moda HEALTH | DELTA DENTAL

Apply online by visiting shopmodaplans.com.
Questions? We're here to help. Call us at 855-718-1767.

2025 | Individual health plan application – Affinity service area

for individuals and families in all Oregon counties.

Your application can be reviewed more quickly if you apply online. For most enrollments, we must receive your complete application no later than the 15th of the month before the date you want your coverage to start.

What you need to complete this enrollment form:

- **For special enrollment:** A copy of the documentation needed to show you are eligible *(see Section 1)*
- A copy of any documentation needed to show legal guardianship, if applicable
- The name of your primary care provider *(PCP)* for all family members enrolling
- Your health insurance agent's information *(if an agent helped you)*
- Your first month's premium payment *(needed before your policy effective date)*

You are eligible to enroll if:

Medical plans

- You currently live, and have a fixed, permanent home address in the service area
- You spend at least 6 months of the year living in the service area
- Children living outside the service area are in school or covered under a qualified medical child support order (QMCSO)
- You and any dependents enrolling are not enrolled in Medicare or living in the service area to get health coverage or for another temporary reason such as getting treatment. Living in a residential care facility to receive treatment does not meet the residency requirement

Dental plans

- You have a permanent home address in Oregon, and live in Oregon at least 6 months out of the year
- If you had Delta Dental individual dental coverage that ended during the past 12 months, you have a special enrollment qualifying event or have had continuous group coverage since leaving Delta Dental

☐ **I confirm I meet these requirements.**

Section 1 > Why I am applying

- New policy/subscriber
- Changing my current coverage

Current subscriber name
Current subscriber ID#

- Add dependent to existing plan
- Plan change only

If you are not enrolling during Open Enrollment, you must have a special enrollment event to make changes or enroll in a new medical policy.

Date of special enrollment qualifying event

_____/_____/_____

No more than 60 days after the date of your special enrollment event, we must receive:

> your application

> proof of the life event that made you eligible

Mark your qualifying event and the document you are providing in the table below (not applicable to dental).

Qualifying Events	Required Proof
Gained or became a dependent due to: - Marriage or registered domestic partnership (RDP) - Birth, adoption or placement for adoption - Placement of foster child	- Marriage certificate or domestic partnership documentation AND proof of prior coverage for at least 1 spouse/partner - Birth certificate or adoption papers - Child support or other court order
Loss of coverage because I turned 26	Letter from employer or other carrier confirming loss of coverage due to age
Loss of coverage due to end of marriage or RDP	Divorce or other government documentation showing end of marriage or partnership
Loss of eligibility for group coverage	Coverage cancellation notice AND letter from employer confirming loss of eligibility for coverage. Include coverage start and end dates.
COBRA ended due to expiration of coverage or end of employer contributions or government subsidy	Coverage cancellation notice. Include coverage start and end dates.
Loss of Oregon Health Plan (OHP) coverage	Notice of loss of coverage from state program
Other _____	Contact us

Letters must be on official letterhead.

A more detailed list of required proof is at modahealth.com/shop/special-enrollment.

Section 2 › Choose a plan

IMPORTANT: *No out-of-network coverage. You must use in-network providers for services to be covered by these medical plans or by the dental EPO plan.*

I want my coverage to start on: _____/_____/_____

I choose this medical and/or dental plan:

Medical plans

- ☐ Standard Gold (Affinity)
- ☐ Standard Silver (Affinity)
- ☐ Standard Bronze (Affinity)
- ☐ Gold 250[1]
- ☐ Gold 1000[1]
- ☐ Gold 1500
- ☐ Silver 2900 Direct[1]
- ☐ Silver 3000[1]
- ☐ Silver 3650 Direct
- ☐ Silver 3400 Direct
- ☐ Silver 3500
- ☐ Silver 4400 Direct
- ☐ Silver 4500
- ☐ Silver 6000
- ☐ Bronze 7750
- ☐ Bronze 9000
- ☐ Bronze HDHP 7500
- ☐ No medical coverage

1 Includes pediatric dental coverage that meets the requirements of the Affordable Care Act

Dental plans

- ☐ Delta Dental PPO
- ☐ Delta Dental EPO
- ☐ Delta Dental PPO MAC
- ☐ Delta Dental Premier 1000[2]
- ☐ Delta Dental PPO
- ☐ Bright Smiles
- ☐ No dental coverage

2 Non-certified plan. Does not meet the requirement for pediatric dental coverage under the Affordable Care Act.

If you are changing from one Delta Dental individual plan to another because of a special enrollment qualifying event, any amount applied to your annual maximum plan payment limit will be transferred to your new plan.

