

Experience better with Moda Health

 oe bb | 2021 – 2022



 moda
HEALTH

 DELTA DENTAL®



*Welcome to Moda Health
and Delta Dental of Oregon,
the place you go when you
want to experience better
– better people, better
plans, better services
and better health.*



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With Moda 360, the world of healthcare revolves ***around you***

Healthcare can be complicated. That's why we created Moda 360 – your own enhanced member support team.

Here's how it works

Every time you call Moda Health, you will be connected to Moda 360 Health Navigator. The Health Navigator will not only answer any questions you may have, but will also serve as your guide to connect you with the care, resources and programs that will work best for you.

Moda 360 Health Navigators can help you with:

- Access to personalized support for many chronic conditions
- Coordination with your PCP
- Access to CirrusMD, a 24/7, nationwide telehealth option
- Access to Meru Health, a digital app that provides behavioral health support
- Personalized app-based solution to help with diabetes. The solution is member-specific and supports diabetes management towards better overall health.

Let a Health Navigator *be your guide*

Moda 360 Health Navigators understand the healthcare system. They also know about your benefits and how they work, as well as all the programs, services and tools available to you.

You can contact a Health Navigator if you need help with:



Scheduling support

A Health Navigator can help you find in-network providers and specialists. They can also help you with setting up appointments.



Care programs

We have many resources that help members with certain conditions or concerns. A Health Navigator can help connect you to programs that are just right for you.



Prior authorization

Some medical services require prior approval. A Health Navigator can assist you and your provider during this process and help with any questions you may have.



Selecting a PCP 360

A PCP 360 is a primary care provider who has agreed to partner with you and be accountable for your health. They deliver full-circle care and coordinate with other providers as needed. A Health Navigator can help you find and select a PCP 360 to receive the following enhanced benefits:

- Lower individual deductible
- Lower out-of-pocket maximum
- Lower cost for office visits, specialist visits and alternative care visits



Claims and provider billing support

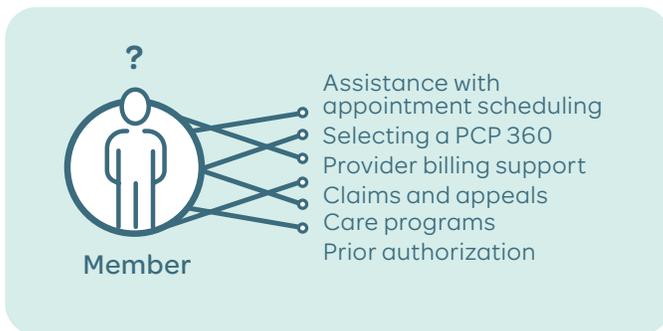
Questions about a claim or a bill you received from your provider? A Health Navigator will answer your questions and can even work with your provider to resolve issues.

NEW!

Coming this summer...

Message a Health Navigator, instantly! Just use the new chat feature in your Member Dashboard.

Healthcare can be complicated



Let Moda 360 *help make it easier*



Additional Moda 360 programs

Through Moda 360, you can access the following programs created to help you be your healthy best.

Specialized behavioral health support

Now you can get therapy on your smartphone through our partner, **Meru Health**. Completely confidential, this online program provides 12 weeks of treatment to help with depression, anxiety and burnout.

The program offers:

- Confidential access to a personal, licensed therapist and psychiatrist
- 12 weeks of empowering content
- Anonymous peer support
- A biofeedback device to increase focus and manage stress
- Mindfulness practices for balancing mood and energy
- Habit-changing activities for sleep, nutrition and more that you can access any time and anywhere

Meru Health's program is available to qualified Moda Health members 18 or older located in Oregon, Washington or Idaho. The initial evaluation call is the standard mental health cost sharing (which may be subject to the deductible). After that, the program is available at zero cost.

Note: They also accept FSA/HSA accounts to cover the cost of the initial copay/coinsurance.

To sign up, go to modahealth.com/meru



Text a doctor

Enjoy fast and private access to a dedicated doctor in under a minute! Use the CirrusMD app for any health question or advice. Whether you have a question about COVID-19, need an inhaler prescription, have a runny nose, etc., doctors are available 24/7 to help with **no member cost-share**.

With the CirrusMD app, all you need is internet access to:

- Ask an urgent or general health question
- Message, share photos or video chat
- Get peace of mind, even at 2 a.m.
- Come back to conversations or follow up as often as you'd like

To start using CirrusMD, download the app and register with your date of birth and ZIP code. Open the app and start chatting with a doctor, just like you'd text with a friend.

For more details, go to modahealth.com/cirrusmd

CIRRUS MD

Better together – Moda 360 integrates medical and dental care

NEW!

Let a Moda 360 Health Navigator be your guide for both medical and dental care.

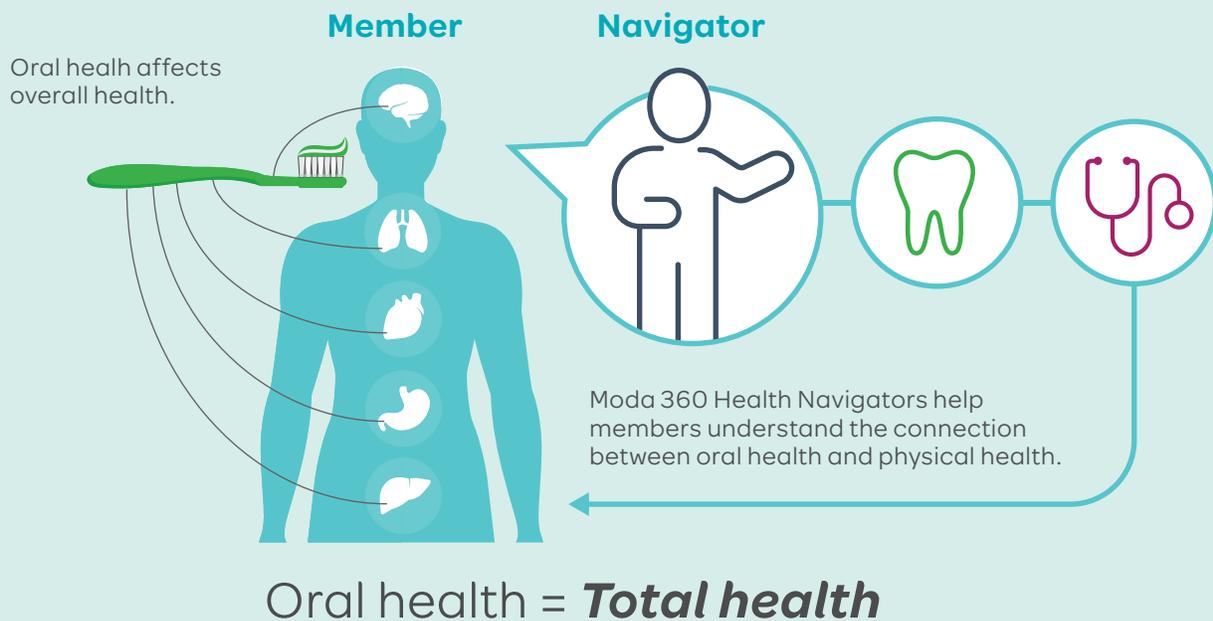
Why are medical and dental better together?

Our oral health affects our overall health. In fact, gum disease has been connected to:

- Diabetes
- Coronary heart disease (plaque buildup on the walls of the arteries that supply blood to the heart)
- Cerebrovascular disease (conditions that affect the flow of blood to the brain)

With Moda 360 integrated medical and dental care, you get integrated disease management, education, and everything you need to take good care of your whole body.

Members with a Moda Health medical plan and a Delta Dental plan will now have medical and dental integration. This means a Health Navigator will help you with any questions you may have and connect you to the medical and dental programs, services and tools that will work best for you.



High-quality, affordable coverage at a *great value.*

For more than 10 years, Moda Health Plan, Inc. and Delta Dental Plan of Oregon have provided OEGB members like you with integrated, whole health plans with robust programs and services. Our plans include nearby providers who work together to keep you and your family well.

As a Moda member, you'll find:

- A wide choice of quality providers in Oregon, SW Washington, Idaho and Northern California
- Robust benefits that cover the care you need
- Medical, pharmacy, vision and dental benefits by one health partner
- Team-based, coordinated care that's centered on you
- Support to help you every step of the way

As your health partner, we offer all of this and more – and we're excited to help you start on a journey to be better.

