Coverage Period: 01/01/2020 – 12/31/2020 Coverage for: Family | Plan Type: PPO

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> \$4,000 individual / \$8,000 family; for <u>out-of-network providers</u> \$12,000 individual / \$24,000 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 deductible?	Yes. In-network primary care visits, office visits, urgent care visit, virtual care visits, outpatient rehabilitation, outpatient mental health and chemical dependency services, acupuncture, spinal manipulation, outpatient diagnostic x-rays and labs, biofeedback, tobacco cessation treatment, pediatric vision care, hearing exam, breastfeeding support, and most preventive care, as well as in and out of network breastfeeding supplies and most 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 network providers \$8,150 individual / \$16,300 family; for out-of-network providers \$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 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 out-of-pocket limit.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.modahealth.com or call 1-888-217-2363 for a list of network providers .	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	\$40 copay/visit no deductible for selected PCP. \$80 copay/visit no deductible for other providers. \$30 copay/visit, no deductible for virtual care visits	50% coinsurance	If a member does not select and properly use their PCP, claims will be paid at a lower benefit level.	
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	\$40 copay/visit no deductible for acupuncture and spinal manipulation. \$45 copay/visit no deductible for hearing exam. \$30 copay/visit, no deductible for virtual care visits \$80 copay/visit, no deductible for other services.	50% coinsurance	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. For remaining services: \$40 <u>copay</u> /visit, no <u>deductible</u> for selected PCP, \$80 <u>copay</u> /visit, no <u>deductible</u> for other providers, or 40% <u>coinsurance</u> .	Not covered for most services. 50% coinsurance 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .	

Common	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Need	Network Provider	Out-of-Network Provider	Information	
	Diagnostic test (x-ray, blood work)	(You will pay the least) 40% coinsurance, no deductible in outpatient/office setting	(You will pay the most) 50% coinsurance	Includes other tests such as EKG, allergy testing and sleep study.	
If you have a test	Imaging (CT/PET scans, MRIs)	40% coinsurance	50% coinsurance	Prior authorization is required for many services. Failure to obtain prior authorization results in denial.	
	Value tier	\$2 copay/retail prescription, \$6 copay/mail-order prescription.	No <u>deductible</u> \$2 <u>copay</u> /retail prescription.	Covers up to a 30-day supply (standard retail pharmacy),	
If you need drugs to treat your illness or condition	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.	84 to 90-day supply (Choice 90 pharmacy), and 90-day supply (mail-order pharmacy). Prior authorization may be required. Mail order at Moda designated mail order pharmacy only.	
More information about prescription drug coverage is	Preferred tier	\$80 copay/retail prescription, \$240 copay/mail-order prescription.	No <u>deductible</u> \$80 <u>copay</u> /retail prescription.	Covers up to a 30-day supply specialty. Prior authorization may be required. Moda designated pharmacy only.	
available at www.modahealth.com/pdl	Non-Preferred tier	No <u>deductible</u> 50% <u>coinsurance</u> .	No <u>deductible</u> 50% <u>coinsurance</u> .	Anticancer medication is covered at the standard coinsurance rate for network providers and out-of-	
	Specialty tier	No <u>deductible</u> 40% <u>coinsurance</u> for preferred. 50% <u>coinsurance</u> , for non-preferred.	Not covered	network providers.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	50% coinsurance	Prior authorization may be required. Failure to obtain prior authorization results in denial.	
surgery	Physician/surgeon fees	40% coinsurance	50% coinsurance		
	Emergency room care	\$250 copay/visit; then 40% coinsurance	\$250 <u>copay</u> /visit; then 40% <u>coinsurance</u>	Copay waived if hospital admission immediately follows. In-network deductible and out-of-pocket limits apply.	
If you need immediate	Emergency medical transportation	40% coinsurance	40% coinsurance	Calendar year maximum of 6 trips. In-network deductible and out-of-pocket limits apply.	
medical attention	Urgent care	\$40 copay/visit, no deductible \$30 copay/visit, no deductible for virtual care visits	50% coinsurance	None.	

