

Texas 2023

Moda Health Plan, Inc.



Choose a better experience
with your **health insurance**

Moda Select | Individual & family



Better value and a *better experience*

When you choose Moda Health, you'll receive high-quality health plans, expert guidance and curated wellness services, tools and programs.



Proven
with nearly 70 years of offering insurance plans



Preventive care

Preventive exams, women's annual exams, well-baby care and many immunizations and screenings, so you can stay healthy



Prescription benefits

Comprehensive prescription drug coverage and an online approved drug list tool modahealth.com/pdl, so you can confirm what's covered



24/7 doctor access

[CirrusMD app](#), so you can connect to a doctor in under a minute, anytime, anywhere, at no cost



Choose a better experience.

Shop our plans at modahealth.com/texas

Make a better choice

Insurance can be confusing. We want to make the experience better for you by helping you understand your choices.

When selecting your plan, you want to know:



Is my provider in my network?

Learn more on page 7.



How does the plan work?

Look at our plan comparison chart on page 8-9.



Are my medications covered?

Look them up on the medication search page at modahealth.com/pdl.



Easy
with **no referrals**
required for
specialists

Moda Select EPO (Exclusive Provider Organization) plans provide in-network benefits.

Which is right for you?

Learn more about the Moda Select EPO individual and family plans on page 8-9.

| | ● Gold | ● Silver | ● Bronze |
|---------------------|-------------------------|----------|-------------------------|
| Monthly premium | \$\$\$ | \$\$ | \$ |
| Out-of-pocket costs | \$ | \$\$ | \$\$\$ |
| Great if you... | use a lot of healthcare | | use a little healthcare |



Ready to choose?

Make your selection at modahealth.com/shop



Are my medications covered?

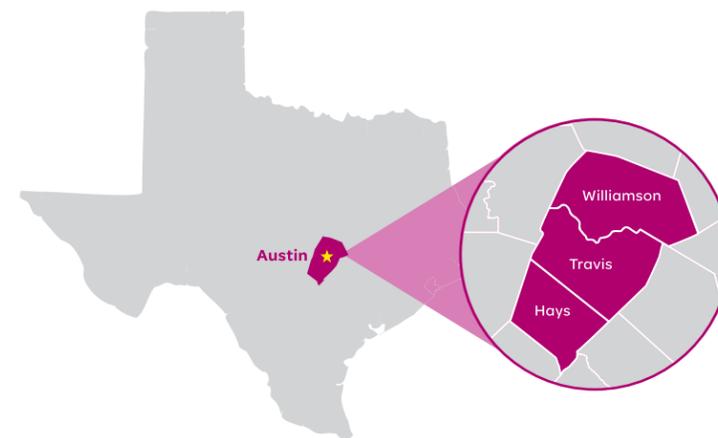
Look them up at modahealth.com/pdl



A network that connects you to care

The **Moda Select** EPO plans cover care when you see providers in the Moda Select Network. We've carefully selected a community of primary care providers (PCPs), specialists and partner health systems, so you'll have better value and better care.

Moda Select Network is for residents living in the following counties:



Hays
Travis
Williamson



While traveling outside of the service area, members can receive emergency or urgent care through the First Health Network.

*Out-of-network service is covered for medical emergency services, retail pharmacy services, and services at an in-network facility when you cannot choose an in-network provider.