Better benefit choices and better care

You only need to make two choices

- 1 Which plan design works best for your family
- 2 Whether you and your family members want to coordinate your care to receive enhanced benefits



Our plans

Each of our plans have different deductibles and copays and come with our largest network – Connexus. Connexus is a statewide network of contracted providers and hospitals. Staying within network will save you money.

You'll also enjoy:

- Access to more than 80 hospitals & 26,000 providers in Oregon, Washington and Idaho
- In-network and out-of-network benefits

Coordinated care

Each plan comes with a coordinated-care option and a non-coordinated care option for you and each of your family members.

If you and/or your family members choose coordinated care, you must choose and use a "PCP 360," a primary care provider who has agreed to be accountable for your health. Each covered family member can choose if they want coordinated care, and if so, their own PCP 360. Regardless, none of you will need a referral to see a specialist.

Choosing coordinated care means that you will receive **enhanced benefits** like:

- A lower deductible
- A lower out-of-pocket maximum
- Lower cost for office visits, specialist visits and alternative care visits

Whether or not you choose coordinated care, you will pay the same premium, share the same Connexus Network of providers and never need referrals.

You can also participate in coordinated care at any time during the year. You will receive the enhanced coordinated care benefits the first of the month you make that choice with Moda.

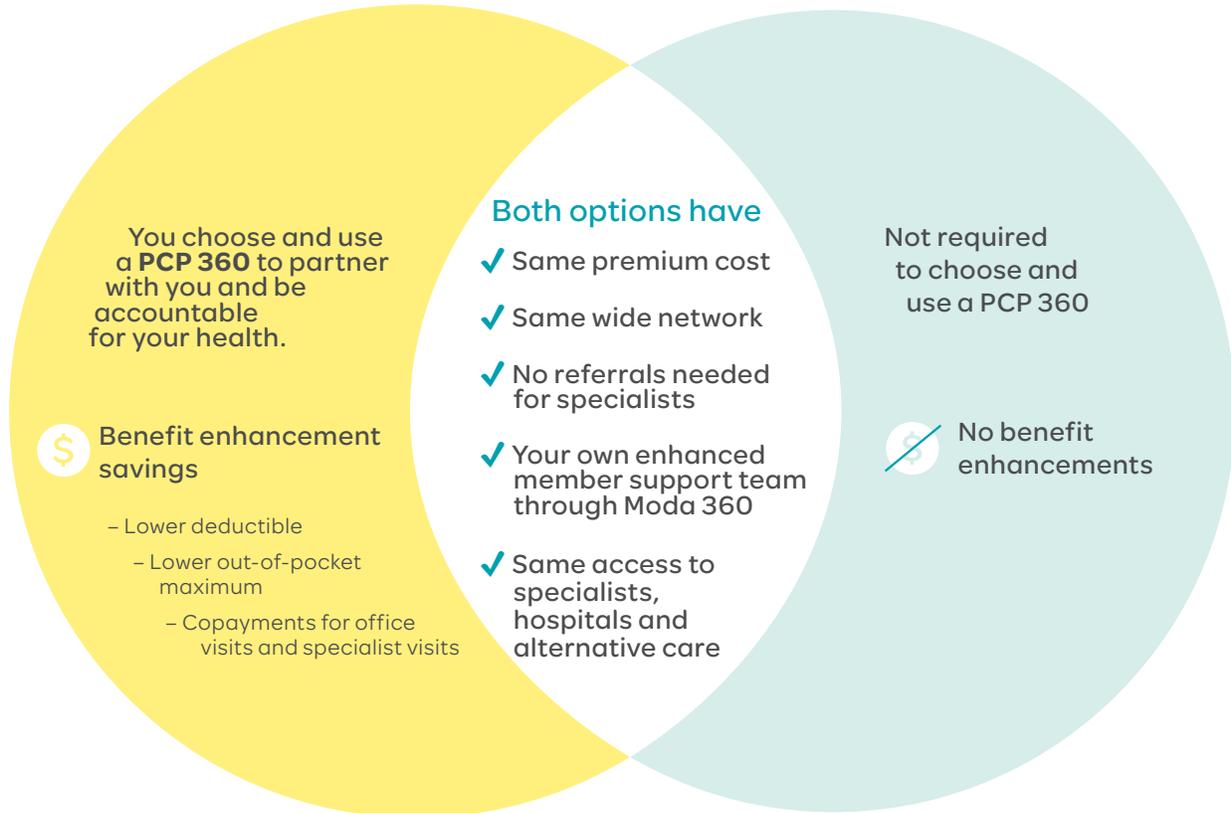
What is a PCP 360?

A PCP 360 delivers full-circle care, coordinating your care with other providers as needed. They are high quality primary care providers who are willing to partner with you and be accountable for your health.

Coordinated care

VS.

Non-coordinated care



What does coordinated care really mean?

With coordinated care, your PCP 360 will be accountable for your care, as well as for meeting certain standards for safety and effectiveness. They will be there when you need them, and will help you get the information and services that work best for you.

PCP 360

How to choose a **PCP 360**

Members can choose their PCP 360 in one of two ways: They can log in to their member dashboard or call the Moda 360 Health Navigator team.



Call your Moda 360 Health Navigators at **866-923-0409** or email them at **OEBBquestions@modahealth.com**. You can also message them instantly through your member dashboard



Log in to your member dashboard at **modahealth.com/oebb**

You and each of your covered family members can pick the same PCP 360 or a different one – it's up to you.

Also, you can find a directory of in-network PCP 360s on the member dashboard under Find Care or by contacting the Health Navigator team for help.



PCP 360 providers on Find Care will have a PCP 360 icon badge shown here.

If you and/or your family are already participating in coordinated care and have already selected a PCP 360, you will stay on the coordinated care benefit level and do not have to re-select a PCP 360. If you are on coordinated care and are changing Moda plans, you will also stay on coordinated care benefit level and do not have to re-select a PCP 360.

New members enrolling in a Moda plan will receive a welcome packet and their ID card separately with instructions to create their member dashboard to choose their PCP 360 or call the Health Navigator team.



A network that *protects* you

Health happens, whether at home or on the road. We want to make sure you stay covered, no matter where you go. So we've made it easy for you to find in-network coverage.

All plans use the Connexus Network

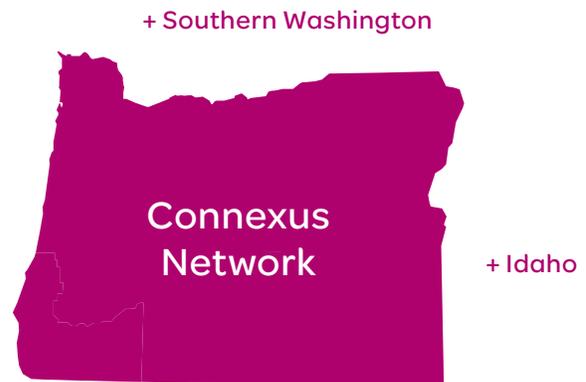
Each medical plan comes with our Connexus provider network. Within the Connexus Network, members have access to more than 30,000 providers, 80 hospitals and 64,000 pharmacies across Oregon, Idaho, Southern Washington and Northern California. These providers offer quality care and services to Moda Health members at an agreed-upon cost.

In- and out-of-network care

It's important to remember you may pay more for services from out-of-network providers than from in-network providers. Out-of-network providers may also bill you for the difference between your maximum plan allowance and their billed charges. This is known as "balance billing." In-network providers don't do this. See our plan summaries or your Member Handbook to learn more about in-network and out-of-network benefits and costs.

Connect with care across the state

When you want a broad selection of providers across Oregon, SW Washington, Idaho, Northern California, the Connexus Network has you covered. You'll find in-network doctors and specialists just about everywhere.



How coordinated care works for out-of-area members

Dependents who live part-time out of the Connexus Network service area (e.g., college students) must use their chosen PCP 360 when home to continue receiving enhanced benefits. Please update the out-of-area address in the myOEBB system. That way, they can access our travel network to get in-network benefits for services they receive away from home. They will receive benefits at the “not my chosen PCP 360” level when they get care from a primary care provider that is not their chosen PCP 360.

Retiree members, members with COBRA and dependents who live full-time outside of the Connexus Network service area are not eligible for coordinated care and enhanced benefits.

Is your provider in-network?

Find out by visiting modahealth.com and choosing Find Care, Moda’s online provider directory. Simply select the applicable network option and look for providers near you.

Travel with peace of mind

When you hit the road, care is never far. While traveling outside the network service area, you can use the First Health Travel Network for urgent and emergent care to receive the in-network benefit level. Traveling for the purpose of seeking care will not be covered at the in-network benefit level and may be subject to balance billing.



