Coverage Period: 10/01/2018 – 09/30/2019 Coverage for: Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, contact Moda Health at www.modahealth.com/oebb or by calling 1-866-923-0409. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-888-217-2363 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For <u>network providers</u> \$800 individual / \$2,400 family; for <u>out-of-network providers</u> \$1,600 individual / \$4,800 family	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. In-network <u>preventive care</u> , urgent care visit, outpatient mental health and chemical dependency services, and breastfeeding support, as well as in and out of network routine nursery care, prescription drugs, and breastfeeding supplies are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Out-of-Pocket for <u>network providers</u> \$4,000 individual / \$12,000 family; for <u>out-of-network providers</u> \$8,000 individual / \$24,000 family Maximum cost share for <u>network providers</u> \$7,350 individual / \$14,700 family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, transplants and bariatric surgery not performed at exclusive facilities, out-of-pocket expenses in excess of the reference price for an oral appliance or hip and knee replacements, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.modahealth.com/oebb</u> or call 1-866-923-0409 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	20% coinsurance	50% coinsurance	\$15 <u>copay</u> for in-network Moda Medical Home incentive care visits, <u>deductible</u> does not apply. \$30 <u>copay</u> for in-network Moda Medical Home primary care visits, <u>deductible</u> does not apply.	
If you visit a health care provider's office or clinic	Specialist visit	20% coinsurance	50% coinsurance	Includes office visits by chiropractors, naturopaths and acupuncturists. \$2,000 plan year maximum for acupuncture care, spinal manipulation and naturopathic substances. Prior authorization is required for some chiropractic and acupuncture services. Failure to obtain prior authorization results in denial.	
	Preventive care/screening/immunization	No charge for most services. 20% coinsurance for remaining services.	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. A list of in-network preventive services not subject to cost sharing can be viewed at https://www.healthcare.gov/coverage/preventive-care-benefits/	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	50% coinsurance	Includes other tests such as EKG, allergy testing and sleep study. Some services require a \$100 copay	
ii you nave a test	Imaging (CT/PET scans, MRIs)	\$100 <u>copay</u> , then 20% <u>coinsurance</u>	50% coinsurance	Prior authorization is required for many services. Failure to obtain Prior authorization results in denial.	

Common Medical Event	Services You May Need	What You Wi Network Provider (You will pay the least)	III Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Value tier	\$4 <u>copay</u> /retail, \$8 <u>copay</u> /mail-order, and \$12 <u>copay</u> /Choice 90 prescription	\$4 <u>copay</u> /retail prescription	Deductible does not apply. Prescription copay and coinsurance apply to the maximum cost share.
	Select tier	\$12 copay/retail, \$24 copay/mail-order, and \$36 copay/Choice 90 prescription	\$12 copay/retail prescription	Covers up to a 31-day supply (retail prescriptions); up to a 90-day supply (participating Choice 90
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.modahealth.com/pdl	Preferred tier	25% coinsurance, up to \$75 maximum retail; 25% coinsurance up to \$150 maximum mail-order, and 25% coinsurance up to \$225 maximum Choice 90 prescription	25% <u>coinsurance</u> , up to \$75 maximum retail prescription	pharmacies) and 90 day supply (mail-order prescription). Prior authorization may be required. Mail order at exclusive mail order pharmacy only. Covers up to a 31-day supply specialty. Prior authorization may be required. Exclusive
	Non-Preferred tier	50% coinsurance, up to \$175 maximum retail; 50% coinsurance up to \$450 maximum mail-order, and 50% coinsurance up to \$525 maximum Choice 90 prescription	50% <u>coinsurance</u> , up to \$175 maximum retail prescription	pharmacy only. Specialty medications may include specialty tier and other tier medications that are often used to treat complex chronic health conditions. High-cost generic and non-preferred medications are excluded unless a formulary exception is requested and approved. Anticancer medication is covered at no charge for in-network providers.
	Specialty tier	25% coinsurance up to \$200 maximum for preferred prescription, 50% coinsurance up to \$500 maximum for non-preferred prescription	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	Prior authorization may be required. Failure to
	Physician/surgeon fees	20% coinsurance	50% coinsurance	obtain <u>prior authorization</u> results in denial.

Common Services You		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need	Emergency room care	\$100 copay/visit, then 20% coinsurance	\$100 copay/visit, then 20% coinsurance	Copay waived if hospital admission immediately follows. In-network deductible and out-of-pocket limit applies.	
immediate medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	None	
	Urgent care	\$50 <u>copay</u> /visit, <u>deductible</u> does not apply	\$50 <u>copay</u> /visit, <u>deductible</u> does not apply	None	
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	Prior authorization is required. Failure to obtain prior authorization results in denial.	
hospital stay	Physician/surgeon fees	20% coinsurance	50% coinsurance		
If you need mental health, behavioral	Outpatient services	\$30 <u>copay</u> /office visit, <u>deductible</u> does not apply. 20% <u>coinsurance</u> for other outpatient services	50% coinsurance	Outpatient substance abuse services are covered at no cost sharing. Prior authorization is required for some services. Failure to obtain prior authorization results in denial.	
health, or substance abuse services	Inpatient services	20% coinsurance	50% <u>coinsurance</u>	Prior authorization is required. Failure to obtain prior authorization results in denial. Inpatient substance abuse services are covered at no cost sharing.	
	Office visits	20% coinsurance	50% coinsurance	Includes elective abortion services rendered by a	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	licensed and certified professional provider. Cost sharing does not apply to certain preventive	
	Childbirth/delivery facility services	20% coinsurance	50% coinsurance	<u>services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	

