Coverage Period: 10/01/2025 – 09/30/2026
Coverage for: Individual + Family | Plan Type: PPO-HDHP

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 <a href="https://www.modahealth.com">www.modahealth.com</a> 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>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> 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> \$2,300 coordinated care individual / \$2,400 non-coordinated care individual / \$4,800 family; for <u>out-of-network providers</u> \$4,300 individual / \$8,600 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. Examples of some services: In-network breastfeeding support, tobacco cessation treatment, and most preventive care, as well as in and out of network value medications 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$7,400 coordinated care individual / \$7,650 non-coordinated care individual / \$15,300 family; for <u>out-of-network providers</u> \$14,200 individual / \$28,400 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 Centers of Excellence, 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.
Will you pay less if you use a network provider?	Yes. See <a href="https://www.modahealth.com">www.modahealth.com</a> or call 1-866-923-0409 for a list of <a href="https://network.providers">network providers</a> .	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.

Important Questions	Answers	Why This Matters:
Do you need a referral to see a specialist?	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.

	Services You May Need	What You Will Pay				
Common Medical Event		Network Provider		Out-of-Network	Limitations, Exceptions, & Other Important	
		Coordinated Care (You will pay the least)	Non-Coordinated Care	Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	20% coinsurance \$10 copay/visit, for virtual care visits	\$10 copay/visit, for virtual care visits	50% coinsurance	0% coinsurance/CirrusMD virtual visit	
If you visit a health care provider's office or clinic	Specialist visit	20% coinsurance	25% coinsurance	50% coinsurance	0% coinsurance/CirrusMD virtual visit  Includes office visits by chiropractors, naturopathic physicians and acupuncturists. Limited to 12 visits per plan year for acupuncture care and spinal manipulation.	
	Preventive care/screening/immunization	No charge for most services. 20% coinsurance for remaining services.	No charge for most services. 25% 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.	
If I	Diagnostic test (x-ray, blood work)	20% coinsurance	25% coinsurance	50% coinsurance	Includes other tests such as EKG, allergy testing and sleep study.	
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	25% coinsurance	50% coinsurance	Prior authorization is required for many services. Failure to obtain prior authorization results in denial	

		What You Will Pay			
Common	Services You May Need		Provider	Out-of-Network	Limitations, Exceptions, & Other Important
Medical Event		Coordinated Care (You will pay the least)	Non-Coordinated Care	Provider (You will pay the most)	Information
If you need drugs	Value tier	\$4 copay/retail, \$8 copay/mail-order, and \$12 copay/ 90-day retail prescription, no deductible	\$4 copay/retail, \$8 copay/mail-order, and \$12 copay/ 90-day retail prescription, no deductible	\$4 <u>copay</u> /retail prescription, no <u>deductible</u>	Covers up to a 31-day supply (retail pharmacy); and 90-day supply (mail order and participating retail pharmacies). Prior authorization may be required. Mail order at a Moda designated mail order pharmacy only.
to treat your illness or condition	Select tier	20% coinsurance	25% coinsurance	25% coinsurance	Covers up to a 31-day supply for most specialty medications. Prior authorization may be required. Moda designated pharmacy only.
More information about prescription drug coverage is available at www.modahealth.com/pdl	Preferred tier	20% coinsurance	25% coinsurance	25% coinsurance	High-cost generic and non-preferred medications are excluded unless a formulary exception is requested and approved.
	Nonpreferred tier	20% coinsurance	25% coinsurance	25% coinsurance	Anticancer medication is covered at the standard coinsurance rate for in-network and out-of-network providers.
	Specialty tier	20% coinsurance	25% coinsurance	Not covered	\$35 maximum for 31-day supply and \$105 maximum for 90-day supply for insulin, deductible does not apply.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	25% coinsurance	50% coinsurance	Prior authorization may be required. Failure to obtain
surgery	Physician/surgeon fees	20% coinsurance	25% coinsurance	50% coinsurance	prior authorization results in denial.
If you need immediate medical attention	Emergency room care	20% coinsurance	25% coinsurance	20% coinsurance for Coordinated Care and 25% coinsurance for Non-Coordinated Care	In-network deductible and out-of-pocket limit apply.

		What You Will Pay				
Common	Services You May		Provider	Out-of-Network	Limitations, Exceptions, & Other Important	
Medical Event	Need	Coordinated Care (You will pay the least)	Non-Coordinated Care	Provider (You will pay the most)	Information	
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	25% coinsurance	20% coinsurance for Coordinated Care and 25% coinsurance for Non-Coordinated Care	In-network deductible and out-of-pocket limit apply.	
medical attention	Urgent care	\$10 copay/visit, for virtual care visits	\$10 copay/visit, for virtual care visits	25% coinsurance	In-network deductible and out-of-pocket limit applies to mental health and chemical dependency services.  0% coinsurance / CirrusMD virtual visit	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	25% coinsurance	50% coinsurance	Prior authorization is required. Failure to obtain prior	
	Physician/surgeon fees	20% coinsurance	25% coinsurance	50% coinsurance	authorization results in denial.	
If you need mental health, behavioral health, or	Outpatient services	20% coinsurance	25% coinsurance	50% coinsurance	0% coinsurance / CirrusMD virtual visit  Prior authorization is required for some services. Failure to obtain prior authorization results in denial.	
substance abuse services	Inpatient services	20% coinsurance	25% <u>coinsurance</u>	50% coinsurance	Prior authorization is required. Failure to obtain prior authorization results in denial.	
If you are pregnant	Office visits	20% coinsurance	25% coinsurance	50% coinsurance	Cost sharing does not apply to cortain preventive	
	Childbirth/delivery professional services	20% coinsurance	25% coinsurance	50% coinsurance	Cost sharing does not apply to certain preventive services. Depending on the type of services, a copay, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere	
	Childbirth/delivery facility services	20% coinsurance	25% coinsurance	50% coinsurance	in the SBC (i.e. ultrasound).	