Enrolling

List all family members you want to cover *(sections 3-5)*.

Only your legal spouse, registered domestic partner and children under age 26 are eligible. Children who are full-time students in schools away from home or with a QMCSO may be covered outside of the service area. Attach the QMCSO or documentation of the child's enrollment in an out-of-area school.

You must name an in-network PCP for each applicant. Go to Find Care on modahealth.com to see if your PCP is in-network. We may assign one for you if you do not select one yourself. You may switch to a different Affinity PCP at any time.

We are committed to understanding and valuing diversity among our members. We ask for gender identity and race/ethnicity information so we can refer to and communicate with you appropriately and respectfully. This information is optional.

Use these codes to fill out the information for each member:

***Gender identity**

M-male
F-female
T-transgender
C-cisgender
GN-gender nonconforming
NB-nonbinary
TG-third gender
Q-questioning
O-other
P-prefer not to answer

****Race/ethnicity**

AI-American Indian/Alaska Native
A-Asian
B-Black/African American
C-Caucasian
H-Hispanic/Latino
PI-Native Hawaiian/ other Pacific Islander
O-other _____

Attach additional pages if need to include more than 3 children. I have attached _____pages.

Section 3 › Subscriber information

This section must be completed with subscriber information.

Is this application for a child- or children-only policy? No Yes

If yes, list the youngest child as the subscriber. Children age 26 or older must be on their own policy.

Name *(Last, First, MI)*				
Date of birth *(mm/dd/yyyy)*			Social Security number	
Home address				
City	State	ZIP	County	
Phone number	Email address			
Mailing address *(if different)*				
City	State	ZIP	Tobacco user[1] No Yes	
In-network PCP name				
Gender M F	Gender identity*	Race/ethnicity**	Primary language	

1 You are a tobacco user if you have lawfully used tobacco in any form (other than religious or ceremonial) an average of 4 or more times per week in the past 6 months.

Section 4 › Dependent Information — spouse or registered domestic partner (RDP)

Name *(Last, First, MI)*			
Date of birth *(mm/dd/yyyy)*		Social Security number	
In-network PCP name		Tobacco user[1] _ No _ Yes	
Gender M F	Gender identity*	Race/ethnicity**	Primary language

Section 5 › Dependent Information — eligible children

Name *(Last, First, MI)*			
Date of birth *(mm/dd/yyyy)*		Social Security number	
In-network PCP name		Tobacco user[1] No Yes	
Gender M F	Gender identity*	Race/ethnicity**	Primary language

Name *(Last, First, MI)*			
Date of birth *(mm/dd/yyyy)*		Social Security number	
In-network PCP name		Tobacco user[1] No Yes	
Gender M F	Gender identity*	Race/ethnicity**	Primary language

Name *(Last, First, MI)*			
Date of birth *(mm/dd/yyyy)*		Social Security number	
In-network PCP name		Tobacco user[1] No Yes	
Gender M F	Gender identity*	Race/ethnicity**	Primary language

Name *(Last, First, MI)*			
Date of birth *(mm/dd/yyyy)*		Social Security number	
In-network PCP name		Tobacco user[1] No Yes	
Gender M F	Gender identity*	Race/ethnicity**	Primary language

Section 6 › Other insurance

Will you have other medical and/or dental insurance?

Yes, Medical Yes, Dental Yes, both Medical and Dental No other coverage

Section 7 › Credit toward benefit exclusion period (for new dental coverage)

For applicants age 19 and over:

Have you had dental insurance for the last 12 months with no more than a 90-day break in coverage from the end of the old policy to the expected effective date of this new policy?

