Coverage Period: 07/01/2025-06/30/2026 Coverage for: Individual + Family | Plan Type: PPO

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 1-888-217-2363. 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 1-888-217-2363 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For <u>network providers</u> \$500 individual / \$1,500 family; for <u>out-of-network providers</u> \$500 individual / \$1,500 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 deductible?	Yes. Examples of some services: In-network office visits for primary care, specialist and urgent care, virtual care visits, preventive care, office visits for outpatient behavioral health, inpatient facility, acupuncture, spinal manipulation, outpatient diagnostic test, outpatient rehabilitation services and habilitation services, as well as most in and out of network emergency room care, vision services and 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> \$1,500 individual / \$3,000 family; for <u>out-of-network providers</u> \$3,000 individual / \$6,000 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 limits</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, expenses incurred due to brand substitution, out-of-pocket expenses for transplants not performed at an exclusive transplant network facility 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> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.modahealth.com or call 1-888-217-2363 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.
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> .

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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.

Common Medical Services You May Event Need		What You Will Pay		Limitations, Exceptions, & Other Important	
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$5 copay/first 3 in person or virtual visits (combined with MH/SUD), then \$20 copay/office visit; \$10 copay/virtual care visit No charge/CirrusMD virtual visit deductible does not apply	40% coinsurance	First 3 visits combined with virtual care, mental health or substance use disorder office visits.	
	<u>Specialist</u> visit	\$10 copay/virtual care visit \$20 copay/visit for other visits No charge/CirrusMD virtual visit deductible does not apply	40% coinsurance	Includes office visits by chiropractors, naturopathic physicians and acupuncturists. Calendar year maximum of 20 visits for acupuncture and 20 visits for spinal manipulation. \$500 calendar year maximum for naturopathic substances.	
	Preventive care / screening / immunization	No charge for most services. 15% coinsurance, deductible does not apply for remaining services.	Not covered for most services. 40% coinsurance for remaining services.	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)	15% coinsurance; deductible does not apply to outpatient / office setting	40% coinsurance	Includes other tests such as EKG, allergy testing and sleep study.	
	Imaging (CT/PET scans, MRIs)	\$100 <u>copay</u> /procedure, <u>deductible</u> does not apply	40% coinsurance	Preauthorization is required for many services. Failure to get preauthorization results in denial.	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

Common Medical		What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.modahealth.com/pdl	Retail Pharmacy	\$2 <u>copay</u> value \$15 <u>copay</u> generic \$30 <u>copay</u> brand <u>deductible</u> does not apply	\$2 copay value \$15 copay generic \$30 copay brand deductible does not apply	Covers up to a 30-day supply (retail pharmacy); and 90-day supply (mail order and participating retail pharmacies). Preauthorization may be required. Mail order at a Moda Health designated mail order pharmacy only.	
	90-day Retail and Mail Order Pharmacies	\$4 copay value \$30 copay generic \$55 copay brand deductible does not apply	Not covered	Covers up to a 30-day supply for most specialty. Preauthorization may be required. Moda Health designated pharmacy only. Cost sharing for anticancer medication is	
	Specialty tier	\$15 <u>copay</u> generic \$30 <u>copay</u> brand <u>deductible</u> does not apply	Not covered	10% coinsurance up to the copay of the corresponding tier. \$35 maximum cost share 30-day supply and \$105 maximum cost share 90-day supply for insulin, deductible does not apply.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u>	40% coinsurance	Preauthorization may be required. Failure to get preauthorization results in denial.	
outpatient surgery	Physician/surgeon fees	15% <u>coinsurance</u>	40% coinsurance	get preautionzation results in definal.	
If you need immediate medical attention	Emergency room care	\$100 copay/visit, deductible does not apply	\$100 copay/visit, deductible does not apply	<u>Copay</u> waived if hospital admission immediately follows. Plan <u>deductible</u> and <u>coinsurance</u> may apply to some services. Innetwork <u>out-of-pocket limit</u> applies.	
auciilivii	Emergency medical transportation	15% coinsurance	15% coinsurance	In-network <u>deductible</u> and <u>out-of-pocket limit</u> apply.	
If you need immediate medical attention	<u>Urgent care</u>	\$20 copay/office visit; \$10 copay/virtual care visit; No charge/CirrusMD virtual visit; deductible does not apply	40% coinsurance	None.	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

