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** or by calling **1-888-217-2363**. You can find a copy of the Uniform Glossary at http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Per person: in-network providers: **$2,500** / out-of-network providers: **$5,000**. Per family: in-network providers: **$5,000** / out-of-network providers: **$10,000**. Doesn't apply to most in-network preventive care, office visits, urgent care visits, outpatient rehabilitation or breastfeeding support. Copayments don't count toward the deductible.	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. Per person: in-network providers **$6,350** / out-of-network providers **$12,700**. Per family: in-network providers **$12,700** / out-of-network providers **$25,400**	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, penalties for failure to obtain prior authorization, 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 *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See **www.modahealth.com or call 1-888-217-2363** 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**.

- **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 provider's office or clinic	Primary care visit to treat an injury or illness	$35 copay/visit	50% coinsurance	——————none——————
	Specialist visit	$70 copay/visit	50% coinsurance	——————none——————
	Other practitioner office visit	$70 copay/visit	50% coinsurance	——————none——————.
	Preventive care/screening/immunization	No charge for most services. 30% coinsurance for remaining services.	Not covered for most services. 50% coinsurance for some services	Only select services are covered out-of-network. Each type of service may be subject to limitations.
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance	50% coinsurance	Include other tests such as EKG, allergy testing and sleep study.
	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% coinsurance	Prior authorization is required for many services. Failure to obtain prior authorization results in denial.

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 need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.modahealth.com	Generic drugs	$15 copay	$15 copay	Covers up to a 30-day supply. Prior authorization may be required. Failure to obtain prior authorization results in a penalty. Exclusive mail order and specialty pharmacy only.
	Preferred brand drugs	$50 copay	$50 copay	
	Non-preferred brand drugs	50% coinsurance	50% coinsurance	
	Specialty drugs	50% coinsurance	50% coinsurance	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	Prior authorization may be required. Failure to obtain prior authorization results in a penalty.
	Physician/surgeon fees	30% coinsurance	50% coinsurance	
If you need immediate medical attention	Emergency room services	30% coinsurance	30% coinsurance	——————none——————
	Emergency medical transportation	30% coinsurance	30% coinsurance	——————none——————
	Urgent care	$90 copay/visit	50% coinsurance.	——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	Prior authorization is required. Failure to obtain prior authorization results in a penalty.
	Physician/surgeon fee	30% coinsurance	50% coinsurance	

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 have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$35 copay/visit	50% coinsurance	For other in-network outpatient services: 30% coinsurance
	Mental/Behavioral health inpatient services	30% coinsurance	50% coinsurance	Prior authorization is required for inpatient and residential services. Failure to obtain prior authorization results in a penalty.
	Substance use disorder outpatient services	$35 copay/visit	50% coinsurance	For other in-network outpatient services: 30% coinsurance
	Substance use disorder inpatient services	30% coinsurance	50% coinsurance	Prior authorization is required for inpatient and residential services. Failure to obtain prior authorization results in a penalty.
If you are pregnant	Prenatal and postnatal care	30% coinsurance	50% coinsurance	————————none————————
	Delivery and all inpatient services	30% coinsurance	50% coinsurance	
If you need help recovering or have other special health needs	Home health care	30% coinsurance	50% coinsurance	Calendar year maximum of 140 visits. Prior authorization is required. Failure to obtain prior authorization results in a penalty.
	Rehabilitation services	$35 copay/visit outpatient / 30% coinsurance inpatient	50% coinsurance	Calendar year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation.
	Habilitation services	$35 copay/visit outpatient / 30% coinsurance inpatient	50% coinsurance	
	Skilled nursing care	30% coinsurance	50% coinsurance	Calendar year maximum of 60 days.
	Durable medical equipment	30% coinsurance	50% coinsurance	Include items such as supplies and prosthetics. Wheelchairs subject to frequency limits. Prior authorization may be required. Failure to obtain prior authorization results in a penalty.

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 need help recovering or have other special health needs	Hospice service	30% coinsurance	50% coinsurance	Six month hospice coverage including respite care limits of 5 consecutive days and a lifetime maximum of 30 days.
If your child needs dental or eye care	Eye exam	30% coinsurance	50% coinsurance	Covers one exam per calendar year, under age 19. For children age 3 to 5, covered at no cost share under preventive care.
	Glasses	30% coinsurance	50% coinsurance	Covers one pair of glasses per calendar year, under age 19.
	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.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Cosmetic surgery
- Dental care (Adult) except for accident-related injuries
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Out-of-network preventive care, with exceptions for some services
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Vision care
- Weight loss programs

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.)

- Hearing aids
- Most coverage provided outside the United States. See www.modahealth.com

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-888-217-2363. You may also contact your state insurance department at Oregon Insurance Division 1-888-877-4894 or www.cbs.state.or.us/ins/consumer/consumer.html

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 1-888-217-2363. 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/ins/consumer/consumer.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?

In order for certain types of health coverage (for example, individually purchased insurance or job-based coverage) to qualify as minimum essential coverage, the plan must pay, on average, at least 60 percent of allowed charges for covered services. This is called the "minimum value standard." **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, kwiijigo 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** $3,425
- **Patient pays** $4,115

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	$2,500
Copays	$35
Coinsurance	$1,430
Limits or exclusions	$150
Total	**$4,115**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $2,090
- **Patient pays** $3,310

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	$2,500
Copays	$500
Coinsurance	$230
Limits or exclusions	$80
Total	**$3,310**

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.