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 <u>deductible</u> ?	For <u>network providers</u> \$8,150 individual / \$16,300 family; for <u>out-of-network providers</u> \$24,450 individual / \$48,900 family.	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 <u>deductible?</u>	Yes. In-network primary care visits, office visits, urgent care visits, virtual care visits, outpatient rehabilitation, outpatient mental health and chemical dependency services, biofeedback, tobacco cessation treatment, pediatric vision exam, hearing exam, breastfeeding support, and most <u>preventive</u> <u>care</u> , as well as in and out of network value and select tier medications, and breastfeeding supplies 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?	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> \$8,150 individual / \$16,300 family; for <u>out-of-network providers</u> \$24,450 individual / \$48,900 family.	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</u> <u>limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, 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> .

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</u> <u>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 <u>specialist</u> you choose without a <u>referral</u> .

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.

Common		What You		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
	Primary care visit to treat an injury or illness	\$60 <u>copay</u> /visit, no <u>deductible</u> \$50 <u>copay</u> /visit, no <u>deductible</u> for virtual care visits	0% coinsurance	None.
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	 \$60 <u>copay</u>/visit, no <u>deductible</u> for acupuncture and spinal manipulation. \$45 <u>copay</u>/visit, no <u>deductible</u> for hearing exam. \$50 <u>copay</u>/visit, no <u>deductible</u> for virtual care visits \$120 <u>copay</u>/visit, no <u>deductible</u> for other services. 	0% <u>coinsurance</u>	Includes office visits by chiropractors, naturopathic physicians and acupuncturists. \$2,000 calendar year maximum for acupuncture care and spinal manipulation. Prior authorization is required for some spinal manipulation and acupuncture services. Failure to obtain prior authorization results in denial.
	Preventive care/screening/ immunization	No charge for most services. \$60 <u>copay</u> /visit, no <u>deductible</u> or 0% <u>coinsurance</u> for remaining services.	Not covered for most services. 0% <u>coinsurance</u> for some services.	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for. A list of in-network preventive services not subject to cost sharing can be viewed at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance	0% coinsurance	Includes other tests such as EKG, allergy testing and sleep study.
	Imaging (CT/PET scans, MRIs)	0% coinsurance	0% <u>coinsurance</u>	Prior authorization is required for many services. Failure to obtain prior authorization results in denial.

Common	Services You May	What You V	Nill 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
If you need drugs to	Value tier	No <u>deductible</u> \$2 <u>copay</u> /retail prescription, \$6 <u>copay</u> /mail-order prescription	No <u>deductible</u> \$2 <u>copay</u> /retail prescription	Covers up to a 30-day supply (standard retail pharmacy), 84 to 90-day supply (Choice 90 pharmacy), and 90-day supply (mail-order
treat your illness or condition More information about <u>prescription</u> drug coverage is	Select tier	No <u>deductible</u> \$40 <u>copay</u> /retail prescription, \$120 <u>copay</u> /mail-order prescription	No <u>deductible</u> \$40 <u>copay</u> /retail prescription	pharmacy). <u>Prior authorization</u> may be required. Mail order at Moda designated mail order pharmacy only. Covers up to a 30-day supply specialty. Prior
available at www.modahealth.co	Preferred tier	0% <u>coinsurance</u>	0% coinsurance	authorization may be required. Moda designated pharmacy only.
<u>m/pdl</u>	Non-Preferred tier	0% coinsurance	0% coinsurance	Anticancer medication is covered at the standard coinsurance rate for <u>network providers</u> and <u>out-of-</u> network providers.
	Specialty tier	0% coinsurance	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Prior authorization may be required. Failure to obtain prior authorization results in denial.
outputiont outgory	Physician/surgeon fees	0% <u>coinsurance</u>	0% coinsurance	
	Emergency room care	0% coinsurance	0% coinsurance	In-network <u>deductible</u> and <u>out-of-pocket limits</u> apply.
If you need immediate medical attention	Emergency medical transportation	0% coinsurance	0% coinsurance	Calendar year maximum of 6 trips. In-network <u>deductible</u> and <u>out-of-pocket limits</u> apply.
	Urgent care	\$60 <u>copay</u> /visit, no <u>deductible</u> \$50 <u>copay</u> /visit, no <u>deductible</u> for virtual care visits	0% <u>coinsurance</u>	None.
lf you have a	Facility fee (e.g., hospital room)	0% coinsurance	0% <u>coinsurance</u>	Prior authorization is required. Failure to obtain
hospital stay	Physician/surgeon fees	0% coinsurance	0% coinsurance	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	
lf you need mental health, behavioral health, or substance	Outpatient services	 \$60 <u>copay</u>/office visit, no <u>deductible</u> \$50 <u>copay</u>/visit, no <u>deductible</u> for virtual care visits 	0% <u>coinsurance</u>	Prior authorization is required for some outpatient behavioral health services. Failure to obtain prior <u>authorization</u> results in denial. 0% <u>coinsurance</u> for other in-network outpatient services.	
abuse services	Inpatient services	0% coinsurance	0% <u>coinsurance</u>	Prior authorization is required for all inpatient services. Failure to obtain prior authorization results in denial.	
	Office visits	0% coinsurance	0% coinsurance	In-network elective abortion is covered at no cost sharing. Maternity care may include tests and	
lf you are pregnant	Childbirth/delivery professional services	0% coinsurance	0% coinsurance	services described elsewhere in the SBC (i.e. ultrasound). Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply.	
	Childbirth/delivery facility services	0% coinsurance	0% <u>coinsurance</u>	<u>Cost sharing</u> does not apply to certain <u>preventive</u> <u>services</u> .	
	Home health care	0% coinsurance	0% coinsurance	Calendar year maximum of 140 visits for <u>out-of-</u> network providers.	
	Rehabilitation services	\$120 <u>copay</u> /visit outpatient, no <u>deductible</u> . 0% <u>coinsurance</u> inpatient	0% <u>coinsurance</u>	Calendar year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation and habilitation. May be eligible for additional days or	
lf you need help	Habilitation services	\$120 <u>copay</u> /visit outpatient, no <u>deductible</u> . 0% <u>coinsurance</u> inpatient	0% <u>coinsurance</u>	sessions for head or spinal cord injury. Limits apply separately to rehabilitative and habilitative services. <u>Prior authorization</u> may be required. Failure to obtain <u>prior authorization</u> results in denial.	
recovering or have other special health	Skilled nursing care	0% coinsurance	0% coinsurance	Calendar year maximum of 60 visits.	
needs	<u>Durable medical</u> equipment	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Includes supplies and prosthetics. Wheelchairs subject to frequency limits. Wigs are covered once per year for hair loss resulting from chemotherapy or radiation therapy. <u>Prior authorization</u> may be required. Failure to obtain <u>prior authorization</u> results in denial.	
	Hospice services	0% coinsurance	0% coinsurance	Hospice coverage includes respite care limits of 5 consecutive days and a lifetime maximum of 30 days.	