Common Medical	Services You May	What You W	ill Pay	Limitations, Exceptions, & Other Important	
Event	Need Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 <u>copay</u> /day, \$500 <u>copay</u> /stay, <u>deductible</u> does not apply	40% coinsurance	Preauthorization is required for many services. Failure to get preauthorization results in denial.	
1105pital Stay	Physician/surgeon fees	15% <u>coinsurance</u>	40% coinsurance	i allule to get <u>preautilorization</u> results ili dellial.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$5 copay/first 3 in person or virtual visits (combined with PCP visits), then \$20 copay /office visit; \$10 copay/virtual care visit; No charge / CirrusMD virtual visit; deductible does not apply. 15% coinsurance for other outpatient services.	40% coinsurance	First 3 visits combined with virtual care and PCP office visits. Preauthorization is required for some outpatient behavioral health services. Failure to obtain preauthorization results in denial.	
	Inpatient services	\$100 <u>copay</u> /day, \$500 <u>copay</u> /stay, <u>deductible</u> does not apply	40% coinsurance	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> results in denial.	
	Office visits	\$250 copay/pregnancy,		Cost sharing does not apply for preventive services. Depending on the type of services, a copay, coinsurance or deductible may apply. Maternity care	
If you are pregnant	Childbirth/delivery professional services	deductible does not apply	40% coinsurance		
	Childbirth/delivery facility services	\$100 copay/day, \$500 copay/stay, deductible does not apply	40% coinsurance	may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Home health care	15% coinsurance	40% coinsurance	None.	
If you need help recovering or have other special health needs	Rehabilitation services	\$20 <u>copay</u> /outpatient visit, <u>deductible</u> does not apply. \$100 <u>copay</u> /day, \$500 <u>copay</u> / stay, <u>deductible</u> does not apply for inpatient	40% coinsurance	Calendar 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 copay/outpatient visit, deductible does not apply. \$100 copay/day, \$500 copay/ stay, deductible does not apply for inpatient	40% coinsurance	Habilitation services are limited to services that qualify under rehabilitation guidelines and medically necessary to treat a mental health condition. Preauthorization may be required. Failure to obtain preauthorization results in denial.	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

Common Medical	Services You May	What You Will Pay		Limitations Evacations 9 Other Important
Event	Need 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	15% coinsurance	40% coinsurance	Maximum of 100 days per stay.
If you need help recovering or have other special health	Durable medical equipment	15% <u>coinsurance</u>	40% coinsurance	Includes supplies and prosthetics. Frequency limits apply to some DME. <u>Preauthorization</u> may be required. Failure to obtain <u>preauthorization</u> results in denial.
needs	Hospice services	15% coinsurance	40% coinsurance	Calendar year maximum of 12 days for inpatient care and 170 hours for respite care.
	Children's eye exam	No charge	No charge	Vision exam and supplies paid once every calendar year for members under age 19. Additional vision screening covered in-network under preventive care for children
If your child needs dental or eye care	Children's glasses	No charge	No charge	age 3 to 5. \$300 every calendar year for members age 19 and over for all combined vision services.
	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.)

- Bariatric surgery
- Cosmetic surgery, except as required for certain situations
- Dental care (Adult), except for accident related injuries
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care, except for diabetes
- Weight loss programs

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

- Abortion
- Acupuncture

Chiropractic care

- Hearing aids
- Routine eye care (Adult)

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.

^{*} For more information about limitations and exceptions, see the plan or policy document at www.modahealth.com.

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.

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 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 <u>plan</u> might cover costs for a sample medical situation, see the next section.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.modahealth.com</u>.

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>	\$500
■ Specialist copayment	\$20
■ Hospital (facility) copayment	\$100
■ Other <u>coinsurance</u>	15%

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>	\$0	
<u>Copayments</u>	\$1,300	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$1,550	

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$500
■ Specialist copayment	\$20
■ Hospital (facility) copayment	\$100
■ Other <u>coinsurance</u>	15%

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>	\$0
Copayments	\$1,300
Coinsurance	\$20
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,340

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$500
■ Specialist copayment	\$20
■ Hospital (facility) copayment	\$100
■ Other <u>coinsurance</u>	15%

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>	\$500
Copayments	\$500
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,100

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, 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:

Medicare Customer Service, 877-299-9062 (TDD/TTY 711)

Medicaid Customer Service, 888-788-9821 (TDD/TTY 711)

Customer Service for all other plans, 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. 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)

تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم 211. -877-605 (الهاتف النصي: 711)

بولتے ہیں تو ل انی (URDU) توجب دیں: اگر آپ اردو اعانت آپ کے لیے بلا معاوض دستیاب ہے۔ پر کال کریں (TTY: 711) 257-605-1-877

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 229-605-777 - (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)

ត្រូវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយ ត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដោយ 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)