2021–22 Medical plan benefit table

	Medical Plan 1 Connexus Network ⁵	
	Coordinated care	Non-coordinated care
	In-network, you pay	In-network, you pay
Plan-year costs		
Deductible per person / family	\$400 / \$1,500	\$500 / \$1,500
Out-of-pocket max per person	\$2,850	\$3,250
Out-of-pocket max per family	\$9,750	\$9,750
Maximum cost share per person (includes OOP and ACT)	\$7,900	\$7,900
Maximum cost share per family (includes OOP and ACT)	\$15,800	\$15,800
Preventive care		
Incentive care office visits (for asthma, heart conditions, cholesterol, high blood pressure, diabetes)	\$15 copay^{1,7}	20%
Periodic health exams, routine women's exams, annual obesity screening, immunizations ³	\$0 ¹	\$0 ¹
Professional services		
Primary care office visits	\$20 copay^{1,3}	20%
Primary care office visits with a provider other than your chosen PCP 360	\$40 copay ¹	N/A
Specialist office visits	\$40 copay¹	20%
Mental health office visits	\$20 copay ¹	\$20 copay ¹
Chemical dependency services	\$20 copay ¹	\$20 copay ¹
Virtual Care (CirrusMD telehealth)	\$0 copay ¹	\$0 copay ¹
Alternative care services		
Acupuncture/chiropractic manipulation(subject to a combined 12 visit maximum per plan year) ⁶	\$20 copay¹	20%
Maternity care		
Physician or midwife services and hospital stay	20%	20%
Outpatient and hospital services		
Inpatient care and outpatient hospital/facility care	20%	20%
Skilled nursing facility care (60 days per plan year)	20%	20%
Surgery	20%	20%
ACT 100: Sleep studies, specified imaging (MRI, CT, PET), upper endoscopy, spinal injections, viscosupplementation, tonsillectomies for members under age 18 with chronic tonsillitis or sleep apnea	\$100 copay + 20%	\$100 copay + 20%
ACT 500: Spine surgery, knee and hip replacement, knee and shoulder arthroscopy, uncomplicated hernia repair ⁸	\$500 copay + 20%	\$500 copay + 20%
Gastric bypass (Roux-en-Y) ⁴	\$500 copay + 20%	\$500 copay + 20%
Emergency care		
Urgent care visit	\$40 copay¹	20%
Emergency room (copay waived if admitted)	\$100 copay + 20%	\$100 copay + 20%
Ambulance	20%	20%
Other covered services		
Hearing aids and bone-anchored hearing aids – \$4,000 max/48 months for members 26 and older	10%	10%
Physical, occupational and speech therapy (including physical therapy performed in conjunction with alternative care) – <i>Inpatient limitations: 30 days per plan year/60 days for spinal or head injury. Outpatient limitations: 30 sessions per plan year/up to 60 sessions for spinal or head injury.</i>	20%	20%
Outpatient diagnostic lab and X-ray	20%	20%
Durable medical equipment	20%	20%

highlight = enhanced benefits

Out-of-network, you pay ²	Medical Plan 2 Connexus Network ⁵		
	Coordinated care	Non-coordinated care	Out-of-network, you pay ²
	In-network, you pay	In-network, you pay	
\$800 / \$2,400	\$800 / \$2,700	\$900 / \$2,700	\$1,600 / \$4,800
\$6,000	\$3,850	\$4,250	\$8,000
\$18,000	\$12,750	\$12,750	\$24,000
N/A	\$7,900	\$7,900	N/A
N/A	\$15,800	\$15,800	N/A
N/A	\$15 copay^{1,7}	20%	N/A
50%	\$0 ¹	\$0 ¹	50%
50%	\$20 copay^{1,3}	20%	50%
50%	\$40 copay ¹	N/A	50%
50%	\$40 copay¹	20%	50%
50%	\$20 copay ¹	\$20 copay ¹	50%
50%	\$20 copay ¹	\$20 copay ¹	50%
N/A	\$0 copay ¹	\$0	N/A
50%	\$20 copay¹	20%	50%
50%	20%	20%	50%
50%	20%	20%	50%
50%	20%	20%	50%
\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 20%	\$100 copay + 50%
\$500 copay + 50%	\$500 copay + 20%	\$500 copay + 20%	\$500 copay + 50%
Not covered	\$500 copay + 20%	\$500 copay + 20%	Not covered
20%	\$40 copay¹	20%	20%
\$100 copay + 20%	\$100 copay + 20%	\$100 copay + 20%	\$100 copay + 20%
20%	20%	20%	20%
50%	10%	10%	50%
50%	20%	20%	50%
50%	20%	20%	50%
50%	20%	20%	50%

- 1 Deductible waived. All amounts reflect member responsibility.
- 2 Out-of-network coinsurance based on MPA for these services.
- 3 To receive the copay benefit, members must see their chosen PCP 360.
- 4 This benefit is available to subscriber and spouse/partners and dependents age 18 and older. Members must use an approved Moda Health Center of Excellence. Benefit is subject to a reference price of \$20,000 for the facility charge. Travel benefits are available for services that are subject to reference pricing. Please see your handbook for more details.
- 5 If enrolled in a Moda medical plan, each covered individual must choose and use a PCP 360 with Moda for that individual to receive the enhanced "coordinated" benefit shown in the far left column under that plan when using a provider in the Connexus network. If an individual has not selected a PCP 360 with Moda, they will receive the "non-coordinated" benefit shown in the center column if using a provider in the Connexus network. Any services by a provider outside the Connexus network will be paid at the "out-of-network" level (far right column under that plan) regardless of whether the individual has selected a PCP 360 with Moda or not.
- 6 For all other services (eg. Labs, diagnostics, specified imaging (MRI, CT,PET), office visits, etc) will be subject to the appropriate benefit level listed for each services provided.
- 7 Members must see their chosen PCP 360 or any in-network specialist to receive the copay benefit.
- 8 Benefit is subject to a reference price of \$25,000 on Connexus and applies to the facility charge. Travel benefits are available for services that are subject to reference pricing. Please see your handbook for more details.

Medical copays (excluding ACT), coinsurance and deductibles apply to the medical out-of-pocket maximum.

Medical out-of-pocket, ACT copays, Rx copays and Rx coinsurance apply to the maximum cost share.

For limitations and exclusions, visit modahealth.com/oebb/members and refer to your Member Handbook.

2021–22 Medical plan benefit table

	Medical Plan 3 Connexus Network ⁵	
	Coordinated care	Non-coordinated care
	In-network, you pay	In-network, you pay
Plan-year costs		
Deductible per person / family	\$1,200 / \$3,900	\$1,300 / \$3,900
Out-of-pocket max per person	\$4,850	\$5,250
Out-of-pocket max per family	\$15,750	\$15,750
Maximum cost share per person (includes OOP and ACT)	\$7,900	\$7,900
Maximum cost share per family (includes OOP and ACT)	\$15,800	\$15,800
Preventive care		
Incentive care office visits (for asthma, heart conditions, cholesterol, high blood pressure, diabetes)	\$20 copay^{1,7}	25%
Periodic health exams, routine women's exams, annual obesity screening, immunizations ³	\$0 ¹	\$0 ¹
Professional services		
Primary care office visits	\$25 copay^{1,3}	25%
Primary care office visits with a provider other than your chosen PCP 360	\$50 copay ¹	N/A
Specialist office visits	\$50 copay¹	25%
Mental health office visits	\$25 copay ¹	\$25 copay ¹
Chemical dependency services	\$25 copay ¹	\$25 copay ¹
Virtual Care (CirrusMD telehealth)	\$0 copay ¹	\$0 copay ¹
Alternative care services		
Acupuncture/chiropractic manipulation(subject to a combined 12 visit maximum per plan year) ⁶	\$25 copay¹	25%
Maternity care		
Physician or midwife services and hospital stay	25%	25%
Outpatient and hospital services		
Inpatient care and outpatient hospital/facility care	25%	25%
Skilled nursing facility care (60 days per plan year)	25%	25%
Surgery	25%	25%
ACT 100: Sleep studies, specified imaging (MRI, CT, PET), upper endoscopy, spinal injections, viscosupplementation, tonsillectomies for members under age 18 with chronic tonsillitis or sleep apnea	\$100 copay + 25%	\$100 copay + 25%
ACT 500: Spine surgery, knee and hip replacement, knee and shoulder arthroscopy, uncomplicated hernia repair ⁸	\$500 copay + 25%	\$500 copay + 25%
Gastric bypass (Roux-en-Y) ⁴	\$500 copay + 25%	\$500 copay + 25%
Emergency care		
Urgent care visit	\$50 copay¹	25%
Emergency room (copay waived if admitted)	\$100 copay + 25%	\$100 copay + 25%
Ambulance	25%	25%
Other covered services		
Hearing aids and bone-anchored hearing aids – \$4,000 max/48 months for members 26 and older	10%	10%
Physical, occupational and speech therapy (including physical therapy performed in conjunction with alternative care) – <i>Inpatient limitations: 30 days per plan year/60 days for spinal or head injury. Outpatient limitations: 30 sessions per plan year/up to 60 sessions for spinal or head injury.</i>	25%	25%
Outpatient diagnostic lab and X-ray	25%	25%
Durable medical equipment	25%	25%