Here are some of our larger in-network partners:



- Capital Area Cardiology
- Capital Area Multispecialty Providers
- Capital Area Primary Care
- Capital Area Specialty Providers



See if your doctor is in network at modahealth.com/modaselect

2023 *Medical plan* benefit table

These plans are offered in this policy form number – ModaTXIndvEPObk-1-1-2023-HIX

| | Gold plans | | | Silver plans | | | | Bronze plans | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Moda Select Gold 1000 (\$0 Virtual Care \$2 Rx Value Tier) | Moda Select Gold 1800 (\$0 Virtual Care \$2 Rx Value Tier) | Moda Select Texas Standard Gold | Moda Select Silver 3500 (\$0 Virtual Care \$2 Rx Value Tier) | Moda Select Silver 4800 (\$0 Virtual Care \$2 Rx Value Tier) | Moda Select Silver 6400 (\$0 Virtual Care \$2 Rx Value Tier) | Moda Select Texas Standard Silver | Moda Select Bronze 8700 (\$0 Virtual Care \$2 Rx Value Tier) | Moda Select Texas Standard Bronze | Moda Select Bronze HSA 6900 |
| Calendar year costs | | | | | | | | | | |
| Deductible per person | \$1,000 | \$1,800 | \$2,000 | \$3,500 | \$4,800 | \$6,400 | \$5,800 | \$8,700 | \$9,100 | \$6,900 |
| Deductible per family | \$2,000 | \$3,600 | \$4,000 | \$7,000 | \$9,600 | \$12,800 | \$11,600 | \$17,400 | \$18,200 | \$13,800 |
| Out-of-pocket max per person | \$8,000 | \$7,000 | \$8,700 | \$8,700 | \$7,850 | \$7,400 | \$8,900 | \$8,700 | \$9,100 | \$6,900 |
| Out-of-pocket max per family | \$16,000 | \$14,000 | \$17,400 | \$17,400 | \$15,700 | \$14,800 | \$17,800 | \$17,400 | \$18,200 | \$13,800 |
| Care & services | | | | | | | | | | |
| Primary care provider (PCP) office visit | \$15 / visit | \$20 / visit | \$30 / visit | \$35 / visit | \$35 / visit | \$35 / visit | \$40 / visit | \$85 / visit | 0% after deductible | 0% after deductible |
| Specialist office visit | \$30 / visit | \$40 / visit | \$60 / visit | \$70 / visit | \$70 / visit | \$70 / visit | \$80 / visit | \$120 / visit | 0% after deductible | 0% after deductible |
| Urgent care visit | \$30 / visit | \$40 / visit | \$45 / visit | \$70 / visit | \$70 / visit | \$70 / visit | \$60 / visit | \$120 / visit | 0% after deductible | 0% after deductible |
| Virtual care visit | \$5 / visit | \$10 / visit | \$30 / visit | \$25 / visit | \$25 / visit | \$25 / visit | \$40 / visit | \$75 / visit | 0% after deductible | 0% after deductible |
| Emergency room visit | 50% after deductible | 20% after deductible | 25% after deductible | 50% after deductible | 50% after deductible | 50% after deductible | 40% after deductible | 0% after deductible | 0% after deductible | 0% after deductible |
| Spinal manipulation | \$30 / visit | \$40 / visit | \$30 / visit | \$70 / visit | \$70 / visit | \$70 / visit | \$40 / visit | \$120 / visit | 0% after deductible | 0% after deductible |
| Mental health office visit | \$15 / visit | \$20 / visit | \$30 / visit | \$35 / visit | \$35 / visit | \$35 / visit | \$40 / visit | \$85 / visit | 0% after deductible | 0% after deductible |
| Physical therapy visit | \$30 / visit | \$40 / visit | \$30 / visit | \$70 / visit | \$70 / visit | \$70 / visit | \$40 / visit | \$120 / visit | 0% after deductible | 0% after deductible |
| Inpatient/outpatient care | 20% after deductible | 20% after deductible | 25% after deductible | 35% after deductible | 35% after deductible | 35% after deductible | 40% after deductible | 0% after deductible | 0% after deductible | 0% after deductible |
| Prescription medications¹ | | | | | | | | | | |
| Value | \$2 | \$2 | \$15 | \$2 | \$2 | \$2 | \$20 | \$2 | 0% after deductible | 0% |
| Select | \$10 | \$10 | \$15 | \$20 | \$20 | \$20 | \$20 | \$25 | 0% after deductible | 0% after deductible |
| Preferred | 40% | 40% | \$30 | 40% | 40% | 40% | \$40 | 0% after deductible | 0% after deductible | 0% after deductible |
| Non-preferred | 50% | 50% | \$60 | 50% after deductible | 50% after deductible | 50% after deductible | \$80 after deductible | 0% after deductible | 0% after deductible | 0% after deductible |
| Preferred specialty | 40% | 40% | \$250 | 40% | 40% | 40% | \$350 after deductible | 0% after deductible | 0% after deductible | 0% after deductible |
| Non-preferred specialty | 50% | 50% | \$250 | 50% after deductible | 50% after deductible | 50% after deductible | \$350 after deductible | 0% after deductible | 0% after deductible | 0% after deductible |
| Features | | | | | | | | | | |
| Plan highlights |   |   |   |   |   |   |   |   |   |   |