Common	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Home health care	20% coinsurance	50% coinsurance	Plan year maximum of 140 visits.	
	Rehabilitation services	20% coinsurance	50% coinsurance	Plan year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation except as	
If you need help recovering or have other special health needs	Habilitation services	20% coinsurance	50% coinsurance	required for mental health parity. May be eligible for additional days or sessions for head or spinal cord injury. Habilitation services are limited to services that qualify under rehabilitation guidelines and medically necessary to treat a mental health condition. Prior authorization may be required. Failure to obtain prior authorization results in denial.	
	Skilled nursing care	20% coinsurance	50% coinsurance	Plan year maximum of 60 visits	
	Durable medical equipment	20% coinsurance	50% coinsurance	Includes supplies and prosthetics. Wheelchairs subject to frequency limits. Prior authorization may be required. Failure to obtain prior authorization results in denial.	
	Hospice services	20% coinsurance	50% coinsurance	None	
If your child needs	Eye exam	No charge	50% coinsurance	Preventive eye exam limited to in-network for children age 3-5. Eye exams are not covered for other ages.	
dental or eye care	Glasses	Not covered	Not covered	None	
	Dental check-up	Not covered	Not covered	None	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic Surgery, except as required for certain situations
- Dental Care (Adult) except for accident related injuries
- Infertility Treatment
- Long Term Care
- Private Duty Nursing

- Routine eye care (Adult)
- Routine Foot Care, with exception for diabetes
- Weight Loss Programs (except for Weight Watchers)

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

- Acupuncture
- Bariatric Surgery (for members who meet specific medical criteria)
- Chiropractic Care
- Hearing Aids

Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or http://www.dol.gov/ebsa/healthreform for group health coverage subject to ERISA, the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov for non-federal governmental group health plans, and the Oregon Division of Financial Regulation at 1-888-877-4894 or www.dfr.oregon.gov for Church plans. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Moda Health at 1-888-217-2363. For group health coverage subject to ERISA, you may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the Oregon Division of Financial Regulation at 1-888-877-4894 or www.dfr.oregon.gov.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 888-786-7461.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 888-873-1395.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 888-873-1395.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 888-873-1395.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$800
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,800

In this example, Peg would pay:

<u>_ </u>		
Cost Sharing		
Deductibles	\$800	
Copayments	\$40	
Coinsurance	\$2,300	
What isn't covered		
Limits or exclusions \$300		
The total Peg would pay is \$3,44		

Managing Joe's type 2 Diabetes

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

■ The plan's overall deductible	\$800
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)
Diagnostic tests (blood work)
Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$7,400

In this example, Joe would pay:

Cost Sharing			
Deductibles	\$800		
Copayments	\$300		
Coinsurance	\$1,300		
What isn't covered			
Limits or exclusions	\$60		
The total Joe would pay is	\$2,460		

Mia's Simple Fracture

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

■ The plan's overall deductible	\$800
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost	\$1,900

In this example, Mia would pay:

Cost Sharing		
Deductibles	\$800	
Copayments	\$60	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,060	

Moda Health nondiscrimination notice

Moda, Inc. complies with applicable federal civil rights laws. We do not discriminate on the basis of race, color, national origin, age, disability or sex.

Moda provides free, timely aids and services to people with disabilities to help them communicate with us effectively. These accommodations include sign language interpreters and written information in other formats.

If your primary language is not English, Moda also provides free, timely interpretation services and/or materials written in other languages.

If you need any of the services listed above, contact:

Customer Service, 888-217-2363 (TDD/TTY 711)

If you believe that Moda has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a written grievance by mailing or faxing it to:

Moda, Inc.

Attention: Appeal Unit 601 SW Second Ave. Portland, OR 97204 Fax: 503-412-4003

If you need assistance filing a grievance, 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 to:

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).

Office for Civil Rights complaint forms are available at hhs.gov/ocr/office/file/index.html.

Moda's efforts to assure nondiscrimination are coordinated by:

Tom Bikales, VP Legal Affairs 601 SW Second Ave. Portland, OR 97204 855-232-9111 compliance@modahealth.com

Health plans in Oregon and Alaska provided by Moda Health Plan, Inc. Dental plans in Oregon provided by Oregon Dental Service, dba Delta Dental Plan of Oregon. Dental plans in Alaska provided by Delta Dental of Alaska. 15019019 (8/16)





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).

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)

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)

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)

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 1-877-605-3229 (текстовый телефон: 711).

تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم 711-877-605-712 (الهاتف النصبي: 711)

ATANSYON: Si ou pale Kreyòl Ayisyen, nou ofri sèvis gratis pou ede w nan lang ou pale a. Rele nan 1-877-605-3229 (moun ki itilize sistèm TTY rele: 711)

ATTENTION: si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 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)

ATENÇÃO: Caso fale português, estão disponíveis serviços gratuitos de ajuda linguística. Telefone para 1-877-605-3229 (TERMINAL: 711)

ATTENZIONE: Se parla italiano, sono disponibili per lei servizi gratuiti di assistenza linguistica. Chiamare il numero 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。

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistenzdienste zur Verfügung. Rufen sie 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 322-605-877) تماس بگیرید.

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (TTY: 711)

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

โปรดหราบ: หากคุณพูดภาษาไหย คุณ สามารถใช้บริการช่วยเหลือด้านภาษาได้ ฟรี โทร 1-877-605-3229 (TTY: 711)

ត្រវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រវ ការសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ៍ 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.



