Coverage Period: 01/01/2023-12/31/2023
Coverage for: Individual + Family | Plan Type: EPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, contact Moda Health at www.modahealth.com/texas or by calling 1-844-827-6571. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-844-827-6571 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For <u>network providers</u> \$5,800 individual / \$11,600 family. <u>Out-of-network providers</u> are not covered.	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 deductible?	Yes. In-network preventive care, primary care, specialist, urgent care, virtual visits, outpatient mental health and substance use disorder services, outpatient rehabilitation and habilitation, adult and children's eye exams, as well as most in and out of network prescription medications 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 <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$8,900 individual / \$17,800 family. <u>Out-of-network providers</u> are not covered.	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, prior authorization penalties 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 https://www.modahealth.com/ProviderSearch?productCategory=medical&selectedNetwork=Moda%20Select&state=TX or call 1-844-827-6571 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 specialist you choose without a referral.

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

Common Medical	Services You May Need	What You Will Pay		Limitations Evacutions 2 Other Important
Event		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	\$40 copay/office visit, \$40 copay/virtual care visit, deductible does not apply	Not covered	None
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	Specialist visits \$80 copay/office visit, \$40 copay/virtual care visit, Other visits \$10 copay/adult eye exam, \$45 copay/hearing exam visit; deductible does not apply	Not covered	One adult eye exam every year. One hearing exam every year.
	Preventive care/screening/ immunization	No charge for most services. \$40 <u>copay</u> /visit, <u>deductible</u> does not apply or 40% <u>coinsurance</u> for remaining services.	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	40% coinsurance	Not covered	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 \$500.
	Imaging (CT/PET scans, MRIs)	40% coinsurance	Not covered	Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$500.

		What You V	Limitationa Evacutiona & Other	
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
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://www.modahealth.com/texas/-/media/Texas/Downloads/Shared/Documents/Moda-Texas-Individual-Formulary.pdf	Value drug tier	\$20 copay/retail prescription, \$60 copay/90-day retail and mail order prescription; deductible does not apply	\$20 copay/retail prescription, deductible does not apply	Covers up to a 30-day supply (retail pharmacy) and 90-day supply (mail order and participating retail pharmacies). One copay for each 30-day supply. Prior authorization may be required. Mail order at
	Generic drugs (Select tier)	\$20 copay/retail prescription, \$60 copay/90-day retail and mail order prescription; deductible does not apply	\$20 <u>copay</u> /retail prescription, <u>deductible</u> does not apply	a Moda Health designated mail order pharmacy only. Covers up to a 30-day supply for most
	Preferred brand drug tier	\$40 copay/retail prescription, \$120 copay/90-day retail and mail order prescription; deductible does not apply	\$40 copay/retail prescription, deductible does not apply	specialty. Prior authorization may be required. Moda Health designated pharmacy only. Cost sharing for anticancer medication is
	Non-preferred brand drug tier	\$80 copay/retail prescription, \$240 copay/90-day retail and mail order prescription	\$80 copay/retail prescription	40% <u>coinsurance</u> or \$350 <u>copay/prescription</u> , whichever is less.
	Specialty drug tier	\$350 copay/prescription	Not covered	Maximum cost sharing for insulin per 30-day prescription fill is \$25.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	Not covered	Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$500.
	Physician/surgeon fees	40% coinsurance	Not covered	deduction of \$500.
	Emergency room care	40% coinsurance	40% <u>coinsurance</u> in-network <u>deductible</u> applies	None
If you need immediate medical attention	Emergency medical transportation	40% coinsurance	40% <u>coinsurance</u> in-network <u>deductible</u> applies	None
	<u>Urgent care</u>	\$60 copay/office visit, \$40 copay/virtual care visit, deductible does not apply	Not covered	None

		What You Will Pay		Limitations Evacutions 9 Other
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
If you have a hospital	Facility fee (e.g., hospital room)	40% coinsurance	Not covered	Prior authorization may be required to avoid a penalty of 50% up to a maximum
stay	Physician/surgeon fees	40% coinsurance	Not covered	deduction of \$500.
If you need mental health, behavioral health, or substance	Outpatient services	\$40 copay/office visit, \$40 copay/virtual care visit, deductible does not apply. 40% coinsurance for other outpatient services	Not covered	Prior authorization may be required for some services to avoid a penalty of 50% up to a maximum deduction of \$500.
abuse services	Inpatient services	40% coinsurance	Not covered	Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$500.
	Office visits	40% coinsurance	Not covered	Cost sharing does not apply for preventive
If you are pregnant	Childbirth/delivery professional services	40% coinsurance	Not covered	services. Depending on the type of services, a copay, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	40% coinsurance	Not covered	
	Home health care	40% coinsurance	Not covered	Calendar year maximum of 60 visits
If you need help recovering or have other special health needs	Rehabilitation services	\$40 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 40% <u>coinsurance</u> for inpatient	Not covered	Include rehabilitation and habilitation services and spinal manipulation.35 sessions per year. Limits apply separately to
	Habilitation services	\$40 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. 40% <u>coinsurance</u> for inpatient	Not covered	rehabilitation and habilitation. Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$500.
	Skilled nursing care	40% coinsurance	Not covered	25 days per year

