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 www.modahealth.com/oebb or by calling 1-866-923-0409. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, copayment, deductible, <u>provider</u>, or other <u>underlined</u> 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> \$1,600 individual / \$3,200 family; for <u>out-of-network providers</u> \$3,200 individual / \$6,400 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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. In-network breastfeeding support and most preventive care, as well as in and out of network value drugs and breastfeeding supplies, 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 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-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$6,550 individual / \$13,100 family; for <u>out-of-network providers</u> \$13,100 individual / \$26,200 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, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out–of–pocket</u> <u>limit</u> .
Will you pay less if you use a network provider?	Yes. See www.modahealth.com/oebb or call 1-866-923-0409 for a list of network providers .	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			
Medical Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	20% coinsurance	50% coinsurance	None	
If you visit a health care provider's office or clinic	Specialist visit	20% coinsurance	50% coinsurance	Includes office visits by alternative care providers. \$2,000 calendar 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.	
or chine	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 <u>preventive</u> . Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> 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	Diagnostic test (x-ray, blood work)	20% coinsurance	50% coinsurance	Includes other tests such as EKG, allergy testing and sleep study.	
ii you navo a toot	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	<u>Prior authorization</u> is required for many services. Failure to obtain <u>prior authorization</u> results in denial	
	Value tier	No Charge	No Charge	Covers up to a 31-day supply (retail prescriptions) up to a 90-day	
If you need drugs to treat your	Select, Preferred, and Non-preferred tiers	20% coinsurance	20% coinsurance	supply (participating Choice 90 pharmacies) and 90 day supply (mail-order prescription). Prior authorization may be required. Mail order at exclusive mail order pharmacy only.	
illness or condition More information about prescription drug coverage is available at www.modahealth. com/pdl	Specialty tier	20% coinsurance	Not covered	Covers up to a 31-day supply specialty. Prior authorization may be required. Exclusive 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 the standard coinsurance	
				rate for in-network and out-of-network providers.	

Common	Services You May	What You Will Pay			
Medical Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	Prior authorization may be required. Failure to obtain prior authorization results in denial. Adult member only benefit of	
outpatient surgery	Physician/surgeon fees	20% coinsurance	50% coinsurance	gastric bypass has an additional \$500 copay.	
	Emergency room care	20% coinsurance	20% coinsurance	In-network deductible and out-of-pocket limit apply.	
If you need immediate	Emergency medical transportation	20% coinsurance	20% coinsurance	None	
medical attention	Urgent care	20% coinsurance	50% coinsurance	None	
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	Prior authorization is required. Failure to obtain prior	
hospital stay	Physician/surgeon fees	20% coinsurance	50% coinsurance	authorization results in denial.	
If you need mental health, behavioral	Outpatient services	20% coinsurance	50% coinsurance	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% coinsurance	Prior authorization is required. Failure to obtain prior authorization results in denial.	
	Office visits	20% coinsurance	50% coinsurance	Includes elective abortion services rendered by a licensed and certified professional provider. Cost sharing does not apply to	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	certain provider. Cost sharing does not apply to certain preventive services. Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the	
	Childbirth/delivery facility services	20% coinsurance	50% coinsurance	SBC (i.e. ultrasound).	

Common	Common Services You May What You Will Pay				
Medical Event	Need	Network Provider	Out-of-Network Provider	Limitations, Exceptions, & Other Important Information	
		(You will pay the least)	(You will pay the most)		
	Home health care	20% coinsurance	50% <u>coinsurance</u>	Calendar year maximum of 140 visits.	
	Rehabilitation services	20% coinsurance	50% coinsurance	Calendar year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation except as required for	
If you need help recovering or have other special health needs	Habilitation services	20% coinsurance	50% coinsurance	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	Calendar year maximum of 60 visits	
	Durable medical equipment	20% coinsurance	50% coinsurance	Includes items such as 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 screening for children age 3-5 covered in network at no cost sharing. 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>	\$1,600
■ 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:

Cost Sharing		
Deductibles	\$1,600	
Copayments	\$0	
Coinsurance	\$2,200	
What isn't covered		
Limits or exclusions	\$300	
The total Peg would pay is	\$4,100	

Managing Joe's type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,600
■ 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)

In this example, Joe would pay:

Total Example Cost

Cost Sharing	
Deductibles	\$1,600
Copayments	\$0
Coinsurance	\$1,100
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$2,760

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,600
■ 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)

\$7,400

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

Total Example Cost	\$1,900

In this example, Mia would pay:

Cost Sharing		
Deductibles	\$1,600	
Copayments	\$0	
Coinsurance	\$70	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,670	

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. Gọi 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 222-605-877-1 (الهاتف النصي: 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. Sunaţi 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.