highlight = enhanced benefits

Out-of-network, you pay ²	Medical Plan 4 Connexus Network ⁵		
	Coordinated care	Non-coordinated care	Out-of-network, you pay ²
	In-network, you pay	In-network, you pay	
\$2,400 / \$7,200	\$1,600 / \$5,100	\$1,700 / \$5,100	\$3,200 / \$9,600
\$10,000	\$6,700	\$7,100	\$13,700
\$27,400	\$15,800	\$15,800	\$27,400
N/A	\$7,900	\$7,900	N/A
N/A	\$15,800	\$15,800	N/A
N/A	\$20 copay¹	25%	N/A
50%	\$0 ¹	\$0 ¹	50%
50%	\$25 copay^{1,3}	25%	50%
50%	\$50 copay ¹	N/A	50%
50%	\$50 copay¹	25%	50%
50%	\$25 copay ¹	\$25 copay ¹	50%
50%	\$25 copay ¹	\$25 copay ¹	50%
N/A	\$0 copay ¹	\$0 copay ¹	N/A
50%	\$25 copay¹	25%	50%
50%	25%	25%	50%
50%	25%	25%	50%
50%	25%	25%	50%
\$100 copay + 50%	\$100 copay + 25%	\$100 copay + 25%	\$100 copay + 50%
\$500 copay + 50%	\$500 copay + 25%	\$500 copay + 25%	\$500 copay + 50%
Not covered	\$500 copay + 25%	\$500 copay + 25%	Not covered
25%	\$50 copay¹	25%	25%
\$100 copay + 25%	\$100 copay + 25%	\$100 copay + 25%	\$100 copay + 25%
25%	25%	25%	25%
50%	10%	10%	50%
50%	25%	25%	50%
50%	25%	25%	50%
50%	25%	25%	50%

- Deductible waived. All amounts reflect member responsibility.
- Out-of-network coinsurance based on MPA for these services.
- To receive the copay benefit, members must see their chosen PCP 360.
- This benefit is available to subscriber and spouse/partners and dependents age 18 and older. Members must use an approved Moda Health Center of Excellence. Benefit is subject to a reference price of \$20,000 for the facility charge. Travel benefits are available for services that are subject to reference pricing. Please see your handbook for more details.
- If enrolled in a Moda medical plan, each covered individual must choose and use a PCP 360 with Moda for that individual to receive the enhanced "coordinated" benefit shown in the far left column under that plan when using a provider in the Connexus network. If an individual has not selected a PCP 360 with Moda, they will receive the "non-coordinated" benefit shown in the center column if using a provider in the Connexus network. Any services by a provider outside the Connexus network will be paid at the "out-of-network" level (far right column under that plan) regardless of whether the individual has selected a PCP 360 with Moda or not.
- For all other services (eg. Labs, diagnostics, specified imaging (MRI, CT,PET), office visits, etc) will be subject to the appropriate benefit level listed for each services provided.
- Members must see their chosen PCP 360 or any in-network specialist to receive the copay benefit.
- Benefit is subject to a reference price of \$25,000 on Connexus and applies to the facility charge. Travel benefits are available for services that are subject to reference pricing. Please see your handbook for more details.

Medical copays (excluding ACT), coinsurance and deductibles apply to the medical out-of-pocket maximum.

Medical out-of-pocket, ACT copays, Rx copays and Rx coinsurance apply to the maximum cost share.

For limitations and exclusions, visit modahealth.com/oebb/members and refer to your Member Handbook.

2021–22 Medical plan benefit table

	Medical Plan 5 Connexus Network ⁵	
	Coordinated care	Non-coordinated care
	In-network, you pay	In-network, you pay
Plan-year costs		
Deductible per person / family	\$2,000 / \$6,300	\$2,100 / \$6,300
Out-of-pocket max per person	\$6,800	\$7,200
Out-of-pocket max per family	\$15,800	\$15,800
Maximum cost share per person (includes OOP and ACT)	\$7,900	\$7,900
Maximum cost share per family (includes OOP and ACT)	\$15,800	\$15,800
Preventive care		
Incentive care office visits (for asthma, heart conditions, cholesterol, high blood pressure, diabetes)	\$25 copay^{1,7}	25%
Periodic health exams, routine women's exams, annual obesity screening, immunizations ³	\$0 ¹	\$0 ¹
Professional services		
Primary care office visits	\$30 copay^{1,3}	25%
Primary care office visits with a provider other than your chosen PCP 360	\$50 copay ¹	N/A
Specialist office visits	\$50 copay¹	25%
Mental health office visits	\$30 copay ¹	\$30 copay ¹
Chemical dependency services	\$30 copay ¹	\$30 copay ¹
Virtual Care (CirrusMD telehealth)	\$0 copay ¹	\$0 copay ¹
Alternative care services		
Acupuncture/chiropractic manipulation(subject to a combined 12 visit maximum per plan year) ⁶	\$30 copay¹	25%
Maternity care		
Physician or midwife services and hospital stay	25%	25%
Outpatient and hospital services		
Inpatient care and outpatient hospital/facility care	25%	25%
Skilled nursing facility care (60 days per plan year)	25%	25%
Surgery	25%	25%
ACT 100: Sleep studies, specified imaging (MRI, CT, PET), upper endoscopy, spinal injections, viscosupplementation, tonsillectomies for members under age 18 with chronic tonsillitis or sleep apnea	\$100 copay + 25%	\$100 copay + 25%
ACT 500: Spine surgery, knee and hip replacement, knee and shoulder arthroscopy, uncomplicated hernia repair ⁸	\$500 copay + 25%	\$500 copay + 25%
Gastric bypass (Roux-en-Y) ⁴	\$500 copay + 25%	\$500 copay + 25%
Emergency care		
Urgent care visit	\$50 copay¹	25%
Emergency room (copay waived if admitted)	\$100 copay + 25%	\$100 copay + 25%
Ambulance	25%	25%
Other covered services		
Hearing aids and bone-anchored hearing aids – \$4,000 max/48 months for members 26 and older	10%	10%
Physical, occupational and speech therapy (including physical therapy performed in conjunction with alternative care) – <i>Inpatient limitations: 30 days per plan year/60 days for spinal or head injury. Outpatient limitations: 30 sessions per plan year/up to 60 sessions for spinal or head injury.</i>	25%	25%
Outpatient diagnostic lab and X-ray	25%	25%
Durable medical equipment	25%	25%

Out-of-network, you pay ²
\$4,000 / \$12,600
\$13,700
\$27,400
N/A
N/A
N/A
50%
50%
50%
50%
50%
50%
N/A
50%
50%
50%
50%
50%
\$100 copay + 50%
\$500 copay + 50%
Not covered
25%
\$100 copay + 25%
25%
50%
50%
50%
50%

highlight = enhanced benefits

- 1 Deductible waived. All amounts reflect member responsibility.*
- 2 Out-of-network coinsurance based on MPA for these services.*
- 3 To receive the copay benefit, members must see their chosen PCP 360.*
- 4 This benefit is available to subscriber and spouse/partners and dependents age 18 and older. Members must use an approved Moda Health Center of Excellence. Benefit is subject to a reference price of \$20,000 for the facility charge. Travel benefits are available for services that are subject to reference pricing. Please see your handbook for more details.*
- 5 If enrolled in a Moda medical plan, each covered individual must choose and use a PCP 360 with Moda for that individual to receive the enhanced "coordinated" benefit shown in the far left column under that plan when using a provider in the Connexus network. If an individual has not selected a PCP 360 with Moda, they will receive the "non-coordinated" benefit shown in the center column if using a provider in the Connexus network. Any services by a provider outside the Connexus network will be paid at the "out-of-network" level (far right column under that plan) regardless of whether the individual has selected a PCP 360 with Moda or not.*
- 6 For all other services (eg. Labs, diagnostics, specified imaging (MRI, CT,PET), office visits, etc) will be subject to the appropriate benefit level listed for each services provided.*
- 7 Members must see their chosen PCP 360 or any in-network specialist to receive the copay benefit.*
- 8 Benefit is subject to a reference price of \$25,000 on Connexus and applies to the facility charge. Travel benefits are available for services that are subject to reference pricing. Please see your handbook for more details.*

Medical copays (excluding ACT), coinsurance and deductibles apply to the medical out-of-pocket maximum.