No Yes If this coverage was through Delta Dental Plan of Oregon, we'll automatically waive the exclusion period on your dental coverage. If this coverage was through a different carrier, we can credit your prior coverage toward the benefit exclusion period. Attach a letter from your prior carrier or employer documenting the start and end dates of your prior dental coverage.

Section 8 › Billing and payment method

If you choose eBill or EFT, your premium invoice is paperless and located in the eBill section of your Member Dashboard. Otherwise, you will receive paper invoices in the mail. You may change your billing preference in the eBill section of your Member Dashboard.

Choose your payment option:

Automatic eBill payment through your Member Dashboard.

Electronic fund transfer (EFT), see authorization agreement below.

Personal check, money order or cashier's check.

For monthly automatic premium deductions from your bank (EFT) you must sign below and:

> Attach a photocopy of a voided personal check from the account, or

> Provide the bank routing and account numbers below

Bank name	Account type Checking Savings
Routing number	Account number

I authorize Moda Health or Delta Dental to charge my account for monthly premiums for the above named individual. I also authorize my bank, named here, to honor these monthly charges. This authority will remain in effect until I give my bank a reasonable chance to act upon it. I can stop payment by notifying my bank before my account has been charged.

Account holder signature X	Date
Account holder name (print)	

EFT initiates around the 5th of the month and usually takes one or two days to post to your account. Your first payment may be later if your enrollment is processed after the 5th of the month.

Billing address *(if different than mailing address)*:		
City	State	ZIP

Section 9 › Basic terms of enrollment

I understand and agree that:

- This application is not an offer of coverage. Coverage does not begin until this application is received and reviewed by Moda Health and/or Delta Dental and an effective date of coverage is assigned.
- This application becomes part of my policy.
- I have the right to examine and return the policy within 10 days of receipt.
- Being accepted for coverage has these requirements:
  - A. Subscriber must be an Oregon "resident" to apply for and keep coverage under a Moda Health or Delta Dental plan. "Resident" means a person who lives in the plan's service area and intends to live in the service area permanently or indefinitely. Moda Health/Delta Dental may require proof of residency, including but not limited to, my street address (not a post office box).
  - B. I cannot be covered by more than one Moda Health and/or Delta Dental individual medical and dental plan at any time.
  - C. No one listed on this application is enrolled in Medicare on the date coverage would begin.
- If I chose a Moda Health or Delta Dental plan that does not include pediatric dental benefits, I attest that I and my dependents on the application have obtained or will obtain a pediatric dental plan certified by the Health Insurance Marketplace.
- **Medical:** I must use in-network providers. There is no out-of-network coverage except for emergency services, retail pharmacy services and services at an in-network facility when I do not have the opportunity to choose an in-network provider, or for children living out of state but in the U.S. with a QMCSO or who are full-time students.
- **Dental:** My benefits may be less than the amount billed by my provider when I do not get treatment from a contracted provider.
- No benefits are available under a Moda Health or Delta Dental plan for services or supplies, including those related to an inpatient stay, that were received before the effective date of coverage.
- Changes to state or federal laws or rules may change the benefits or rates of the plan I chose. Changes will be effective January 1.
- Regardless of my enrollment date, my plan premium will renew January 1.
- I have read the Moda Health/Delta Dental privacy statement that is available on modahealth.com and deltadentalor.com.

Section 10 > Certification of completion and correctness

Be sure to sign and date the application below. Your spouse, registered domestic partner and any children over age 18 are also required to sign the application.

I affirm that the answers given on this application are complete and correct to the best of my knowledge. I understand that if this application contains any intentional misrepresentations of material fact, Moda Health/Delta Dental may deny coverage, modify or cancel the contract and/or take other legal action. I will promptly inform Moda Health/Delta Dental in writing if anything happens before my coverage takes effect that makes this application incomplete or incorrect. If approved, coverage will be in force as of the effective date determined by Moda Health/Delta Dental. Moda Health/Delta Dental may contact me to clarify answers on this application. As the applicant, I understand I have the right to inspect the information in my file.

