

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 or by calling 1-844-931-1775. 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 1-844-931-1775 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For <u>network providers</u> \$100 individual / \$200 family. <u>Out-of-network providers</u> \$200 individual / \$400 family.	Generally, you must pay all of the costs from <u>providers</u> 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 <u>deductible</u> ?	Yes. For example: In-network <u>preventive care</u> , primary care, <u>specialist</u> , <u>urgent care</u> , virtual visits, outpatient mental health and substance use disorder, outpatient rehabilitation and habilitation, children vision services and adult eye exams, as well as some in and out of <u>network</u> prescription medications 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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	Yes. Pharmacy deductibles <u>network providers</u> \$50 individual / \$100 family. <u>Out-of-network providers</u> \$100 individual / \$200 family.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$750 individual / \$1,500 family. <u>Out-of-network providers</u> \$7,500 individual / \$15,000 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, expenses incurred due to brand substitution, transplant expenses not performed at a center of excellence and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://www.modahealth.com/ProviderSearch?produc tCategory=medical&selectedNetwork=Moda%20Sele ct or call 1-844-931-1775 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

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		What You Will Pay			
Common Medical Event	Services You May 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	\$10 <u>copay</u> /office visit, \$5 <u>copay</u> /virtual care visit, No charge/CirrusMD virtual visit; <u>deductible</u> does not apply	60% <u>coinsurance</u>	None	
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	<ul> <li>\$20 copay/office visit,</li> <li>\$5 copay/virtual care visit,</li> <li>No charge/CirrusMD virtual visit;</li> <li>\$10 copay/adult eye exam,</li> <li>\$45 copay/hearing exam,</li> <li>deductible does not apply</li> </ul>	60% <u>coinsurance</u>	Hearing exams for dependent children under specific medical conditions. Spinal manipulation 18 visits every year.	
	Preventive care/screening/ immunization	No charge for most services. \$10 <u>copay</u> /visit, <u>deductible</u> does not apply or 35% <u>copay</u> for remaining services.	60% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	35% coinsurance	60% <u>coinsurance</u>	Includes other tests such as EKG, allergy testing and sleep study. Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$2,500.	
	Imaging (CT/PET scans, MRIs)	35% <u>coinsurance</u>	60% <u>coinsurance</u>	Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$2,500.	

	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Value tier	\$2 <u>copay</u> /retail prescription, \$6 <u>copay</u> /90-day retail and mail order prescription; <u>deductible</u> does not apply	\$2 <u>copay</u> /retail prescription, \$6 <u>copay</u> /90-day mail order prescription; <u>deductible</u> does not apply	Covers up to a 30-day supply (retail pharmacy) and 90-day supply (mail order and participating retail pharmacies). One <u>copay</u> for each 30-day supply. <u>Prior authorization</u> may	
If you need drugs to treat your illness or condition More information about	Select tier	\$10 <u>copay</u> /retail prescription, \$30 <u>copay</u> /90-day retail and mail order prescription; <u>deductible</u> does not apply	\$10 <u>copay</u> /retail prescription, \$30 <u>copay</u> /90-day mail order prescription; <u>deductible</u> does not apply	be required. Mail order at a Moda Health designated mail order pharmacy or pharmacies that agree to follow our terms for mail order pharmacies.	
prescription drug coverage is available at	Preferred tier	40% coinsurance;	40% coinsurance;	Covers up to a 30-day supply for most	
https://www.modahealth.co m/pdl	Non-preferred tier	50% coinsurance	50% <u>coinsurance</u>	specialty. <u>Prior authorization</u> may be required. <u>Prior authorization</u> also required for non-	
	Specialty tier	40% <u>coinsurance</u> for preferred, 50% <u>coinsurance</u> for non- preferred	40% <u>coinsurance</u> for preferred, 50% <u>coinsurance</u> for non- preferred	Moda-designated pharmacies. <u>Cost sharing</u> for anticancer medication is 35% <u>coinsurance</u> .	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	35% <u>coinsurance</u>	60% <u>coinsurance</u>	Prior authorization may be required for some services to avoid a penalty of 50% up to a	
surgery	Physician/surgeon fees	35% coinsurance	60% coinsurance	maximum deduction of \$2,500.	
	Emergency room	35% <u>coinsurance</u>	35% <u>coinsurance</u> in-network <u>deductible</u> applies	None	
If you need immediate medical attention	Emergency medical transportation	35% coinsurance	35% <u>coinsurance</u> in-network <u>deductible</u> applies	None	
	<u>Urgent care</u>	\$20 <u>copay</u> /office visit, \$5 <u>copay</u> /virtual care visit, No charge/CirrusMD virtual visit; <u>deductible</u> does not apply	60% <u>coinsurance</u>	None	

