Coverage Period: 01/01/2024-12/31/2024 Coverage for: Individual + Family | Plan Type: EPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>www.modahealth.com</u> or by calling 1-888-217-2363. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-888-217-2363 to request a copy.

| Important Questions  | Answers  | Why This Matters:   |
|--|--|---|
| What is the overall deductible?                                      | \$0  | See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.  |
| Are there services covered before you meet your deductible?          | Yes. All services 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .  |
| Are there other <u>deductibles</u> for specific services?            | No   | You don't have to meet <u>deductibles</u> for specific services.  |
| What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ? | Not applicable   | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.  |
| What is not included in the<br>out-of-pocket limit?                  | Not applicable   | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.  |
| Will you pay less if you use a <u>network provider</u> ?             | Yes. See <a href="https://www.modahealth.com">www.modahealth.com</a> or call 1-888-217-2363 for a list of <a href="https://metwork.com">network</a> providers. | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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 <u>provider's</u> 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 referral to see a specialist?                          | No.  | You can see the specialist you choose without a referral.   |

|  |  | What You Will Pay  |   |             |  |  |
|--|--|--|---|-------------|--|--|
| Common Medical<br>Event  | Services You May<br>Need                         | Indian Health Care<br>Provider (IHCP)<br>(You will pay the<br>least) | P) Non-IHCP In-Network Network Provider |             | Limitations, Exceptions, & Other Important Information   |  |
|  | Primary care visit to treat an injury or illness | No charge  | No charge                               | Not covered | None   |  |
| If you visit a health care <u>provider's</u> office or clinic  | Specialist visit                                 | No charge  | No charge                               | Not covered | Office visits by naturopaths, acupuncturists and chiropractors are specialist visits. Naturopathic substances are not covered. Calendar year maximum of 12 visits for acupuncture and 20 visits for spinal manipulation. Prior authorization is required for some spinal manipulation. Failure to get prior authorization results in denial. |  |
|  | Preventive<br>care/screening/<br>Immunization    | No charge  | No charge                               | Not covered | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.  |  |
|  | Diagnostic test (x-ray, blood work)              | No charge  | No charge                               | Not covered | Includes other tests such as EKG, allergy testing and sleep study.   |  |
| If you have a test   | Imaging (CT/PET scans, MRIs)                     | No charge  | No charge                               | Not covered | Prior authorization is required for many services. Failure to get prior authorization results in denial.   |  |
| If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at www.modahealth.com/pdl | Value drug tier                                  | No charge  | No charge                               | No charge   | Covers up to a 30-day supply (retail pharmacy) and 90-day supply (mail order and participating   |  |
|  | Generic drugs<br>(Select tier)                   | No charge  | No charge                               | No charge   | retail pharmacies). Prior authorization may be required. Mail order at a Moda Health designated mail order pharmacy only.  |  |

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

|  | What You Will Pay                              |  |   |  |   |  |
|--|--|--|---|--|---|--|
| Common Medical<br>Event  | Services You May<br>Need                       | Indian Health Care<br>Provider (IHCP)<br>(You will pay the<br>least) | Non-IHCP In-<br>Network Provider<br>(You will pay more) | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important Information  |  |
| If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at www.modahealth.com/pdl | Preferred brand drug<br>tier                   | No charge  | No charge   | No charge  | Covers up to a 30-day supply (retail pharmacy) and 90-day supply (mail order and participating retail pharmacies). Prior authorization may be required. Mail order at a Moda Health designated mail order |  |
|  | Non-preferred brand drug tier                  | No charge  | No charge   | No charge  | pharmacy only.  Covers up to a 30-day supply for most specialty. Prior authorization may be   |  |
|  | Specialty drug tier                            | No charge  | No charge   | Not covered  | required. Moda Health designated pharmacy only.  Cost sharing for anticancer medication is 0% coinsurance.  |  |
| If you have outpatient surgery   | Facility fee (e.g., ambulatory surgery center) | No charge  | No charge   | Not covered  | Prior authorization may be required. Failure to get prior authorization results in denial.  |  |
|  | Physician / surgeon fees                       | No charge  | No charge   | Not covered  |   |  |
| If   | Emergency room care                            | No charge  | No charge   | No charge  | None.   |  |
| If you need immediate medical attention  | Emergency medical transportation               | No charge  | No charge   | No charge  | None.   |  |
| attention  | <u>Urgent care</u>                             | No charge  | No charge   | Not covered  | None.   |  |
| If you have a<br>hospital stay   | Facility fee (e.g., hospital room)             | No charge  | No charge   | Not covered  | Prior authorization is required for many  |  |
|  | Physician / surgeon fees                       | No charge  | No charge   | Not covered  | services. Failure to get prior authorization results in denial.   |  |
| If you need mental<br>health, behavioral<br>health, or substance<br>abuse services   | Outpatient services                            | No charge  | No charge   | Not covered  | Prior authorization is required for some outpatient behavioral health services. Failure to obtain prior authorization results in denial.  |  |

