



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.modahealth.com/oebb or by calling 1-866-923-0409.

| Important Questions | Answers | Why this Matters: |
|--|--|---|
| What is the overall deductible? | For in-network providers: \$1,600 for subscriber only coverage / \$3,200 for coverage with two or more enrollees. For out-of-network providers: \$3,200 for subscriber only coverage / \$6,400 for coverage with two or more enrollees. Doesn't apply to most in-network preventive care or breastfeeding support. | You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible . |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| Is there an out-of-pocket limit on my expenses? | Yes. In-network providers: \$6,550 per person / \$13,100 per family. Out-of-network providers: \$13,100 per member / \$26,200 per family. | The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| What is not included in the out-of-pocket limit? | Premiums, balance-billed charges, penalties for failure to obtain prior authorization; 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 . |
| Is there an overall annual limit on what the plan pays? | No. | The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits. |
| Does this plan use a network of providers? | Yes. See www.modahealth.com/oebb or call 1-866-923-0409 for a list of participating providers. | If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers . |
| Do I need a referral to see a specialist? | No. | You can see the specialist you choose without permission from this plan. |
| Are there services this plan doesn't cover? | Yes. | Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services . |

Questions: Call 1-866-923-0409 or visit us at www.modahealth.com/oebb. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call 1-866-923-0409 to request a copy **1 of 8**



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan’s **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven’t met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

| Common Medical Event | Services You May Need | Your Cost If You Use an In-network Provider | Your Cost If You Use an Out-of-network Provider | Limitations & Exceptions |
|--|--|---|---|---|
| If you visit a health care <u>provider’s</u> office or clinic | Primary care visit to treat an injury or illness | 20% coinsurance | 50% coinsurance | —————none————— |
| | Specialist visit | 20% coinsurance | 50% coinsurance | Includes office visits by alternative care providers. |
| | Other practitioner office visit | 20% coinsurance | 50% coinsurance | \$2,000 plan year maximum for acupuncture care, spinal manipulation and naturopathic substances. Not applicable to office visits by other practitioners. |
| | Preventive care/screening / immunization | No charge | 50% coinsurance | Each type of service may be subject to limitations. In-network deductible waived for most services. A list of in-network preventive services not subject to cost sharing can be viewed at www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/ |
| If you have a test | Diagnostic test (x-ray, blood work) | 20% coinsurance | 50% coinsurance | Include other tests such as EKG, allergy testing and sleep study. |
| | Imaging (CT/PET scans, MRIs) | 20% coinsurance | 50% coinsurance | Prior authorization is required for many services. Failure to obtain prior authorization results in denial. |

Moda Health Plan, Inc.: OEGB – Statewide - Evergreen

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 10/01/2016 – 09/30/2017

Coverage for: Individual + Family | Plan Type: HSA

| Common Medical Event | Services You May Need | Your Cost If You Use an In-network Provider | Your Cost If You Use an Out-of-network Provider | Limitations & Exceptions |
|---|--|---|---|---|
| <p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.modahealth.com/oebb and choose “Group Plan” then “Pharmacy”</p> | Value tiers | \$4 copay retail/\$8 copay mail-order | \$4 copay retail | <p>Covers up to a 31-day supply (retail prescriptions); 90 day supply (mail-order prescription). Prior authorization may be required. Mail order at exclusive mail order pharmacy only. Specialty medication at exclusive specialty pharmacy only. <u>Deductible waived on value tier.</u></p> <p>Anticancer medication is covered at 20% coinsurance rate for in-network providers.</p> |
| | Select tier | 20% coinsurance | 20% coinsurance | |
| | Preferred tier | 20% coinsurance | 20% coinsurance | |
| | Non-preferred tier | 20% coinsurance | 20% coinsurance | |
| <p>If you have outpatient surgery</p> | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | 50% coinsurance | <p>Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500.</p> |
| | Physician/surgeon fees | 20% coinsurance | 50% coinsurance | |
| <p>If you need immediate medical attention</p> | Emergency room services | 20% coinsurance | 20% coinsurance | _____none_____ |
| | Emergency medical transportation | 20% coinsurance | 20% coinsurance | _____none_____ |
| | Urgent care | 20% coinsurance | 20% coinsurance | _____none_____ |
| <p>If you have a hospital stay</p> | Facility fee (e.g., hospital room) | 20% coinsurance | 50% coinsurance | <p>Prior authorization is required to avoid a penalty of 50% up to a maximum deduction of \$2,500. The subscriber only benefit of gastric bypass (Roux-enY) has an additional copay of \$500.</p> |
| | Physician/surgeon fee | 20% coinsurance | 50% coinsurance | |

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Moda Health Plan, Inc.: OEBC – Statewide - Evergreen