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		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
lf you have a hospital	Facility fee (e.g., hospital room)	35% coinsurance	60% <u>coinsurance</u>	The plan allows up to \$2,000 per day for out-of-network non-emergency admission.	
stay	Physician/surgeon fees	35% coinsurance	60% <u>coinsurance</u>	Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$2,500.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	<ul> <li>\$10 <u>copay</u>/office visit,</li> <li>\$5 <u>copay</u>/virtual care visit,</li> <li>No charge/CirrusMD virtual visit;</li> <li><u>deductible</u> does not apply.</li> <li>35% <u>coinsurance</u> for other outpatient services</li> </ul>	60% <u>coinsurance</u>	Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$2,500.	
	Inpatient services	35% coinsurance	60% coinsurance	Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$2,500.	
	Office visits	35% coinsurance	60% coinsurance	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of	
If you are pregnant	Childbirth/delivery professional services	35% coinsurance	60% coinsurance	services, a <u>copay</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may	
	Childbirth/delivery facility services	35% coinsurance	60% <u>coinsurance</u>	include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Home health care	35% coinsurance	60% coinsurance	None.	
If you need help recovering or have other special health	Rehabilitation services	\$20 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 35% <u>coinsurance</u> for inpatient	60% coinsurance	20 sessions per year. Limits apply separately to outpatient rehabilitation and habilitation. The plan allows up to \$2,000 per day for out-of-network non-emergency	
needs	Habilitation services	\$20 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 35% <u>coinsurance</u> for inpatient	60% <u>coinsurance</u>	admission. <u>Prior authorization</u> may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$2,500.	

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		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Skilled nursing care	35% coinsurance	60% <u>coinsurance</u>	30 days per year
lf you need help recovering or have other special health needs	<u>Durable medical</u> equipment	35% coinsurance	60% coinsurance	Includes supplies and prosthetics. <u>Prior</u> <u>authorization</u> may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$2,500.
	Hospice services	35% coinsurance	60% <u>coinsurance</u>	Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$2,500.
	Children's eye exam	No charge	60% <u>coinsurance</u> <u>deductible</u> does not apply.	Limited to one eye exam per calendar year for children under age 19. Additional in-network preventive eye screening for children age 3-5 at no <u>cost sharing</u> .
If your child needs dental or eye care	Children's glasses	No charge	60% <u>coinsurance</u> <u>deductible</u> does not apply.	Coverage limited to one pair of glasses per calendar year for children under age 19.
	Children's 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.)			
<ul> <li>Abortion (except when the mother's life is at risk or the pregnancy is a result of rape or incest)</li> <li>Acupuncture</li> </ul>	<ul> <li>Cosmetic surgery (except as required for certain situations)Dental care (Adult)</li> <li>Infertility treatment</li> <li>Long-term care</li> </ul>	<ul> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</li> <li>Routine foot care</li> </ul>	
Bariatric surgery	Naturopathic substances	Weight loss programs	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
Chiropractic care	<ul> <li>Hearing aids, limited to one hearing aid per</li> </ul>	Routine eye care (Adult), limited to one eye
	ear every three years for certain dependents	exam per year

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <a href="http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa">http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</a>, Idaho Department of Insurance, 1-800-721-3272 or <a href="https://doi.idaho.gov">https://doi.idaho.gov</a>, or contact Moda Health at 1-844-931-1775. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="https://www.yourhealthidaho.org">Health Insurance Marketplace</a>. For more information about Your Health Idaho visit <a href="https://www.yourhealthidaho.org">www.yourhealthidaho.org</a> or call 1-855-944-3246.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Moda Health at 1-844-931-1775 or Idaho Department of Insurance at <u>https://doi.idaho.gov</u>.