Plan highlights

-  To help you manage your health, you will be required to select an **in-network PCP**
-  **Our health savings account (HSA)**-compatible, high-deductible health plan (Bronze HSA 6900) gives you flexibility and choice. You have the freedom to choose any financial institution for your HSA. You can use HSA tax-free dollars to pay for deductibles, coinsurance and other qualified expenses not covered by your health plan.
-  Unlimited mental health and substance use disorder in-person office visits
-  Rehabilitation and habilitation benefits (physical, occupational, speech therapy and spinal manipulation) limited to separate 35 sessions per year

This plan comparison guide shows in-network benefits only.

Moda Select EPO (Exclusive Provider Organization) plans provide in-network benefits when you choose a primary care provider (PCP) from the Moda Select Network. Providers outside of the Moda Select Network are not covered, and you will be responsible for the full cost of out-of-network care, except for the following: medical emergency services, retail pharmacy services, and services at an in-network facility when you cannot choose an in-network provider.



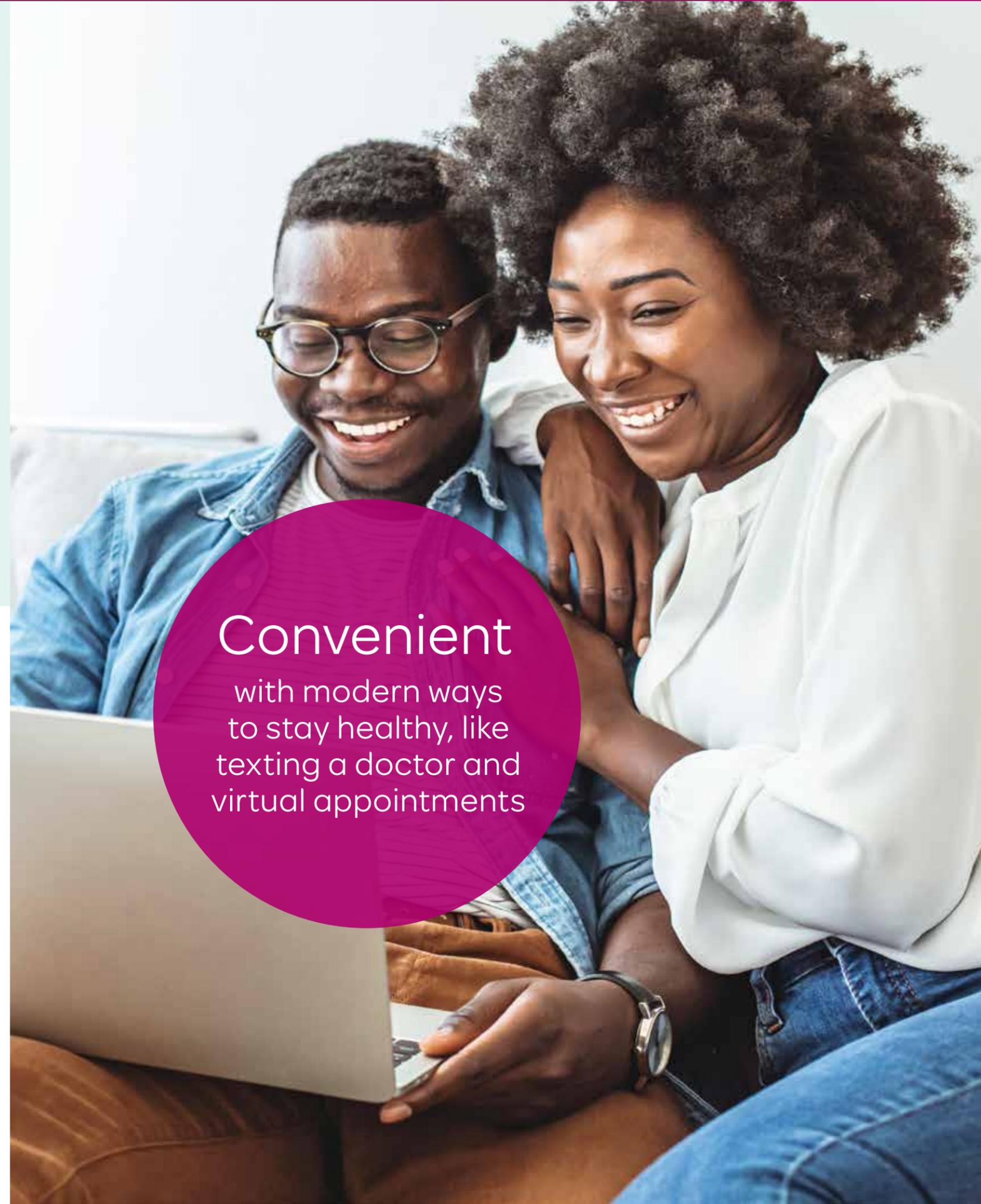
Use the QR code to view detailed summaries of these plans.