	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you need help recovering or have other special health	Durable medical equipment	40% coinsurance	Not covered	Includes supplies and prosthetics. Frequency limits apply to some durable medical equipment (DME). Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$500.
needs	Hospice services	40% coinsurance	Not covered	Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$500.
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Limited to one eye exam per calendar year for children under age 19. Additional innetwork preventive eye screening for children age 3-5 at no cost sharing.
	Children's glasses	No charge	Not covered	Coverage limited to one pair of glasses per calendar year for children under age 19.
	Children's dental check- up	Not covered	Not covered	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.)

- Abortion (except in the case of a medical emergency of a pregnant woman)
- Acupuncture
- Bariatric surgery
- Children's dental check-up

- Cosmetic surgery (except as required for certain situations)
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Naturopathic substances

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- 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, limited to 35 sessions per year, combined with physical, occupational, and speech therapies
- Hearing aids, limited to one hearing aid per ear every three years
- Routine eye care (Adult), limited to one eye 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 http://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa, Texas Department of Insurance, 1-800-578-4677 or http://www.tdi.texas.gov, or contact Moda Health at 1-844-827-6571. 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. For more information about the <a href="https://www.tealth.lineu

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 1-844-827-6571 or Texas Department of Insurance at http://www.tdi.texas.gov.

Does this plan provide Minimum Essential Coverage? Yes.

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

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

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

Language Access Services:

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

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 844-827-6571.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 844-827-6571.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 844-827-6571.

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 <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>	\$5,800
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
Other coinsurance	40%

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		
<u>Deductibles</u>	\$5,800	
Copayments	\$10	
Coinsurance	\$2,700	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$8,560	

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$5,800
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	40%

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

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

Total Example Cost	\$5,600		
In this example, Joe would pay:			
Cost Sharing			
<u>Deductibles</u>	\$400		
Copayments	\$1,500		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$1,920		

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$5,800
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	40%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$2,300
Copayments	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,600

The <u>plan</u> 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, 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

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 888-217-2363 (TTY: 711).

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hổ trợ ngôn ngữ miễn phí cho bạn. Gọi 888-217-2363 (TTY:711)

注意:如果您說中文,可得到免費語言幫助服務。請致電888-217-2363(聾啞人專用:711)

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 888-217-2363 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 888-217-2363 (TTY: 711)

> تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم 888-217-2363 (الهاتف النصي: 711)

بولتے ہیں تو (URDU) توجبہ دیں: اگر آپ اردو لانی اعبانت آپ کے لیے بلا معاوضہ دستیاب پر کال کریں (TTY: 711) 888-217-2363 ہے۔

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 888-217-2363 (текстовый телефон: 711).

ATTENTION: si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 888-217-2363 (TTY: 711)

> توجه: در صورتی که به فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما موجود است. با 2363-217-888 (TTY: 711) تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 888-217-2363 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistenzdienste zur Verfügung. Rufen sie 888-217-2363 (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。 888-217-2363 (TYY、テレタイプライターを ご利用の方は711)までお電話ください。 અગત્યનું: જો તમે (ભાષાંતર કરેલ ભાષા અહીં દર્શાવો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે. 888-217-2363 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການ ຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ ເສັຍຄ່າ. ໂທ 888-217-2363 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 888-217-2363 (TTY: 711)

ATENŢIE: Dacă vorbiţi limba română, vă punem la dispoziţie serviciul de asistenţă lingvistică în mod gratuit. Sunaţi la 888-217-2363 (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 888-217-2363 (TTY: 711)

ត្រវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយ ត្រ័វការសេវាកម្មជំនួយផ្នែកភាសាដោយ ឥត៍គិតថ្លៃ គឺមានផ្ដល់ជូនលោកអ្នក។ សូមទូរស័ព្ទ ទៅកាន់លេខ 888-217-2363 (TTY: 711)

HUBACHIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 888-217-2363 (TTY:711) tiin bilbilaa.

โปรดหราบ: หากคุณพูดภาษาไหย คุณ สามารถใช้บริการช่วยเหลือด้านภาษา ได้ฟรี โหร 888-217-2363 (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 888-217-2363 (TTY: 711)

IPANGAG: Nu agsasaoka iti Ilocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 888-217-2363 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 888-217-2363 (obsługa TTY: 711)



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