Medical out-of-pocket, ACT copays, Rx copays and Rx coinsurance apply to the maximum cost share.

For limitations and exclusions, visit modahealth.com/oebb/ members and refer to your Member Handbook.



Be a better saver with an **HSA**

Our health savings account (HSA)-compliant, high-deductible health plans (HDHP) give you flexibility and choice. You have the freedom to choose any financial institution for your HSA.

Plans 6 and 7 with the HSA option

You can use HSA tax-free dollars to pay for deductibles, coinsurance and other qualified expenses not covered by your health plan. HSA members enjoy a number of tax advantages, including:

- Contributions made on a tax-advantaged basis
- Unused funds carried over from year to year, growing tax-deferred
- Tax-free withdrawal of funds to pay for qualified medical expenses

Eligibility

To be eligible to participate in an HSA plan, you must:

- Be covered by a qualified high-deductible health plan
- Not be covered under another non-HSA-compliant medical plan (including your spouse's plan)
- Not be enrolled in Medicare
- Not be claimed as a dependent on someone else's tax return

Prescriptions

Your pharmacy benefit is covered under the medical portion of Plans 6 and 7. The plans include value-tier medications that waive your annual deductible. Just present your ID card at a participating pharmacy to use this benefit.



2021–22 Medical HDHP plan benefit table

	Medical Plan 6 Connexus Network HDHP HSA Compliant ⁹		
	Coordinated care	Non-coordinated care	Out-of-network, you pay ²
	In-network, you pay	In-network, you pay	
Plan-year costs			
Subscriber-only plan deductible ³	\$1,600	\$1,700	\$3,200
Family plan deductible ⁴	\$3,400	\$3,400	\$6,400
Individual out-of-pocket max	\$6,400	\$6,750	\$13,100
Family plan out-of-pocket max ⁴	\$13,500	\$13,500	\$26,200
Preventive care			
Incentive care office visits (for asthma, heart conditions, cholesterol, high blood pressure, diabetes)	15%¹¹	20%	N/A
Periodic health exams, routine women's exams, annual obesity screening, immunizations	\$0 ¹	\$0 ¹	50%
Professional services			
Primary care office visits	15%	20%	50%
Primary care office visits with a provider other than your chosen PCP 360	15%	N/A	50%
Specialist office visits	15%	20%	50%
Mental health office visits	15%	20%	50%
Chemical dependency services	15%	20%	50%
Virtual Care (CirrusMD telehealth)	\$0 copay	\$0 copay	N/A
Alternative care services			
Acupuncture/chiropractic manipulation (subject to a combined 12 visit maximum per plan year) ⁶	20%	25%	50%
Maternity care			
Physician or midwife services and hospital stay	20%	25%	50%
Outpatient and hospital services			
Inpatient care and outpatient hospital/facility care	20%	25%	50%
Skilled nursing facility care (60 days per plan year)	20%	25%	50%
Surgery	20%	25%	50%
Sleep studies, specified imaging (MRI, CT, PET), upper endoscopy, spinal injections, viscosupplementation, tonsillectomies for members under age 18 with chronic tonsillitis or sleep apnea	20%	25%	50%
Spine surgery, knee and hip replacement, ⁵ knee and shoulder arthroscopy, uncomplicated hernia repair	20%	25%	50%
Gastric bypass (Roux-en-Y) ⁶	\$500 copay + 20%	\$500 copay + 25%	Not covered
Emergency care			
Urgent care visit	15%	20%	See Plan Handbook
Emergency room	20%	25%	See Plan Handbook
Ambulance	20%	25%	See Plan Handbook
Other covered services			
Hearing aids and bone-anchored hearing aids – \$4,000 max/48 months for members 26 and older	20%	25%	50%
Physical, occupational and speech therapy (including physical therapy performed in conjunction with alternative care) – <i>Inpatient limitations: 30 days per plan year/60 days for spinal or head injury. Outpatient limitations: 30 sessions per plan year/up to 60 sessions for spinal or head injury.</i>	20%	25%	50%
Outpatient diagnostic lab and X-ray	20%	25%	50%
Durable medical equipment	20%	25%	50%
Major medical prescription coverage ⁷	20%	25%	25%
Value tier	\$4 per 31 day supply ¹	\$4 per 31 day supply ¹	\$4 per 31 day supply ¹

highlight = enhanced benefits

Medical Plan 7 Connexus Network HDHP HSA Compliant ⁹		
Coordinated care	Non-coordinated care	Out-of-network, you pay ²
In-network, you pay	In-network, you pay	
\$2,000	\$2,100	\$4,000
\$4,200	\$4,200	\$8,000
\$6,500	\$6,750	\$13,300
\$13,500	\$13,500	\$26,600
20%¹¹	25%	N/A
\$0 ¹	\$0 ¹	50%
20%	25%	50%
20%	N/A	50%
20%	25%	50%
20%	25%	50%
20%	25%	50%
\$0 copay	\$0 copay	N/A
20%	25%	50%
\$500 copay + 20%	\$500 copay + 25%	Not covered
See Plan Handbook	25%	See Plan Handbook
20%	25%	See Plan Handbook
20%	25%	See Plan Handbook
20%	25%	50%
\$4 per 31 day supply ¹	\$4 per 31 day supply ¹	\$4 per 31 day supply ¹

- 1 Deductible waived. All amounts reflect member responsibility.
- 2 Out-of-network coinsurance based on MPA for these services.
- 3 Individual deductible applies only if employee is enrolling in the plan with no other family members.
- 4 Family deductible and out-of-pocket maximum can be met by one or more family members. This deductible must be met before benefits will be paid. Deductible and copayments apply toward the plan-year out-of-pocket maximum.
- 5 Benefit is subject to a reference price of \$25,000 on Connexus and applies to the facility charge. Travel benefits are available for services that are subject to reference pricing. Please see your handbook for more details.
- 6 This benefit is available to subscriber and spouse/partners and dependents age 18 and older. Members must use an approved Moda Health Center of Excellence. Benefit is subject to a reference price of \$20,000 for the facility charge.
- 7 A formulary exception must be approved for high-cost generics and non-preferred brand prescription medication.
- 8 For all other services (eg. Labs, diagnostics, specified imaging (MRI, CT,PET), office visits, etc) will be subject to the appropriate benefit level listed for each services provided.
- 9 If enrolled in a Moda medical plan, each covered individual must choose and use a PCP 360 with Moda for that individual to receive the enhanced "coordinated" benefit shown in the far left column under that plan when using a provider in the Connexus network. If an individual has not selected a PCP 360 with Moda, they will receive the "non-coordinated" benefit shown in the center column if using a provider in the Connexus network. Any services by a provider outside the Connexus network will be paid at the "out-of-network" level (far right column under that plan) regardless of whether the individual has selected a PCP 360 with Moda or not.
- 10 To receive the lower coinsurance benefit, members must see their chosen PCP 360.
- 11 Members must see their chosen PCP 360 or any in-network specialist to receive the lower coinsurance benefit.

For limitations and exclusions, visit modahealth.com/oebb/ members and refer to your Member Handbook.

Expect *quality* pharmacy benefits

Quality prescription coverage is right at the heart of a great plan. We're here to support your pharmacy needs, every step of the way.

Access medications your way

As the administrator of the Oregon Prescription Drug Program (OPDP), we take pride in actively managing your pharmacy benefits. We provide quality, comprehensive coverage that reflects the most current industry standards.

Through the prescription program, you can access a high-performance formulary (a list of prescription drugs) with options under the value, select generic and preferred tiers. Each tier has a copay or coinsurance amount set by the plan.

Pharmacy plan savings

There are a few ways to save on prescription drug costs. Use your 90-day mail-order benefit through Postal Prescription Services (PPS) or Costco. You can receive significant savings by using the mail-order benefit.

You can fill a 90-day prescription for value, select generic, preferred medications at many participating pharmacies.

To find an in-network pharmacy and check drug prices, log in to your Member Dashboard, and choose Find Care.

Value-tier medications

Value medications include commonly prescribed products used to treat chronic medical conditions and preserve health. They are identified – based on the latest clinical information and medical literature – as being safe, effective, cost-preferred treatment options.