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

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

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

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

#### 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 <u>plan</u> 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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 plan's overall deductible	\$150
Specialist copayment	\$20
Hospital (facility) coinsurance	35%
Other coinsurance	35%

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	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$100
Copayments	\$0
<u>Coinsurance</u>	\$700
What isn't covered	
Limits or exclusions	\$50
The total Peg would pay is	\$750

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The plan's overall deductible	\$150
Specialist copayment	\$20
Hospital (facility) coinsurance	35%
Other coinsurance	35%

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	\$5,600
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in this example, Joe would pay.	
Cost Sharing	
Deductibles	\$100
Copayments	\$60
Coinsurance	\$500
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$680

**Mia's Simple Fracture** (in-network emergency room visit and follow up care)

The plan's overall deductible	\$150
Specialist copayment	\$20
Hospital (facility) coinsurance	35%
Other <u>coinsurance</u>	35%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
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## In this example. Mia would pay:

\$100
\$100
\$10
\$600
\$0
\$710

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

# Nondiscrimination notice

We follow federal civil rights laws. We do not discriminate based on race, color, national origin, age, disability, religion, 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: 844-931-1775 (TDD/TTY 711)

If you think we did not offer these services or discriminated, you can file a written complaint. Please mail or fax it to:

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

Dave Nesseler-Cass coordinates our nondiscrimination work:

Dave Nesseler-Cass, Chief Compliance Officer 601 SW Second Ave. Portland, OR 97204 855-232-9111 compliance@modahealth.com If you need help filing a complaint, please call Customer Service.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone:

U.S. Department of Health and Human Services 200 Independence Ave. SW, Room 509F HHH Building, Washington, DC 20201

800-368-1019, 800-537-7697 (TDD)

You can get Office for Civil Rights complaint forms at hhs.gov/ocr/office/file/index.html.



ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711).

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hổ 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)

> تتبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم 1-877-605-3229 (الهاتف النصبي: 711)

بولتے میں تو ل انی (URDU) تو حب دین: اگر آب اردو احسانت آب سے لیے بلا معساد ضب دستیاب ہے۔ پر کال کریں (TTY: 711) 229-605-7877

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

ATTENTION : si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 1-877-605-3229 (TTY : 711)

> توجه: در صورتی که به فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما موجود است. با 2228-605-7871 (TTY: 711) تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 1-877-605-3229 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistenzdienste zur Verfügung. Rufen sie 1-877-605-3229 (TTY: 711)

注意:日本語をご希望の方には、日本語 サービスを無料で提供しております。 1-877-605-3229(TYY、テレタイプライター をご利用の方は711)までお電話ください。 અગત્યનું: જો તમે (ભાષાંતર કરેલ ભાષા અહીંદશાર્વો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે. 1-877-605-3229 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າຫ່ານເວົ້າພາສາລາວ, ການຊ່ວ ຍເຫຼືອດ້ານພາສາແມ່ນນີໃຫ້ຫ່ານໂດຍບໍ່ເສັຍ ຄ່າ. ໂທ 1-877-605-3229 (TTY: 711)

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

ATENȚIE: Dacă vorbiți limba română, vă punem la dispoziție serviciul de asistență lingvistică în mod gratuit. Sunați la 1-877-605-3229 (TTY 711)

THOV CEEB TOOM: Yog hais tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus, pub dawb rau koj. Hu rau 1-877-605-3229 (TTY: 711)

ត្រវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រវ កាំរសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ៍ 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: หากคุณพูดภาษา ไทย คุณสามารถใช้บริการ ช่วยเหลือด้านภาษาได้ฟรี โทร 1-877-605-3229 (TTY: 711)

FA'AUTAGIA: Afai e te tautala i le gagana Samoa, o loo avanoa fesoasoani tau gagana mo oe e le totogia. Vala'au i le 1-877-605-3229 (TTY: 711)

IPANGAG: Nu agsasaoka iti Ilocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 1-877-605-3229 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 1-877-605-3229 (obsługa TTY: 711)



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