Common	Common		u 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 your child needs	Children's eye exam	\$60 <u>copay</u> /visit, no <u>deductible</u>	0% <u>coinsurance</u>	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 or eye care	Children's glasses	0% coinsurance	0% coinsurance	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 (Ch	eck your policy or <u>plan</u> document for more informati	ion and a list of any other <u>excluded services</u> .)		
 Bariatric Surgery 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.)				
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 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. For more information

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 appeal. 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.

If you don't have <u>Minimum Essential Coverage</u> 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.-



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)		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>	\$8,150	■ The <u>plan's</u> overall <u>deductible</u>	\$8,150
Specialist copayment	\$120	Specialist copayment	\$120
Hospital (facility) <u>coinsurance</u>	0%	Hospital (facility) coinsurance	0%
Other <u>coinsurance</u>	0%	Other <u>coinsurance</u>	0%
This EXAMPLE event includes serv	ices like:	This EXAMPLE event includes serv	vices like:
Specialist office visits (prenatal care)		Primary care physician office visits (including	
Childbirth/Delivery Professional Services		disease education)	
Childbirth/Delivery Facility Services		Diagnostic tests (blood work)	
Diagnostic tests (ultrasounds and bloc	od work)	Prescription drugs	

Diagnostic tests (*ultrasounds and blood work*) Specialist visit (anesthesia)

	Total Example Cost	\$12,800		
lr	n this example, Peg would pay:			
	Cost Sharing			
	Deductibles	\$8,150		
	Copayments	\$0		
	Coinsurance	\$0		
What isn't covered				
	Limits or exclusions	\$300		
	The total Peg would pay is	\$8,450		

	Total Example Cost	\$7,400
lr	n this example, Joe would pay:	
	Cost Sharing	
	Deductibles	\$5,400
	Copayments	\$1,100

Durable medical equipment (glucose meter)

The total Joe would pay is	\$6,560
Limits or exclusions	\$60
What isn't covered	
Coinsurance	\$0
	÷.,

This EXAMPLE event includes services like: Emergency room care (including medical

The plan's overall deductible

Hospital (facility) coinsurance

Specialist copayment

Other coinsurance

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

Total Example Cost	\$1,900
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Mia's Simple Fracture (in-network emergency room visit and follow up care)

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

\$8,150

\$120

0%

0%

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.

Health plans in Oregon and Alaska provided by Moda Health Plan, Inc. 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. 39969758 (8/18)





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 ٹی (URDU) توجب دیں: اگر آپ اردو اعسانت آپ نے لیے بلا معساوضہ دستیاب ہے۔ پر کال کریں (TTY: 711) 2229-605-3229

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 2229-605-3229 (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: ຖາ້ຫ່ານເວົ້າພາສາລາວ, ການຊ່ວ ຍເຫຼຼືອດ້ານພາສາແມ່ນມໃຫ້ທ່ານໂດຍບໍ່ເສຍັ ຄ່າ. ໂຫ 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 កា័រសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ័ គឺមានផ្តល់ជនលោកអ្នក។ សមទូរស័ព្ទទៅកាន់លេខ 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