The Moda Health OEGB value tier includes products for the following health issues:

- Asthma
- Heart, cholesterol, high blood pressure
- Diabetes
- Osteoporosis
- Depression

A list of medications included under the value tier can be found on the pharmacy tab at: modahealth.com/oebb

Ardon Health specialty pharmacy services

Ardon Health is the specialty pharmacy for OEGB members. Ardon, based in Portland, Oregon, provides free delivery of specialty medications to a patient's home or physician's office. Ardon Health provides specialty medications for conditions including Crohn's disease, hepatitis C, multiple sclerosis, rheumatoid arthritis and more. You can learn about Ardon Health at ardonhealth.com. You can also call Ardon Customer Service toll-free at 855-425-4085. TTY users, please call 711.

Pharmacy benefits

	Medical Plans 1-5 ⁴	Medical Plans 6-7 ^{5, 6}	
	Coordinated and non-coordinated care	Coordinated care	Non-Coordinated care
Value	\$4 per 31-day supply ¹	\$4 per 31-day supply*	\$4 per 31-day supply*
Select generic	\$12 per 31-day supply ¹	20%	25%
Preferred ^{2,3}	25% up to \$75 per 31-day supply ¹	20%	25%
Non-preferred brand ³	50% up to \$175 per 31-day supply ¹	20%	25%
Mail			
Value	\$8 per 90-day supply		
Select generic	\$24 per 90-day supply	20%	25%
Preferred ^{2,3}	25% up to \$150 per 90-day supply	20%	25%
Non-preferred brand ³	50% up to \$450 per 90-day supply	20%	25%
Specialty			
Generic	\$12 per 31 day supply or \$36 for 90-day supply when allowed.	20%	25%
Preferred ^{2,3}	25% up to \$200 per 31 day supply or \$400 for 90-day supply when allowed.	20%	25%
Non-preferred brand ³	50% up to \$500 per 31 day supply or \$1,000 for 90-day supply when allowed.	20%	25%

*Deductible waived. All amounts reflect member responsibility.

1 A 90-day supply for value, select generic, preferred, and non-preferred medications is available at retail pharmacies for three times the 31-day copay.

2 This benefit level includes select generic medications that have been identified as having no more favorable outcomes from a clinical perspective than other cost-effective generics.

3 Copay maximum is per prescription. A formulary exception must be approved for high-cost generics and non-preferred brand prescription medication.

4 Pharmacy expenses accrue towards the maximum cost share.

5 Pharmacy expenses accrue towards the out-of-pocket maximum.

6 You must meet your individual or family deductible first before any pharmacy expenses are paid.

For limitations and exclusions, visit modahealth.com/oebb/members and refer to your Member Handbook.



Bringing it all into *focus*

Seeing is believing when it comes to better health. These vision plans ensure that you can focus on feeling your best.

2021–22 Vision plan benefit table

	Opal	Pearl	Quartz
Benefit maximum	\$600	\$400	\$250
	What you pay		
Eye examinations (including refraction) <i>Frequency: Once per plan year</i>		0% ¹	
Lenses ² <i>Frequency: Contacts (including disposable contacts) or one pair of lenses per plan year</i>		0% ¹	
Frames <i>Frequency: One pair per plan year for members under 17 years old. One pair every two plan years for members 17 and older.</i>		0% ¹	

¹ Subject to benefit maximum.

² Includes single vision, bifocal, trifocal or contacts.

Limitations and exclusions

- Vision exam and hardware benefits are all subject to the plan-year benefit maximum.
- Percentages shown reflect what members pay for covered vision exam, frames and lenses.
- Noncovered, excluded services are the member’s responsibility and do not apply toward the plan-year maximum.

For more limitations and exclusions, visit modahealth.com/oebb/members and refer to your Member Handbook.

Quality coverage for your *smile*



With Delta Dental of Oregon plans, you'll have access to Delta Dental, the nation's largest dental networks.

Dental benefit highlights

Our Delta Dental of Oregon plans connect you with great benefits and quality in-network dentists. You can count on:

- Freedom to choose a dentist
- Contracted-fee savings from participating dentists
- Savings from in-network dentists
- Cleanings every six months
- Predetermination of benefits if requested in a pretreatment plan
- No claim forms
- Superior customer service

Our dental plans also include useful online tools, resources and special programs for those of you who may need extra attention for your pearly whites.

Oral health can improve overall health

With the combination of a medical plan from Moda Health and a dental plan from Delta Dental, you'll get coordinated care and service that can address and combat health issues that start in your mouth, such as:

- Diabetes
- Coronary heart disease
- Cerebrovascular disease

With Moda 360 integrated medical and dental care, you get integrated disease management, education, and everything you need to take care of yourself from head to toe.

NEW!

Members with a Moda Health medical plan and a Delta Dental plan will now have medical and dental integration. This means a Health Navigator will help you with any questions you may have and connect you to the medical and dental programs, services and tools that will work best for you.





Delta Dental networks go where you go

Each Delta Dental of Oregon plan comes with a Delta Dental network. It includes thousands of dentists across the state and country.

In-network dentists agree to accept our contracted fees as full payment. They also don't balance bill – the difference between what we pay and the dentist's fees. This can help you save on out-of-pocket costs. If you see providers outside the network, you may pay more for care.

Delta Dental Premier® Network

This is the largest dental network in Oregon and nationwide. It includes more than 2,400 providers in Oregon and over 156,000 Delta Dental Premier Dentists nationwide. To have access to our Premier Network, you will want to select Dental Plan 1, 5 or 6.

Delta Dental PPOSM Network

This is one of the largest preferred provider organization (PPO) dental networks in Oregon and across the country. It includes more than 1,300 participating providers in Oregon and offers access to over 112,000 Delta Dental PPO dentists nationwide. These providers have agreed to lower contracted rates, which means more savings for you. In order to access the PPO network savings, you will want to select one of the two Exclusive PPO plans.

Exclusive PPO plan options

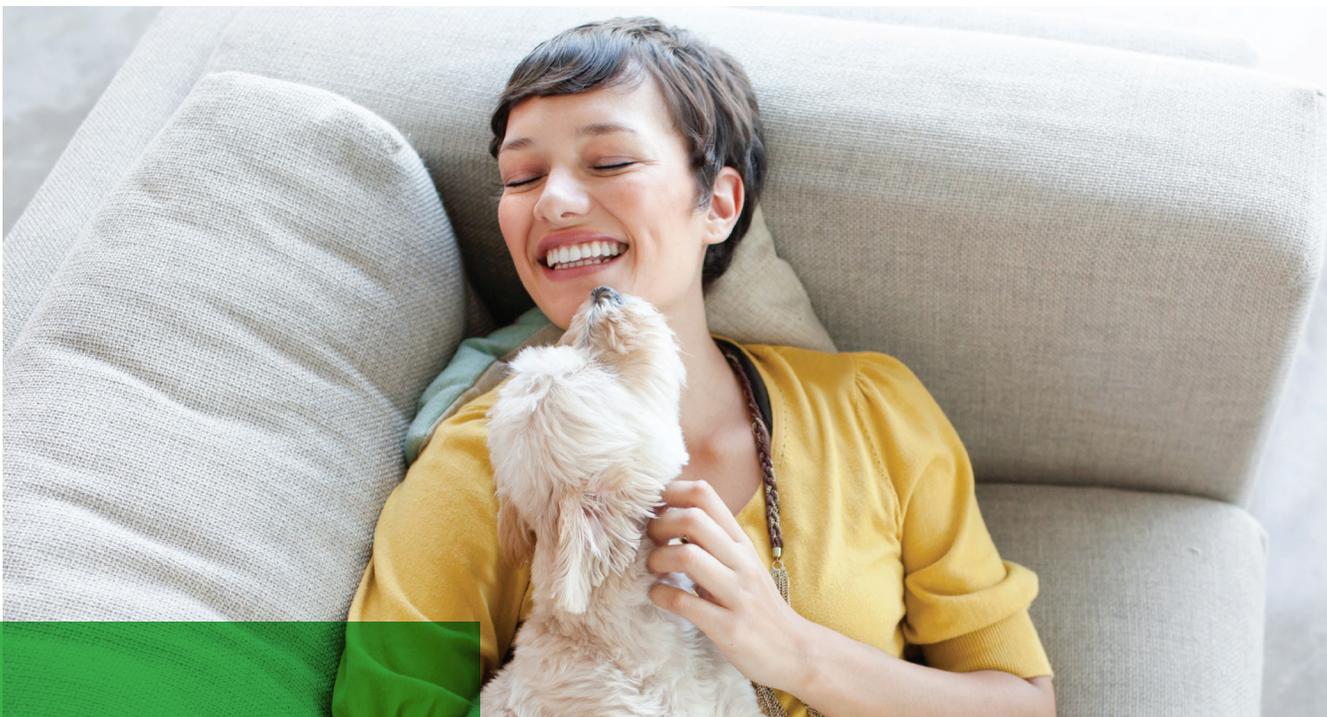
The Exclusive PPO plan options use the Delta Dental PPO Network. It is important to keep in mind that the Exclusive PPO plans do not pay for services provided by a Premier or non-contracted dentist.