¹ Copay amounts are per 30-day supply. Insulin: \$25 maximum cost share for a 30-day supply.

These benefits and Moda Health policies are subject to change in order to be compliant with state and federal guidelines. This brochure provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

Member perks to reach *your health goals*

Save money as you work toward better health with exclusive discounts, programs and tools for members.



Convenient
with modern ways to stay healthy, like texting a doctor and virtual appointments



Tools

- Health assessments
- Prescription price check



Discounts

- Gym memberships
- Alternative care (acupuncture, chiropractic and therapeutic massage)
- Popular health and fitness brands (Vitamix® and Garmin®)



Coaching and care

- Health coaching
- Care coordination
- Tobacco cessation
- Mobile therapy
- Emergency medical assistance when traveling



Mental health support

- 12 weeks of mobile therapy from a private therapist through your smartphone



Choose a better experience.
Shop our plans at modahealth.com/texas



Ready to choose ***better health?***

 Shop our plans at
modahealth.com/texas

 Call us at 855-718-1767
or contact your agent to enroll

 Enroll online at
[HealthCare.gov](https://www.healthcare.gov) your federal
healthcare marketplace

Questions? We're here to help!

IndividualPlans@modahealth.com | 855-718-1767

Nondiscrimination notice

We follow 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 Partners, 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 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 (الهاتف النصي: 711) 1-877-605-3229

بولتے ہیں تو سانی (URDU) توحب دیں: اگر آپ اردو 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 تماس بگیرد. (TTY: 711) 1-877-605-3229

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 Sprachassistenzen 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 (TTY、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 દર્શાવેલ) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે. 1-877-605-3229 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. 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 llocano, 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)



Questions? *We're here to help.*

Contact a Moda Health appointed agent or call us at 855-718-1767. TTY users, please call 711.

Portland office (corporate headquarters)

601 SW Second Ave.
Portland, OR 97204-3156

modahealth.com/texas

