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 1-855-425-4543. 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 1-855-425-4543 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For Tier I (Salem Health Hospitals & Clinics and facilities): None; for Tier II (Connexus network): $750 individual / $1,500 family; for Tier III (Connexus network): $1,500 individual / $3,000 family; for Tier IV (out-of-network providers) : $1,500 individual / $3,000 family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Examples of some services: Tier II and Tier III preventive care, most urgent care facility charges, office visits for outpatient behavioral health services, as well as Tier II and Tier III diabetes services, ambulance, and prescription medications are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For Tier I $2,500 individual / $5,000 family in a calendar year; for Tier II $3,500 individual / $7,000 family; for Tier III $5,900 individual / $11,800 family; for Tier IV (out-of-network providers) $5,900 individual / $11,800 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, expenses incurred due to brand substitution 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 www.modahealth.com or call 1-855-425-4543 for a list of network providers.	You pay the least if you use a provider in Tier I (Salem Health Hospitals & Clinics and facilities). You pay more if you use a provider in Tier II or Tier III (Connexus network). You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider 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.

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Tier I Provider	Tier II Provider	Tier III Provider	Tier IV Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	10% coinsurance	20% coinsurance	40% coinsurance	None.
	Specialist visit	No charge	$20 copay/visit, no deductible for acupuncture, spinal manipulation and massage therapy 10% coinsurance for all other visits and office services other than outpatient surgery and x-rays and lab tests	$20 copay/visit, no deductible for acupuncture, spinal manipulation and massage therapy 20% coinsurance for all other visits and office services other than outpatient surgery and x-rays and lab tests	40% coinsurance, no deductible for acupuncture, spinal manipulation and massage therapy 40% coinsurance for all other visits and office services other than outpatient surgery and x-rays and lab tests	Office visits by chiropractors, naturopathic physicians and acupuncturists are considered as specialist visits unless they are listed as PCPs in the network. $1,000 per calendar year maximum for massage therapy.
	Preventive care / screening / immunization	No charge	10% coinsurance for tobacco supplies No charge for other services.	10% coinsurance for tobacco supplies No charge for other services.	40% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	10% coinsurance	20% coinsurance	40% coinsurance	Includes other tests such as EKG, allergy testing and sleep study. Some services may have a different copay / coinsurance.
	Imaging (CT/PET scans, MRIs)	No charge	10% coinsurance	$100 copay/visit, then 20% coinsurance outpatient 20% coinsurance inpatient	$100 copay/visit, then 40% coinsurance outpatient 40% coinsurance inpatient	Some services may have a different copay / coinsurance. Preauthorization may be required. Failure to obtain preauthorization results in denial.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier I Provider	Tier II Provider	Tier III Provider	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.modahealth.com/pdl	Value	$2 copay for 30-day supply retail / $6 copay for 90-day supply retail and mail order	$2 copay for 30-day supply retail No deductible	50% coinsurance for 30-day supply retail No deductible	Preauthorization may be required. Tier I - Salem Health and mail order pharmacies Tier II - ArrayRx Core Network Tier III – other retail pharmacies Covers Tier I retail and mail order - up to a 90-day supply per prescription; Tier II and Tier III retail - up to a 30-day supply per prescription. Mail order at a Moda designated mail order pharmacy only. Covers up to a 30-day supply specialty. Moda designated pharmacy only. Cost Sharing for anticancer medication is same as any other medication. $35 maximum cost share 30-day supply and $105 maximum cost share 90-day supply for insulin, deductible does not apply.
	Select	25% coinsurance $5 minimum / $25 maximum per prescription retail and mail order	35% coinsurance, $15 minimum / $25 maximum per prescription retail No deductible	50% coinsurance per prescription retail No deductible	
	Preferred	30% coinsurance $5 minimum / $75 maximum per prescription retail and mail order	40% coinsurance, $15 minimum / no maximum per prescription retail No deductible	50% coinsurance per prescription retail No deductible	
	Non-Preferred	50% coinsurance $5 minimum / no maximum per prescription retail and mail order	50% coinsurance, $15 minimum / no maximum per prescription retail No deductible	50% coinsurance per prescription retail No deductible	
	Specialty	25% coinsurance $5 minimum / $25 maximum for select 30% coinsurance $150 maximum per prescription for preferred; 50% coinsurance for non-preferred	Not covered	Not covered	