New this year, Delta Dental has added an incentive level dental plan that uses the same PPO network as the Exclusive PPO plan. It is called our Exclusive PPO - Incentive Plan.

Dental tools

You can use our dental tools to manage your dental health easily, in one online location. Use dental tools to:

- Find a dentist
- Schedule appointments
- View benefits and claims
- Find out your risk for cavities and gum disease
- View articles about dental health topics



Health through oral wellness

When it comes to oral health, we know some people need more care than others. Delta Dental of Oregon's Health through Oral Wellness® program offers extra benefits to members who have a greater risk for oral diseases.

The program uses a clinical oral health assessment to find out your risk of tooth decay, gum disease and oral cancer. Based on your risk score, you may qualify for additional cleanings, fluoride treatments, sealants and periodontal maintenance.

With extra benefits and related care, you can:

- Take charge of your oral health
- Prevent oral health issues before they happen
- Access resources to manage your oral health
- Learn how to achieve and maintain better oral wellness

Ready to get started?

Follow these simple steps to see if you qualify:

- 1 Visit modahealth.com/oebb to learn more about the program and take a free oral health risk self-assessment. You can choose to share your results with your dentist to start the conversation.
- 2 Talk to your dentist about the program. If they're not registered, ask them to call our toll-free Health through Oral Wellness provider line at 844-663-4433. Once registered, they can perform an oral health risk exam and let you know if you qualify.



2021 - 22 Dental plan benefit table

NEW!

	Plan 1 ²	Plan 5 ²	Plan 6 ³	ExclusivePPO - Incentive Plan ^{3,4}	Exclusive PPO ^{3,4}
Network	Premier			PPO	PPO
	In-network, you pay			In-network, you pay	In-network, you pay
Plan-year costs					
Deductible	\$50	\$50	\$50	\$50	\$50
Benefit maximum	\$2,200	\$1,700	\$1,200	\$2,300	\$1,500
Preventive and diagnostic services¹					
Exam and prophylaxis/cleanings (once every six months)	30% - 0% ²	30% - 0% ²	0%	0%	0%
Bitewing X-rays (once every 12 months)	30% - 0% ²	30% - 0% ²	0%	0%	0%
Topical fluoride application (ages 18 and under)	30% - 0% ²	30% - 0% ²	0%	0%	0%
Sealants and space maintainers	30% - 0% ²	30% - 0% ²	0%	0%	0%
Restorative services					
Fillings (posterior teeth paid to composite)	30% - 0% ²	30% - 0% ²	20%	30 - 0% ²	10%
Inlays (composite reimbursement fee)	30% - 0% ²	30% - 0% ²	20%	30 - 0% ²	10%
Oral surgery and extractions	30% - 0% ²	30% - 0% ²	20%	30 - 0% ²	10%
Endodontics and periodontics	30% - 0% ²	30% - 0% ²	20%	30 - 0% ²	10%
Major restorative services					
Gold or porcelain crowns	30% - 0% ²	30%	50%	30 - 0% ²	20%
Implants	30% - 0% ²	50%	50%	30 - 0% ²	20%
Onlays	30% - 0% ²	30%	50%	30 - 0% ²	20%
Prosthodontics services					
Dentures and partial dentures	30% - 0% ²	50%	50%	30 - 0% ²	20%
Bridges	30% - 0% ²	50%	50%	30 - 0% ²	20%
Other services					
Nitrous Oxide	50%	50%	50%	50%	50%
Occlusal guards (night guards ⁵ and athletic mouthguards)	50%	50%	50%	50%	50%
Orthodontic services^{1,6}					
Lifetime maximum – \$1,800	20%	20%	N/A	20%	20%

1 Deductible waived.

2 Under this incentive plan, benefits start at 70 percent for your first plan year of coverage. Thereafter, benefit payments increase by 10 percent each plan year (up to a maximum benefit of 100 percent) provided the individual has visited the dentist at least once during the previous plan year. Failure to do so will cause a 10 percent reduction in benefit payment the following plan year, although payment will never fall below 70 percent.

3 Moving from a constant benefit plan (6 or Exclusive PPO) to an incentive benefit plan (1 or 5) will cause the benefit level to start at 70 percent.

4 This plan has no out-of-network benefit. Services performed outside the Delta Dental PPO network are not covered unless for a dental emergency. Covered emergencies consist of problem focused exam, palliative treatment and X-rays. All other services are considered non-covered.

5 \$250 maximum, once every five years.

6 Orthodontic services do not apply toward the plan-year benefit maximum.

For limitations and exclusions, visit modahealth.com/oebb/members and refer to your Member Handbook.



Member care resources

Tools for your health journey

Moda Health and Delta Dental of Oregon are here to help you feel better and live longer. We even have special programs and care teams to support you in reaching your health goals.

Get started with your member dashboard

Your member dashboard is a personalized member website that gives you access to health tools and resources to help you manage your health and benefits. As a member, just log in to the member dashboard at modahealth.com to:

- Find in-network providers
- Select or change your PCP 360
- See your benefits and Member Handbook
- Check claims and find claim forms
- Review electronic explanations of benefits (EOBs)
- Access health tools to get and stay healthy
- Look up medication prices
- Download your member ID card
- Moda 360 digital resources
- Access tools to manage your dental care needs

Tools for better health

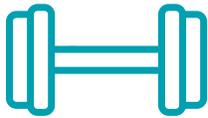
These handy resources come with every individual and family plan. Use them to create a healthier you! Simply log in to the member dashboard to get started.



Momentum

Take charge of your health – and follow your progress. It's easy with Momentum, powered by Moda Health. Log in to the member dashboard and look for Momentum to:

- Take a health assessment and see your “health age”
- Set goals and track progress
- Find health content and resources
- Access fun healthy recipes



Active&Fit Direct™

Staying fit is important to your overall health and well-being. As a Moda Health or Delta Dental member, you have access to the Active&Fit Direct™ program.

For a small monthly charge you can choose from over 9,000 participating health clubs and YMCAs nationwide. The program offers:

- A free guest pass to try out a fitness center before joining (where available)
- An option to switch fitness centers to make sure you found the right fit
- Access to online directory maps and a fitness center and YMCA locator from any device
- Online tracking from a variety of wearable fitness devices, apps and exercise equipment



Health coaching

Need a hand with your health? Our health coaches use evidence-based practices to help you set goals and feel your best. Our care programs include:

- Cardiac Care
- Depression Care
- Diabetes Care
- Kidney care
- Lifestyle Coaching
- Women's Health & Maternity Care
- Respiratory Care
- Spine & Joint Care
- Weight care



Prescription price check

See prescription medication costs and how much you would pay by medication tier at an in-network pharmacy.

This tool makes it easy. Simply log in to the member dashboard to find medication cost estimates and generic options.



Care coordination and case management

When you're sick, need hospitalization or surgery, or are seriously injured, we'll give you support – so you can focus on healing. We can help you:

- Understand and utilize all of your benefits
- Navigate the healthcare system
- Communicate with your providers
- Arrange care ordered by your provider
- Find community resources



MyIDCare

Keep your information safe with complete identity protection through MyIDCare, offered to members at no extra cost. Now you can spot false claims early and find fraud before it causes you or your family harm.

Simply enroll in MyIDCare for full financial and medical protection. Enrolled members access all monitoring in one user-friendly app.

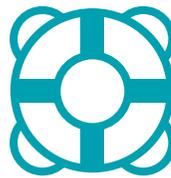


Healthcare Cost Estimator

You shouldn't learn the cost of care when the bill arrives. The Healthcare Cost Estimator offers you a simple way to understand:

- Procedure costs
- Cost comparisons across providers
- Your specific out-of-pocket costs

Use this tool to shop for cost-effective alternatives and make better, well-informed decisions.



