



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 www.modahealth.com 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 www.healthcare.gov/sbc-glossary or call 1-888-445-7413 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$400 individual / \$1,200 family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible?	Yes. Examples of some services: In-network office visits, labs for certain chronic conditions, hospice services and prediabetes/diabetes self-management program as well as in and out-of-network spinal manipulation, naturopathic supplies, massage therapy, prescription medications, vision care and most preventive care are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For medical services, \$2,000 individual / \$6,000 family, in-network and out-of-network combined; for prescription medications \$2,000 individual / \$6,000 family, in-network and out-of-network combined.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit 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 out-of-pocket limit .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider ?	Yes. See www.modahealth.com or call 1-888-445-7413 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 copay /office visit, naturopathy and virtual care visit, deductible does not apply No charge/CirrusMD virtual visit	35% coinsurance	In-network copay is waived for PCP visits when related to management of these chronic conditions: asthma, heart disease, high blood pressure, diabetes, high cholesterol and behavioral health.
	Specialist visit	\$20 copay / virtual care visit \$40 copay /all other office visits; deductible does not apply 15% coinsurance for acupuncture insertion of needles 50% coinsurance , deductible does not apply to spinal manipulation, naturopathic supplies and massage therapy No charge/CirrusMD virtual visit	35% coinsurance 35% coinsurance for acupuncture care 50% coinsurance , deductible does not apply to spinal manipulation, naturopathic supplies and massage therapy	Office visits by chiropractors and acupuncturists paid as specialist office visits. In-network copay is waived for specialist visits when related to management of these chronic conditions: asthma, heart disease, high blood pressure, diabetes, high cholesterol and behavioral health. 12 visits plan year maximum for massage therapy.
	Preventive care / screening / immunization	No charge for most services. 15% coinsurance for remaining services and deductible does not apply.	35% coinsurance and deductible 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.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a test	Diagnostic test (x-ray, blood work)	15% coinsurance	35% coinsurance	Includes other tests such as EKG, allergy testing and sleep study. No charge for in-network HbA1c and Cholesterol LDL, HDL, Triglycerides lab work related to chronic condition management (asthma, heart disease, high blood pressure, diabetes & high cholesterol).
	Imaging (CT/PET scans, MRIs)	15% coinsurance	35% coinsurance	Preauthorization may be required. Failure to obtain preauthorization results in denial. In-network providers will write off the charges due to no preauthorization .
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.modahealth.com/pdl	Value	20% coinsurance up to \$4 maximum copay /retail 20% coinsurance up to \$8 maximum copay /mail-order Deductible does not apply	20% coinsurance up to \$4 maximum copay /retail Deductible does not apply	Preauthorization may be required. Retail - Up to a 30-day supply and Tier 1 and Tier 2 have a \$50 maximum per prescription. Mail order - 90-day supply and Tier 1 has a \$30 maximum and Tier 2 has a \$125 maximum per prescription. Mail-order prescriptions required to be filled in-network.
	Tier 1	20% coinsurance Deductible does not apply	20% coinsurance Deductible does not apply	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.
	Tier 2	20% coinsurance Deductible does not apply	20% coinsurance Deductible does not apply	
	Tier 3	50% coinsurance Deductible does not apply	50% coinsurance Deductible does not apply	
	Specialty Medications	20% coinsurance Tier 1 and 2 50% coinsurance Tier 3 Deductible does not apply	Not covered	Specialty – Up to a 30-day supply and Tier 1 and Tier 2 have a \$50 maximum per prescription. Exclusive pharmacy only. \$35 maximum cost share 30-day supply and \$105 maximum cost share 90-day supply for insulin, deductible does not apply.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	35% coinsurance	Preauthorization may be required. Failure to obtain preauthorization results in a penalty. If a service is not medically necessary charges will be denied. In-network sterilization procedures are covered with no cost sharing.
	Physician/surgeon fees	15% coinsurance	35% coinsurance	
If you need immediate medical attention	Emergency room care	\$100 copay /visit, then 15% coinsurance	\$100 copay /visit, then 15% coinsurance	Copay waived if hospital admission immediately follows.
	Emergency medical transportation	15% coinsurance	15% coinsurance	Transport to nearest facility capable to provide necessary treatment.
	Urgent care	\$40 copay /visit; \$20 copay / virtual care visit; deductible does not apply; No charge / CirrusMD virtual visit	35% coinsurance	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance	35% coinsurance	Preauthorization may be required. Failure to obtain preauthorization results in a penalty. If a service is not medically necessary charges will be denied.
	Physician/surgeon fees	15% coinsurance	35% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge/PCP visit and intensive outpatient, No charge/specialist visit No charge/CirrusMD virtual visit; 15% coinsurance for other outpatient services	35% coinsurance	In-network cost sharing is waived (includes deductible and copay) for office visits related to the chronic condition benefit. Preauthorization may be required. Failure to obtain preauthorization results in a penalty. If a service is not medically necessary charges will be denied.
	Inpatient services	15% coinsurance	35% coinsurance	
If you are pregnant	Office visits	No charge	35% 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 services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	15% coinsurance	35% coinsurance	
	Childbirth/delivery facility services	15% coinsurance	35% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	15% coinsurance	35% coinsurance	Limited to 60 visits per plan year. Preauthorization may be required. Failure to obtain preauthorization results in a penalty. If a service is not medically necessary charges will be denied.
	Rehabilitation services	15% coinsurance	35% coinsurance	Limited to 60 sessions per plan year for outpatient rehabilitation. Habilitation services are limited to services that qualify under rehabilitation guidelines.
	Habilitation services	15% coinsurance	35% coinsurance	
	Skilled nursing care	15% coinsurance	35% coinsurance	Limited to 100 visits per plan year. Preauthorization may be required. Failure to obtain preauthorization results in a penalty. If a service is not medically necessary charges will be denied.
	Durable medical equipment	15% coinsurance	35% coinsurance	Includes supplies and prosthetics. Preauthorization may be required. Failure to obtain preauthorization results in a penalty. If a service is not medically necessary charges will be denied.
	Hospice services	No charge	35% coinsurance	None.
If your child needs dental or eye care	Children's eye exam	No charge	35% coinsurance , deductible does not apply for preventive eye exam	Preventive eye exam limited for children age 3-5. All other vision benefits are administered by Vision Service Plan (VSP).
	Children's glasses	Not covered by Moda	Not covered by Moda	See vision benefits administered by Vision Service Plan (VSP).
	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 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, limited to 20 visits per plan year	Chiropractic care, limited to 20 visits per plan year	- Hearing aids, one per ear every 3 years for members under age 26. \$4,000 every 48 months for members age 26 and over - Routine eye care (Adult)

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.HealthCare.gov 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 www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your [appeal](#). Contact the Oregon Division of Financial Regulation at 1-888-877-4894 or www.dfr.oregon.gov.

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): Dine'ehgo shika at'ohwol ninisingo, kwijigo 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 [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 plan's overall deductible	\$400
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	15%
■ Other coinsurance	15%

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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$400
Copayments	\$0*
Coinsurance	\$1,600*

<i>What isn't covered</i>	
Limits or exclusions	\$50
The total Peg would pay is	\$2,000*

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$400
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	15%
■ Other coinsurance	15%

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$200
Copayments	\$200
Coinsurance	\$900

<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,320

Mia's Simple Fracture

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

■ The plan's overall deductible	\$400
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	15%
■ Other coinsurance	15%

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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$400
Copayments	\$200
Coinsurance	\$300

<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$900

*Note: These numbers assume a global charge. If your provider bills each service separately, these amounts may be different.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.