Common Services You May What You Will Pay		l 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 have a	Facility fee (e.g., hospital room)	40% coinsurance	50% coinsurance	Prior authorization is required. Failure to obtain prior authorization results in denial.
hospital stay	Physician/surgeon fees	40% coinsurance	50% coinsurance	<u>authorization</u> results in defilal.
If you need mental health, behavioral health, or substance	Outpatient services	\$40 copay/office visit, no deductible 40% coinsurance for other services \$30 copay/visit, no deductible for virtual care visits	50% coinsurance	Prior authorization is required for some outpatient behavioral health services. Failure to obtain prior authorization results in denial.
abuse services	Inpatient services	40% coinsurance	50% coinsurance	Prior authorization is required for all inpatient services. Failure to obtain prior authorization results in denial.
	Office visits	40% coinsurance	50% coinsurance	In-network elective abortion is covered at no cost sharing. Maternity care may include tests and services
If you are pregnant	Childbirth/delivery professional services	40% coinsurance	50% coinsurance	described elsewhere in the SBC (i.e. ultrasound). Depending on the type of services, a copayment,
	Childbirth/delivery facility services	40% coinsurance	50% coinsurance	coinsurance, or deductible may apply. Cost sharing does not apply to certain preventive services.
	Home health care	40% coinsurance	50% coinsurance	Calendar year maximum of 140 visits for <u>out-of-network</u> <u>providers</u> .
	Rehabilitation services	\$80 <u>copay</u> /visit, no <u>deductible</u> outpatient. 40% <u>coinsurance</u> inpatient	50% coinsurance	Calendar year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation and habilitation. May be eligible for additional days or sessions for head or
If you need help recovering or have other	Habilitation services	\$80 <u>copay</u> /visit, no <u>deductible</u> outpatient. 40% <u>coinsurance</u> inpatient	50% coinsurance	spinal cord injury. Limits apply separately to rehabilitative and habilitative services. Prior authorization may be required. Failure to obtain prior authorization results in denial.
special health	Skilled nursing care	40% coinsurance	50% coinsurance	Calendar year maximum of 60 visits.
needs	Durable medical equipment	40% <u>coinsurance;</u> 67% <u>coinsurance</u> for wigs	50% <u>coinsurance</u> ; 67% <u>coinsurance</u> for wigs	Includes supplies and prosthetics. Wheelchairs subject to frequency limits. 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	40% coinsurance	50% coinsurance	Hospice coverage includes respite care limits of 5 consecutive days and a lifetime maximum of 30 days.

Common Services You May Medical Event 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
If your child	Children's eye exam	\$40 copay/visit, no deductible	50% coinsurance	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.
needs dental or eye care	Children's glasses	40% coinsurance, no deductible	50% 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 (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 except for accident related injuries
- Infertility TreatmentLong 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.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.

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>	\$4,000
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
Other coinsurance	40%

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	\$4,000	
Copayments	\$40	
Coinsurance	\$3,400	
What isn't covered		
Limits or exclusions	\$300	
The total Peg would pay is	\$7,740	

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>	\$4,000
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	40%

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:

Cost Sharing		
\$1,700		
\$1,900		
\$50		
\$60		
\$3,710		

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$4,000
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	40%

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	\$1,900

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,500
Copayments	\$300
Coinsurance	\$30
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,830

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. Goi 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 222-605-877 (الهاتف النصي: 711)

بولتے ہیں تو ل نی (URDU) توجب دیں: اگر آپ اردو اعسانت آپ کے لیے بلا معساوضہ دستیاب ہے۔ پر کال کریں (TTY: 711) 2506-605-1-877

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 222-605-701) 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 ຍເຫຼືອດາ້ນພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍເສຍັ ຄຳ. 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)

ATENŢIE: Dacă vorbiţi limba română, vă punem la dispoziţie serviciul de asistenţă lingvistică în mod gratuit. Sunaţi 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 គឺមានផ្ដល់ជូនលោកអ្នក។ 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)



