Coverage Period: 01/01/2020 – 12/31/2020 Coverage for: Individual + Family | Plan Type: EPO

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 1-888-217-2363. 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 1-888-217-2363 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For <u>network providers</u> \$3,500 individual / \$7,000 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. In-network primary care visits, office visits, urgent care visits, virtual care visits, outpatient rehabilitation, outpatient mental health and chemical dependency services, biofeedback, breastfeeding support and supplies, tobacco cessation treatment, pediatric vision exam, hearing exam, and most preventive care, as well most in and out of network prescription medications, are covered before you meet your deductible.	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 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 <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$8,000 individual / \$16,000 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 limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, 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 <u>network provider</u> ?	Yes. See <u>www.modahealth.com</u> or call 1-888-217-2363 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>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 provider's 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 <u>referral</u> to see a <u>specialist</u> ?	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	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	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	\$35 copay/visit; no deductible \$25 copay/visit, no deductible for virtual care visits	Not covered	None	
If you visit a health care provider's office or clinic	Specialist visit	\$45 <u>copay</u> /visit, no <u>deductible</u> for hearing exam. \$25 <u>copay</u> /visit, no <u>deductible</u> for virtual care visits. \$70 <u>copay</u> /visit, no <u>deductible</u> for other services.	Not covered	Office visits by naturopaths, acupuncturists and chiropractors are specialist visits. Spinal manipulation, acupuncture care and naturopathic substances are not covered.	
OI CIIIIIC	Preventive care/screening/immunization	No charge for most services. \$35 <u>copay</u> /visit; no <u>deductible</u> , or 35% <u>coinsurance</u> for remaining services	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. A list of in-network preventive services not subject to cost sharing can be viewed at https://www.healthcare.gov/coverage/preventive-care-benefits/ .	
	Diagnostic test (x-ray, blood work)	35% coinsurance	Not covered	Includes other tests such as EKG, allergy testing and sleep study.	
If you have a test	Imaging (CT/PET scans, MRIs)	35% coinsurance	Not covered	Prior authorization is required for many services. Failure to obtain prior authorization results in denial.	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Value tier	\$2 <u>copay</u> , no <u>deductible</u> /retail prescription, \$6 <u>copay</u> , no <u>deductible</u> /mail- order prescription	\$2 <u>copay</u> , no <u>deductible</u> /retail prescription	Covers up to a 30-day supply (retail prescriptions); 90 day supply (mail-order prescription). Prior authorization may be required. Mail order at a	
If you need drugs to treat your illness or condition More information about	Select tier	\$20 <u>copay</u> , no <u>deductible</u> /retail prescription, \$60 <u>copay</u> , no <u>deductible</u> /mail- order prescription	\$20 <u>copay</u> , no <u>deductible</u> /retail prescription	Moda designated mail order pharmacy only. Covers up to a 30-day supply specialty. Prior authorization may be required. Moda designated	
prescription drug coverage is available at	Preferred tier	40% <u>coinsurance</u> , no <u>deductible</u>	40% <u>coinsurance</u> , no <u>deductible</u>	pharmacy only. Specialty medications may include specialty tier and other tier medications that are	
www.modahealth.com/	Non-Preferred tier	50% coinsurance	50% coinsurance	often used to treat complex chronic health conditions.	
_	Specialty tier	40% <u>coinsurance</u> , no <u>deductible</u> for preferred; 50% <u>coinsurance</u> for non-preferred	Not covered	Anticancer medication is covered at the standard coinsurance.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	35% coinsurance	Not covered	Prior authorization may be required. Failure to obtain prior authorization results in denial.	
eargery	Physician/surgeon fees	35% coinsurance	Not covered	obtain phoraditionadin receive in definal.	
	Emergency room care	35% coinsurance	35% coinsurance	None.	
If you need immediate	Emergency medical transportation	35% coinsurance	35% coinsurance	Calendar year maximum of 6 trips.	
medical attention	Urgent care	\$35 <u>copay</u> /visit, no <u>deductible</u> \$25 <u>copay</u> /visit, no <u>deductible</u> for virtual care visits	Not covered	None.	
If you have a hospital	Facility fee (e.g., hospital room)	35% coinsurance	Not covered	Prior authorization is required. Failure to obtain	
stay	Physician/surgeon fees	35% coinsurance	Not covered	prior authorization results in denial.	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical 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 mental health, behavioral health, or substance	Outpatient services	behavioral health services. Failure \$25 <u>copay</u> /visit, no deductible for virtual care Not covered behavioral health services. Failure authorization results in denial. 35%	Prior authorization is required for some outpatient behavioral health services. Failure to obtain prior authorization results in denial. 35% coinsurance for other in-network outpatient services.		
abuse services	Inpatient services	35% coinsurance	Not covered	Prior authorization is required for all inpatient services. Failure to obtain prior authorization results in denial.	
	Office visits	35% coinsurance	Not covered	In-network elective abortion is covered at no cost sharing. Maternity care may include tests and	
If you are pregnant	Childbirth/delivery professional services	35% coinsurance	Not covered	services described elsewhere in the SBC (i.e. ultrasound). Depending on the type of services, a copayment, coinsurance, or deductible may apply.	
	Childbirth/delivery facility services	35% coinsurance	Not covered	Cost sharing does not apply to certain preventive services.	
	Home health care	35% coinsurance	Not covered	None.	
	Rehabilitation services	\$70 <u>copay</u> /visit outpatient, no <u>deductible</u> . 35% <u>coinsurance</u> inpatient	Not covered	Calendar year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation and habilitation. May be eligible for additional days or applications for head or apply and injury. Limits apply	
If you need help	Habilitation services	\$70 <u>copay</u> /visit outpatient, no <u>deductible</u> . 35% <u>coinsurance</u> inpatient	Not covered	sessions for head or spinal cord injury. Limits apply separately to rehabilitative and habilitative services. Prior authorization may be required. Failure to obtain prior authorization results in denial.	
recovering or have other special health	Skilled nursing care	35% coinsurance	Not covered	Calendar year maximum of 60 visits	
needs	Durable medical equipment	35% <u>coinsurance;</u> 67% <u>coinsurance</u> for wigs	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	35% coinsurance	Not covered	Hospice coverage includes respite care limits of 5 consecutive days and a lifetime maximum of 30 days	

	Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important
	Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	f your child needs	Children's eye exam	\$35 <u>copay</u> /visit, no <u>deductible</u>	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.
dental	dental or eye care	Children's glasses	35% coinsurance	Not covered	Covers one pair of glasses per calendar year, 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.)

- Acupuncture
- Bariatric Surgery
- Chiropractic Care
- Cosmetic Surgery, except as required for certain situations
- Dental Care, except for accident related injuries
- Infertility Treatment
- Long Term Care
- Naturopathic Substances
- 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.)

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/contactEBSA/consumerassistance.html, Oregon Division of Financial Regulation at 1-888-877-4894 or www.dfr.oregon.gov, and Oregon health insurance marketplace or SHOP at 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. 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.

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet 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>	\$3,500
■ Specialist copayment	\$70
■ Hospital (facility) coinsurance	35%
Other coinsurance	35%

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	\$12,800

In this example, Peg would pay:

Cost Sharing			
Deductibles	\$3,500		
Copayments	\$40		
Coinsurance	\$3,100		
What isn't covered			
Limits or exclusions \$300			
The total Peg would pay is \$6,940			

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>	\$3,500
■ Specialist copayment	\$70
■ Hospital (facility) coinsurance	35%
■ Other coinsurance	35%

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	\$7,400

In this example, Joe would pay:

<u> </u>		
Cost Sharing		
Deductibles	\$1,900	
Copayments	\$800	
Coinsurance	\$1,400	
What isn't covered		
Limits or exclusions	\$60	
The total Joe would pay is	\$4,160	

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist copayment	\$70
■ Hospital (facility) coinsurance	35%
■ Other coinsurance	35%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

|--|

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,500
Copayments	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,800

Moda does not discriminate

Moda, Inc. follows 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, 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.





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 229-605-877 (الهاتف النصى: 711)

بولتے ہیں تو ن نی (URDU) توجب دیں: اگر آپ اردو اعت:ت آپ کے لیے بلا مصاونت و متیاب ہے۔ پر کال کریں (TTY: 711) 3229-1-377

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 229-605-877 (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: ຖາ້ຫ່ານເວົ້າພາສາລາວ, ການຊ່ວ ຍເຫຼືອດາ້ນພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສຍັ 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 ការសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ៍ គឺមានផ្តល់ជូនលោកអ្នកៗ 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.

โปรตหราบ: 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)