Quitting tobacco

Stop smoking or chewing tobacco for good. We'll connect you with programs that make kicking the habit a little easier. Under the Affordable Care Act (ACA), coaching to help you stop smoking is covered in full when you see an in-network provider.

Take advantage of these perks:

- Phone, text and online support from Quit Coaches 24 hours a day
- Free in-network medical office visits for tobacco cessation support
- Free tobacco cessation medications and over-the-counter nicotine replacement products (such as gum, lozenges and patches) when prescribed by your doctor and filled by an in-network retail pharmacy



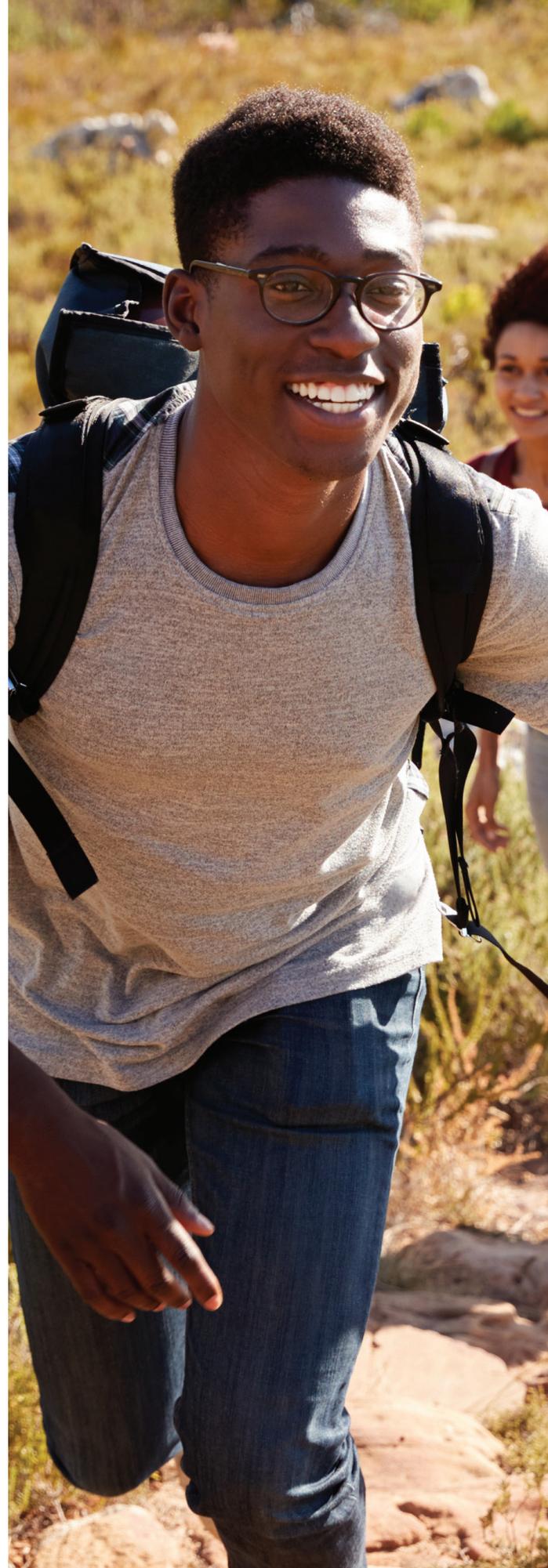
Helping you maintain a healthy weight

We know losing and maintaining weight loss can be an ongoing struggle. We are here to help. Your weight management benefit includes five areas of focus:

- Annual screening and assessment
- Online educational resources
- Health coaching
- WW® formerly known as Weight Watchers®
- Gastric bypass surgery (Roux-en-Y and gastric sleeve)*

Roux-en-Y and gastric sleeve surgery is available for OEBC plan subscribers and members age 18 and over.

** Certain pre-surgery requirements must be met, and patients will need to use an approved Center of Excellence. To learn more about the weight management benefits and program guidelines, log in to the member dashboard at modahealth.com/oebc.*



Healthcare lingo explained

We realize that the words used in health plan brochures can be confusing, so we've made a cheat sheet to help you along.

Additional Cost Tier

Select procedures, including spine procedures, knee and hip replacement, arthroscopies (knee and shoulder), bariatric surgery, spinal injections for pain, upper gastrointestinal endoscopy, bunionectomy and sinus surgery.

The ACT is designed to encourage exploration of less invasive treatment alternatives. It is important for members to understand and consider all factors – including additional costs – when discussing treatment options with providers.

Balance billing

Charges for out-of-network care beyond what your health plan allows. Out-of-network providers may bill you the difference between the maximum plan allowance and their billed charges. In-network providers can't do this.

Coinsurance

The percentage you pay for a covered healthcare service, after you meet your deductible.

Coordinated care

Coordinated care is a patient-centered approach. To receive the enhanced benefits of coordinated care on a Moda Health medical plan, you need to choose and use a PCP 360. Your PCP 360 will provide high-quality care and will be accountable for keeping you up-to-date with the preventive services you need to stay healthy. This process provides you with more cost-effective plans and better health outcomes.

Copay (copayment)

The fixed amount you pay for a specific covered healthcare service, product or treatment, usually at the time of receiving it. For example, you might pay \$25 for a doctor visit. Moda Health pays the rest. Usually, you will not pay coinsurance if you have a copay.

Deductible

The amount you pay in a plan year for care that requires a deductible before the health plan starts paying. Fixed dollar copayments, prescription medication out-of-pocket costs and disallowed charges may not apply toward the deductible.

Evidence-based practices

Healthcare options or decisions that research shows work best, are more cost-effective and consider the patient's needs and experience.

Filed-fee savings

Savings due to a Premier or PPO network provider's accepted or contracted fee with Delta Dental.

Maximum cost share

This is different from the out-of-pocket maximum. This plan year limit includes Additional Cost Tier (ACT) copays, pharmacy copays and coinsurance, as well as the eligible medical expenses that accrue toward your in-network out-of-pocket maximum. Once the cost share maximum is reached, the plan covers all eligible medical and pharmacy expenses at 100 percent.

Out-of-pocket maximum

The most you pay in a plan year for covered medical services before benefits are paid in full. Once you meet your out-of-pocket maximum, the plan covers eligible medical expenses at 100 percent. For medical plans 1-5, the out-of-pocket maximum includes medical deductibles, coinsurance and copays. It does not include ACT copays, pharmacy expenses, disallowed charges or balance billing amounts for out-of-network providers. For the HSA qualified plans 6 & 7, the out-of-pocket maximum includes medical deductibles, coinsurance, copays and pharmacy expenses.

PCP 360

A PCP 360 delivers full-circle care, coordinating your care with other providers as needed. They are a primary care provider who is licensed as an M.D. (Doctor of Medicine), a D.O. (Doctor of Osteopathic Medicine), a nurse practitioner or a physician assistant who practices primary care in the specialties of internal medicine, family medicine, general practice, geriatric medicine, pediatrics, obstetrics/gynecology or women's health. As a PCP 360, this provider is accountable for your health and for meeting high standards of care.

Reference price

The maximum dollar amount your policy will allow for certain services. If a facility charges more than this amount, that facility can charge you for the additional amount. A Reference Price Participating Facility has agreed to a contracted rate that is at or below this maximum so that you will not be responsible for these additional costs.

Specialist

A medical provider specializing in a specific type of health condition or care. Specialists can include cardiologists, dermatologists, naturopaths, oncologists, urologists and many others. No referrals are needed to see a specialist.

Learn more

To find more definitions, along with the uniform Glossary of Health Coverage and Medical Terms, visit modahealth.com/oebb

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

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.

Dave Nessler-Cass coordinates our nondiscrimination work:

Dave Nessler-Cass,
Chief Compliance Officer
601 SW Second Ave.
Portland, OR 97204
855-232-9111
compliance@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 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): 1-877-605-3229 (711)

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

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)

توجہ: در صورتی کہ بہ فارسی صحبت می کنید، خدمات ترجمہ بہ 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 Sprachassistentendienste 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。

အကူအညီ: ဤတမ်း (အမျိုးအနွယ် အမျိုးအနွယ်) အလိုအလျောက် ဖြစ်တိုက် အမျိုးအနွယ် တမ်းအား မှား မှား မှား မှား ဖြစ်ပါသည်။ 1-877-605-3229 (TTY: 711) ပါ အလိုအလျောက်

ໂປດຊາຍ: 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 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. Just email OEBBquestions@modahealth.com
or call one of our Health Navigators.

Members with both Medical/Rx and Dental Plans or vision: 866-923-0409

Members with Dental only: 866-923-0410

modahealth.com/oebb