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

|   |   | What You Will Pay  |  |  |  |  |
|---|---|--|--|--|--|--|
| Common Medical<br>Event   | Services You May<br>Need                  | Indian Health<br>Care Provider<br>(IHCP) (You will<br>pay the least) | Non-IHCP In-Network<br>Provider<br>(You will pay more) | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information  |  |
| If you need<br>mental health,<br>behavioral health,<br>or substance<br>abuse services | Inpatient services                        | No charge  | No charge  | Not covered  | Prior authorization is required. Failure to obtain prior authorization results in denial.  |  |
|   | Office visits                             | No charge  | No charge  | Not covered  |  |  |
| If you are pregnant   | Childbirth/delivery professional services | No charge  | No charge  | Not covered  | Depending on the type of services, a copay, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in  |  |
|   | Childbirth/delivery facility services     | No charge  | No charge  | Not covered  | the SBC (i.e., ultrasound).  |  |
|   | Home health care                          | No charge  | No charge  | Not covered  | None   |  |
| If you need help<br>recovering or<br>have other special<br>health needs               | Rehabilitation services                   | No charge  | No charge  | Not covered  | Calendar year maximum of 30 sessions for outpatient rehabilitation and habilitation; and up to 60 rehabilitation sessions to treat neurologic conditions. Calendar year maximum of 30 days for inpatient rehabilitation and habilitation or 60 days rehabilitation for head or spinal cord injury. Limits apply separately to rehabilitative and habilitative services. Prior authorization may be required. Failure to get prior authorization results in denial. |  |
|   | Habilitation services                     | No charge  | No charge  | Not covered  |  |  |
|   | Skilled nursing care                      | No charge  | No charge  | Not covered  | Calendar year maximum of 60 days.  |  |
|   | Durable medical equipment                 | No charge  | No charge  | 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                          | No charge  | No charge  | Not covered  | Hospice coverage includes respite care limits of 5 consecutive days and a lifetime maximum of 30 days.   |  |

 $<sup>^{\</sup>star}$  For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

|                          | What You Will Pay          |   |   |   |   |
|--------------------------|----------------------------|---|---|---|---|
| Common<br>Medical Event  | Services You May<br>Need   | Indian Health Care<br>Provider (IHCP) (You<br>will pay the least) | Non-IHCP In-<br>Network Provider<br>(You will pay more) | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the most) | Limitations, Exceptions, & Other Important Information  |
| If your child            | Children's eye exam        | No charge   | No charge   | 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. |
| needs dental or eye care | Children's glasses         | No charge   | No charge   | Not covered   | Coverage limited to one pair of glasses per calendar year for children under age 19.  |
|                          | Children's dental check-up | Not covered   | Not covered   | Not covered   | None.   |

#### **Excluded Services & Other Covered Services:**

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment

Acupuncture

- Long-term care
- Naturopathic substances
- Non-emergency care when traveling outside the U.S.

- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Abortion

• 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 <a href="http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa,">http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa,</a>. Oregon Division of Financial Regulation at 1-888-877-4894 or <a href="https://www.dfr.oregon.gov">www.dfr.oregon.gov</a>, and <a href="https://www.delth.bisurance">Oregon health insurance marketplace or SHOP</a> at <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="https://www.HealthCare.gov">Health Insurance</a> <a href="https://www.HealthCare.gov">Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> 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 on how 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 <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Additionally, a consumer assistance program can help you file your <a href="mappeal">appeal</a>. Contact the Oregon Division of Financial Regulation at 1-888-877-4894 or <a href="www.dfr.oregon.gov">www.dfr.oregon.gov</a>.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

#### Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

#### Does this plan meet the Minimum Value Standards? Not Applicable.

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.

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at www.modahealth.com.

#### **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> | \$0 |
|---|-----|
| ■ Specialist copayment                        | \$0 |
| ■ Hospital (facility) coinsurance             | 0%  |
| ■ Other <u>coinsurance</u>                    | 0%  |

#### 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)

| <b>Total Example Cost</b>       | \$12,700 |  |  |
|---------------------------------|----------|--|--|
| In this example, Peg would pay: |          |  |  |
| Cost Sharing                    |          |  |  |
| <u>Deductibles</u>              | \$0      |  |  |
| Copayments                      | \$0      |  |  |
| Coinsurance                     | \$0      |  |  |
| What isn't covered              |          |  |  |
| Limits or exclusions            | \$50     |  |  |
| The total Peg would pay is      | \$50     |  |  |

## **Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

| ■ The plan's overall deductible   | \$0 |
|-----------------------------------|-----|
| ■ Specialist copayment            | \$0 |
| ■ Hospital (facility) coinsurance | 0%  |
| ■ Other <u>coinsurance</u>        | 0%  |

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

| Total Example Cost              | \$5,600 |  |  |  |
|---------------------------------|---------|--|--|--|
| In this example, Joe would pay: |         |  |  |  |
| Cost Sharing                    |         |  |  |  |
| <u>Deductibles</u>              | \$0     |  |  |  |
| Copayments                      | \$0     |  |  |  |
| Coinsurance                     | \$0     |  |  |  |
| What isn't covered              |         |  |  |  |
| Limits or exclusions            | \$20    |  |  |  |
| The total Joe would pay is      | \$20    |  |  |  |

### **Mia's Simple Fracture**

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

| ■ The plan's overall deductible   | \$0 |
|-----------------------------------|-----|
| ■ Specialist copayment            | \$0 |
| ■ Hospital (facility) coinsurance | 0%  |
| ■ Other <u>coinsurance</u>        | 0%  |

#### 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              | \$2,800 |
|---------------------------------|---------|
| In this example, Mia would pay: |         |
| Cost Sharing                    |         |
| <u>Deductibles</u>              | \$0     |
| Copayments                      | \$0     |
| Coinsurance                     | \$0     |
| What isn't covered              |         |
| Limits or exclusions            | \$0     |
| The total Mia would pay is      | \$0     |

The plan would be responsible for the other costs of these EXAMPLE covered services.

## 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:

Medicare Customer Service, 877-299-9062 (TDD/TTY 711)

Medicaid Customer Service, 888-788-9821 (TDD/TTY 711)

Customer Service for all other plans, 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

# 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.

## Scott White coordinates our nondiscrimination work:

Scott White, Compliance Officer 601 SW Second Ave. Portland, OR 97204 855-232-9111 compliance@modahealth.com

modahealth.com





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) 257-605-1-877

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: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອ ດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍຄ່າ. 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 ហើយ ត្រីវការសេវាកម្មជំនួយផ្នែកភាសាដោយ ឥតគិតថ្លៃ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្ទ ទៅកាន់លេខ 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 คุณ สามารถใช้บริการช่วยเหลือด้านภาษา ได้ฟรี 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)