		What You Will Pay				
Common	Services You May		Provider	Out-of-Network	Limitations, Exceptions, & Other Important	
Medical Event	Need	Coordinated Care (You will pay the least)	Non-Coordinated Care	Provider (You will pay the most)	Information	
	Home health care	20% coinsurance	25% coinsurance	50% coinsurance	Plan year maximum of 140 visits.	
If you need help recovering or have other special health	Rehabilitation services	20% coinsurance	25% coinsurance	50% coinsurance	Plan year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation except as required for mental health parity. May be eligible for 60 days for inpatient and 60 sessions for outpatient rehabilitation for acute head or spinal cord injury.	
	Habilitation services	20% coinsurance	25% coinsurance	50% coinsurance	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.	
needs	Skilled nursing care 20% coinsurance 25% coinsurance		25% coinsurance	50% coinsurance	Plan year maximum of 60 days	
	Durable medical equipment	20% coinsurance	25% coinsurance	50% coinsurance	Includes supplies and prosthetics. Frequency limits apply to some DME. Prior authorization may be required. Failure to obtain prior authorization results in denial.	
	Hospice services	20% coinsurance	25% coinsurance	50% coinsurance	None.	
If your child	Children's eye exam	No charge	No charge	Not covered	Limited to in-network preventive vision screening for children age 3-5. Eye exams are not covered for other ages.	
needs dental or	Children's glasses	Not covered			None	
eye care	Children's dental check-up	Not covered	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
- Long Term Care

Routine Eye Care (Adult)Routine Foot Care, except for diabetes

- Dental Care (Adult) except for accident related injuries
- Private Duty Nursing

Weight Loss Programs, except for WW

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

- Abortion
- Acupuncture
- Bariatric Surgery

- Chiropractic Care
- Hearing Aids

- Infertility Treatment
- Naturopathic supplies
- 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 <a href="http://www.dol.gov/ebsa/healthreform">http://www.dol.gov/ebsa/healthreform</a> for group health coverage subject to ERISA, the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <a href="www.cciio.cms.gov">www.cciio.cms.gov</a> for non-federal governmental group health plans, and the Oregon Division of Financial Regulation at 1-888-877-4894 or <a href="www.dfr.oregon.gov">www.dfr.oregon.gov</a> for Church plans. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="Marketplace">Marketplace</a>. For more information about the <a href="marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> 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 1-866-923-0409. 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.

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? Yes.

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.

#### **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>	\$2,300
■ 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	\$12,700

### In this example, Peg would pay:

Cost Sharing			
Deductibles	\$2,300		
Copayments	\$0		
Coinsurance	\$2,100		
What isn't covered			
Limits or exclusions	\$50		
The total Peg would pay is	\$4,450		

## **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>	\$2,300
■ 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	\$5,600

## In this example, Joe would pay:

Cost Sharing			
Deductibles	\$2,300		
Copayments	\$100		
Coinsurance	\$600		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$3,020		

## **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$2,300
■ 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	\$2,800

#### In this example, Mia would pay:

Cost Sharing		
Deductibles	\$2,300	
Copayments	\$0	
Coinsurance	\$100	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,400	

## Nondiscrimination notice

We follow federal civil rights laws. We do not discriminate based on race, religion, 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:

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

# 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.

## Scott White coordinates our nondiscrimination work:

Scott White, Compliance Officer 601 SW Second Ave. Portland, OR 97204 855-232-9111 compliance@modahealth.com

modahealth.com





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. Goi 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)

> تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم 222-605-718-1 (الهاتف النصي: 711)

بولتے ہیں تو ل نی (URDU) توجب دیں: اگر آپ اردو اعسانت آپ کے لیے بلا معساوضہ دستیاب ہے۔ پر کال کریں (TTY: 711) 3229-605-3229

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 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 અહીં દશાર્વો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે.1-877-605-3229 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອ ດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍຄ່າ. 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 ហើយ ត្រ័វការសេវាកម្មជំនួយផ្នែកភាសាដោយ ឥតគិតថ្លៃ គឺមានផ្ដល់ជូនលោកអ្នក។ សូមទូរស័ព្ទ ទៅកាន់លេខ 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: หากคุณพูดภาษาไทย คุณ สามารถใช้บริการช่วยเหลือด้านภาษา ได้ฟรี 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)