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Tier I Provider	Tier II Provider	Tier III Provider	Tier IV Provider	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	10% coinsurance	20% coinsurance	40% coinsurance	Additional Cost Tier services require a $100 copay or a $500 copay, then 20% coinsurance for Tier II and Tier III or 40% coinsurance for Tier IV. Preauthorization may be required. Failure to get preauthorization results in denial.
	Physician/surgeon fees	No charge	10% coinsurance	20% coinsurance	40% coinsurance	
If you need immediate medical attention	Emergency room care	Facility fee: $250 copay/visit Provider fee: No charge	Facility fee: $250 copay/visit Provider fee: No charge	Facility fee: $250 copay/visit Provider fee: No charge	Facility fee: $250 copay/visit Provider fee: No charge	Copay waived if hospital admission immediately follows.
	Emergency medical transportation	10% coinsurance, no deductible	10% coinsurance, no deductible	10% coinsurance, no deductible	10% coinsurance, no deductible	None.
	Urgent care	No charge for visits related to mental health/substance abuse; No charge for virtual care visits by Salem Health providers; $20 copay / visit for all other visits	No charge for visits related to mental health/substance abuse; $40 copay/visit, no deductible for all other visits	No charge for visits related to mental health/substance abuse; $50 copay/visit, no deductible for all other visits	No charge for visits related to mental health/substance abuse; 40% coinsurance for all other visits	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	10% coinsurance	20% coinsurance	40% coinsurance	Additional Cost Tier services require a $100 copay or a $500 copay, then 20% coinsurance for Tier II and Tier III or 40% coinsurance for Tier IV. Preauthorization may be required. Failure to obtain preauthorization results in denial.
	Physician/surgeon fees	No charge	10% coinsurance	20% coinsurance	40% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Tier I Provider	Tier II Provider	Tier III Provider	Tier IV Provider	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	No charge for office visits 10% coinsurance for other outpatient services.	No charge for office visits 10% coinsurance for other outpatient services.	No charge for office visits 40% coinsurance for other outpatient services.	Plan coinsurance may apply to some services.
	Inpatient services	No charge	No charge for Residential Treatment Programs 10% coinsurance for all other services	No charge for Residential Treatment Programs 10% coinsurance for all other services	40% coinsurance	Preauthorization may be required. Failure to obtain preauthorization results in denial.
If you are pregnant	Office visits	No charge	No charge	No charge	40% coinsurance	Cost sharing does not apply for preventive 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 professional services	No charge	10% coinsurance	20% coinsurance	40% coinsurance	
	Childbirth/delivery facility services	No charge	10% coinsurance	20% coinsurance	40% coinsurance	
If you need help recovering or have other special health needs	Home health care	No charge	10% coinsurance	10% coinsurance	40% coinsurance	Limited to 100 visits per calendar year.
	Rehabilitation services	No charge	10% coinsurance	20% coinsurance	40% coinsurance	Calendar year maximum of 60 visits each for physical therapy, occupational therapy and speech and hearing therapy except for treating mental health conditions. Services for neurodevelopmental disorders or developmental delays related to a neurogenic condition are covered. Preauthorization may be required. Failure to obtain preauthorization results in denial.
	Habilitation services	No charge	10% coinsurance	20% coinsurance	40% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Tier I Provider	Tier II Provider	Tier III Provider	Tier IV Provider	
If you need help recovering or have other special health needs	Skilled nursing care	N/A	10% coinsurance	10% coinsurance	40% coinsurance	Limited to 120 days per calendar year.
	Durable medical equipment	No charge	10% coinsurance	10% coinsurance	40% coinsurance	Includes supplies and prosthetics. Preauthorization may be required. Failure to obtain preauthorization results in denial.
	Hospice services	No charge	10% coinsurance	10% coinsurance	40% coinsurance	None.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	Not covered	None.
	Children's glasses	Not covered	Not covered	Not covered	Not covered	None.
	Children's dental check-up	Not covered	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
- Dental care (Adult), except for accident related injuries
- Infertility treatment (except for diagnostic visits)
- Long-term care
- Naturopathic supplies
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- 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, up to 20 visits per calendar year
- Bariatric surgery
- Chiropractic care, up to 20 visits per calendar year
- Hearing aids, 1 per ear every 3 years

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 1-855-425-4543. 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 plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	**$750**
Specialist coinsurance	**10%**
Hospital (facility) coinsurance	**10%**
Other coinsurance	**10%**

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	$750
Copayments	$0*
Coinsurance	$1,200*
What isn't covered	
Limits or exclusions	$50
The total Peg would pay is	**$2,000***

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

The plan's overall deductible	**$750**
Specialist coinsurance	**10%**
Hospital (facility) coinsurance	**10%**
Other coinsurance	**10%**

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	$700
Copayments	$60
Coinsurance	$1,700
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$2,480**

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

The plan's overall deductible	**$750**
Specialist coinsurance	**10%**
Hospital (facility) coinsurance	**10%**
Other coinsurance	**10%**

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	$750
Copayments	$300
Coinsurance	$100
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,150**

*Note: These numbers assume a global charge. If your provider bills each service separately, these amounts may be different.

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