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 10/01/2016 – 09/30/2017

Coverage for: Individual + Family | Plan Type: HSA

| Common Medical Event | Services You May Need | Your Cost If You Use An In-network Provider | Your Cost If You Use An Out-of-network Provider | Limitations and Exceptions |
|---|--|---|---|--|
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | 20% coinsurance | 50% coinsurance | —————none————— |
| | Mental/Behavioral health inpatient services | 20% coinsurance | 50% coinsurance | Prior authorization is required for inpatient and residential services to avoid a penalty of 50% up to a maximum deduction of \$2,500. |
| | Substance use disorder outpatient services | 20% coinsurance | 50% coinsurance | —————none————— |
| | Substance use disorder inpatient services | 20% coinsurance | 50% coinsurance | Prior authorization is required for inpatient and residential services to avoid a penalty of 50% up to a maximum deduction of \$2,500. |
| If you are pregnant | Prenatal and postnatal care | 20% coinsurance | 50% coinsurance | Includes voluntary abortion services rendered by a licensed and certified professional provider. Deductible waived for routine nursery care and breastfeeding support. |
| | Delivery and all inpatient services | 20% coinsurance | 50% coinsurance | |
| If you need help recovering or have other special health needs | Home health care | 20% coinsurance | 50% coinsurance | Plan year maximum of 140 visits. Prior authorization is required to avoid a penalty of 50% up to a maximum deduction of \$2,500. |
| | Rehabilitation services | 20% coinsurance | 50% coinsurance | Plan year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation. Habilitation services are limited to services that qualify under rehabilitation guidelines and medically necessary to treat a mental health condition. |
| | Habilitation services | 20% coinsurance | 50% coinsurance | |
| | Skilled nursing facility care | 20% coinsurance | 50% coinsurance | Plan year maximum of 60 days. |

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Moda Health Plan, Inc.: OEBC – Statewide - Evergreen

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 10/01/2016 – 09/30/2017

Coverage for: Individual + Family | Plan Type: HSA

| Common Medical Event | Services You May Need | Your Cost If You Use An In-network Provider | Your Cost If You Use An Out-of-network Provider | Limitations and Exceptions |
|--|---------------------------|---|---|--|
| If you need help recovering or have other special health needs | Durable medical equipment | 20% coinsurance | 50% coinsurance | Include items such as supplies and prosthetics. Wheelchairs subject to frequency limits. Prior authorization may be required to avoid a penalty of 50% up to a maximum deduction of \$2,500. |
| | Hospice service | 20% coinsurance | 50% coinsurance | —————none————— |
| If your child needs dental or eye care | Eye exam | Covered under preventive | 50% coinsurance | In-network deductible waived. Preventive eye exam limited for children age 3-5. |
| | Glasses | Not covered | Not covered | —————none————— |
| | Dental check-up | Not covered | Not covered | —————none————— |

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for 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 the exception for diabetes
- Weight loss programs (except for Weight Watchers)

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing aids
- Non-emergency care when traveling outside the U.S

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Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-866-923-0409. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the insurer at 1-866-923-0409. 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 Insurance Division at 1-888-877-4894 or www.cbs.state.or.us/external/ins/consumer/html. A list of states with Consumer Assistance Programs is available at www.dol.gov/ebsa/healthreform and <http://cciio.cms.gov/prgrams/consumer/capgrants/index.html>.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

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, kwijigo holne' 888-873-1395

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- **Amount owed to providers:** \$7,540
- **Plan pays** \$4,640
- **Patient pays** \$2,900

Sample care costs:

| | |
|----------------------------|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory tests | \$500 |
| Prescriptions | \$200 |
| Radiology | \$200 |
| Vaccines, other preventive | \$40 |
| Total | \$7,540 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$1,600 |
| Copays | \$0 |
| Coinsurance | \$1,100 |
| Limits or exclusions | \$200 |
| Total | \$2,900 |

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$5,400
- **Plan pays** \$3,020
- **Patient pays** \$2,380

Sample care costs:

| | |
|--------------------------------|----------------|
| Prescriptions | \$2,900 |
| Medical Equipment and Supplies | \$1,300 |
| Office Visits and Procedures | \$700 |
| Education | \$300 |
| Laboratory tests | \$100 |
| Vaccines, other preventive | \$100 |
| Total | \$5,400 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$1,600 |
| Copays | \$0 |
| Coinsurance | \$700 |
| Limits or exclusions | \$80 |
| Total | \$2,380 |

Questions and answers about the Coverage

Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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
800-868-1019, 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)



Delta Dental of Oregon & Alaska



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 hỗ 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 مجاناً. اتصل برقم (الهاتف النصي: 711) 1-877-605-3229

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 Sprachassistentendienste 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 تماس بگیریید. (TTY: 711) 1-877-605-3229

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)

โปรดทราบ: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือด้านภาษาได้ฟรี โทร 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.