically necessary.
	Habilitation services	30% coinsurance	50% coinsurance	
	Skilled nursing care	30% coinsurance	50% coinsurance	Plan year maximum of 100 visits. <u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> results in a penalty and the procedure is not covered if not medically necessary.
	Durable medical equipment	30% coinsurance	50% coinsurance	Includes supplies and prosthetics. <u>Preauthorization</u> may be required. Failure to obtain <u>preauthorization</u> results in a penalty and the procedure is not covered if not medically necessary.

Common Medical Services You May			What You Will Pay		Limitations, Exceptions, & Other Important
		Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
recove	need help ering or ther special needs	Hospice services	No charge	50% coinsurance	None.
If your	child dental or	Children's eye exam	No charge	50% coinsurance, deductible does not apply for preventive eye exam	Preventive eye exam limited for children age 3-5. Eye exams are not covered for other ages.
eye car	re	Children's glasses	Not covered	Not covered	None.
		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 services. This isn't a complete list. Please see your plan document.)

- Abortion
- Acupuncture
- 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 <a href="http://www.dol.gov/ebsa/healthreform">http://www.dol.gov/ebsa/healthreform</a> for group health coverage subject to ERISA, the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <a href="www.cciio.cms.gov">www.cciio.cms.gov</a> for non-federal governmental group health plans, and the Oregon Division of Financial Regulation at 1-888-877-4894 or <a href="www.dfr.oregon.gov">www.dfr.oregon.gov</a> for Church plans. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="https://www.HealthCare.gov">Health Insurance</a> <a href="https://www.dfr.oregon.gov">Marketplace</a>. 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.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. 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 <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Additionally, a consumer assistance program can help you file your <a href="https://www.dol.gov/ebsa/healthreform">appeal</a>. Contact the Oregon Division of Financial Regulation at 1-888-877-4894 or <a href="https://www.dol.gov/ebsa/healthreform">www.dfr.oregon.gov</a>.

### 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 plan 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 <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>	\$1,000
■ Specialist coinsurance	30%
■ Hospital (facility) coinsurance	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			
<u>Deductibles</u>	\$1,000		
Copayments	\$0		
Coinsurance	\$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 well-controlled condition)

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

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

Total Example Cost	\$2,800		
In this example, Mia would pay:			
Cost Sharing			
<u>Deductibles</u>	\$1,000		
Copayments	\$0		
Coinsurance	\$300		
What isn't covered			
Limits or exclusions			
The total Mia would pay is	\$1,300		

The plan 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. 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 211. -877-605 (الهاتف النصي: 711)

بولتے ہیں تو ل انی (URDU) توجب دیں: اگر آپ اردو اعانت آپ کے لیے بلا معاوض 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 229-605-777 - (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, 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)

ត្រូវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយ ត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដោយ ឥតគិតថ្លៃ គឺមានផ្ដល់ជូនលោកអ្នក។ 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)