I (We) have read and understand this application, terms, and certification and privacy statements.

Applicant *(subscriber)* or parent/guardian *(for child-only policy)*:

Printed name of Parent Guardian[1] Applicant	
Applicant holder signature X	Date

If enrolling:

Spouse/domestic partner	Date
Child age 18 or older	Date
Child age 18 or older	Date

1 If not a parent, please attach legal documentation if you are the legal guardian or holder of Power of Attorney.

By providing my contact information, I am consenting to receive communications from Moda Health Plan,Inc., Delta Dental Plan of Oregon, and their affiliates and business partners regarding my health plan benefits, payments and treatment.

Please keep in mind that communications via email over the internet may not be secure. Although it is unlikely, there is a possibility that information included in an email could be obtained by other parties besides the person to whom it is addressed. We recommend that you do not include personal identifying information such as your birth date or personal medical information in any emails you send to us. You do not have to provide your email address or phone number as a condition to purchasing any goods or services.

Section 11 › Agent of Record *(to be completed by agent only)*

I *(the agent of record)* have explained the eligibility provisions to the applicant. I have not made any statements about benefits, conditions or limitations of the policy except through written material furnished by Moda Health or Delta Dental. I have informed the applicant that the effective date of coverage is assigned only by Moda Health or Delta Dental.

To become the agent of record, you must be actively appointed with Moda Health/Delta Dental of Oregon.

Agent name	Agency name	NPN
Phone	Address	
City	State	Zip

I certify that the information supplied to me by the subscriber has been truly and accurately recorded.

Agent signature *(required)* X	Date

Note to agent: *Payment does not have to be included with the application, but the first payment is required to activate coverage.*

Moda Health pays a commission to appointed brokers *(agents)* for the work they do on your behalf. Our current commission schedule is located at modahealth.com/oregon/broker-commission.

Ready to submit?

- Have you filled out the application completely, and signed it?
- Have you attached required documentation *(for special enrollment, guardianship, etc.)*?
- Have you included your first month's premium payment? Payment does not have to be included with the application, but coverage will not start until we have received your first payment.

Send your signed, completed application and attachments to us:

Email: Scan and send to individualapp@modahealth.com

Fax: 503-219-3696

Mail: Moda Health *(medical)* or Delta Dental *(dental)*, Membership Accounting
601 SW Second Ave., Portland, OR 97204-3156

Go paperless!

New to Moda Health/Delta Dental? After your application is approved, you will receive a welcome letter with your member ID number. With this ID number, simply set up your Member Dashboard account by visiting modahealth.com or deltadentalor.com. Log in to your Member Dashboard to:

- View your Member Handbook
- See how your claims were paid by opting to receive electronic explanations of benefits (EOBs)
- Go paperless - you'll receive an email when your first bill is ready

Questions?

Contact Moda Health/Delta Dental at 855-718-1767.

modahealth.com | deltadentalor.com

To view the summary of benefits and coverage (SBC) for the medical plans, please visit shopmodaplans.com. A uniform glossary to help you understand the most common healthcare terms is at https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf. For free print copies of the SBC or uniform glossary, contact Moda Health at 855-718-1767.

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:

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

Scott White coordinates our nondiscrimination work:

Scott White,
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.

modahealth.com

2688-NDS-MH+DD-Commercial (01/24)

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 hỗ 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 1-877-605-3229 (الهاتف النصي: 711)

توجہ دیں: اگر آپ اردو (URDU) بولتے ہیں تو لسانی اعانت آپ کے لیے بلا معاوضہ دستیاب ہے۔ پر کال کریں 1-877-605-3229 (TTY: 711)

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 1-877-605-3229 (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。

અગત્યનુ: જો તમે (ભાષાંતર કરેલ ભાષા અહીં દર્શાવો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે. 1-877-605-3229 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍຄ່າ. ໂທ 1-877-605-3229 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (TTY: 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 ហើយត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ គឺមានផ្តល់ជូនលោកអ្នក។ 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.

โปรดทราบ: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือด้านภาษาได้ฟรี 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)