



## Summary of Medical and Pharmacy Benefits 2017-18 Plan Year

No lifetime maximum on any medical plans.	 Alder CCM** Synergy or Summit Network		 Birch CCM** Synergy or Summit Network		 Cedar CCM** Synergy or Summit Network		 Dogwood CCM** Synergy or Summit Network		 Evergreen CCM** Synergy or Summit Network HSA Required		
	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays	
<b>Plan Year Costs - Deductibles and copayments apply to the annual out-of-pocket maximum.</b>											
Deductible per person	\$400	\$800	\$800	\$1,600	\$1,200	\$800	\$1,600	\$1,600	\$3,200	\$1,600 <sup>2</sup>	\$3,200 <sup>2</sup>
Maximum deductible per family	\$1,200	\$2,400	\$2,400	\$4,800	\$3,600	\$7,200	\$4,800	\$9,600	\$3,200 <sup>2</sup>	\$6,400 <sup>2</sup>	
Out-of-pocket (OOP) maximum per person <sup>3</sup>	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000	\$6,850	\$13,700	\$6,550 <sup>2</sup>	\$13,100 <sup>2</sup>	
Out-of-pocket (OOP) maximum per family <sup>3</sup>	\$9,000	\$18,000	\$12,000	\$24,000	\$13,700	\$27,400	\$13,700	\$27,400	\$13,100 <sup>2</sup>	\$26,200 <sup>2</sup>	
Maximum cost share per person	\$6,850	N/A	\$6,850	N/A	\$6,850	N/A	\$6,850	N/A	NA	NA	
Maximum cost share per family	\$13,700	N/A	\$13,700	N/A	\$13,700	N/A	\$13,700	N/A	NA	NA	
<b>Preventive Care Services</b>											
Wellness Visit (Moda plans: ages 21 and over, must use Medical Home)	\$0 <sup>1</sup>	Not covered	\$0 <sup>1</sup>	Not covered	\$0 <sup>1</sup>	Not covered	\$0 <sup>1</sup>	Not covered	\$0 <sup>1</sup>	Not covered	
Includes routine adult, well-child and women's exams; annual obesity screening and immunizations. See Plan Handbook for additional Preventive Care Services.	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	
<b>Incentive Care Services</b> (for asthma, heart conditions, cholesterol, high blood pressure, diabetes)											
Moda Medical Home incentive care	\$10 copay <sup>1</sup>	50%	\$15 copay <sup>1</sup>	50%	\$15 copay <sup>1</sup>	50%	\$15 copay <sup>1</sup>	50%	20%	50%	
Incentive office visits and home visits	see above	50%	see above	50%	see above	50%	see above	50%	see above	50%	
<b>Office Services</b>											
Moda Medical Home primary care services	\$20 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	20%	50%	
Primary care office visits	see above	50%	see above	50%	see above	50%	see above	50%	see above	50%	
Specialist office visits	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%	
Urgent Care		\$50 <sup>1</sup>		\$50 <sup>1</sup>		\$50 <sup>1</sup>		\$50 <sup>1</sup>		20%	
<b>Mental Health Services</b>											
Mental health office visits	\$20 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	20%	50%	
Mental health inpatient and residential services	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%	
Chemical dependency services (inpatient, outpatient or residential)	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	20%	50%	
<b>Outpatient Services</b>											
Outpatient surgery/facility care	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%	
Outpatient Rehabilitation (physical, occupational & speech therapy) Kaiser Plans: Maximum 20 visits per therapy per Plan Year Moda Plans: 30 sessions per plan year / 60 for spinal or head injury	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%	
<b>Tests (outpatient)</b>											
Preventive tests	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	
Laboratory	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%	
X-ray, imaging, and special diagnostic procedures	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%	
CT, MRI, PET scans	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%	20%	50%	
<b>Alternative Care Services (\$2,000 combined maximum)</b>											
Acupuncture, Chiropractic & Naturopathic Services, labs, diagnostics, etc. <i>Cost of supplies &amp; procedures performed in Alternative Care Provider's office applies to Alternative Care Benefit Maximum</i>	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%	
<b>Maternity Care</b>											
Outpatient Maternity Care	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%	
Physician or midwife services & hospital stay, delivery & routine newborn nursery care	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%	
<b>Hospital Services</b>											
Inpatient care/surgery	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%	
Skilled nursing facility care Kaiser Plans: 100 days per plan year Moda Plans: 60 days per plan year	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%	



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No lifetime maximum on any medical plans.	moda HEALTH Alder CCM** Synergy or Summit Network		moda HEALTH Birch CCM** Synergy or Summit Network		moda HEALTH Cedar CCM** Synergy or Summit Network		moda HEALTH Dogwood CCM** Synergy or Summit Network		moda HEALTH Evergreen CCM** Synergy or Summit Network HSA Required	
	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays
<b>Plan Year Costs</b> - Deductibles and copayments apply to the annual out-of-pocket maximum.										
<b>Additional Cost Tier</b>										
Moda Plans Only: \$100 Additional Cost Tier (ACT): specified imaging (MRI, CT, PET), spinal injections, tonsillectomies for members under age 18 with chronic tonsillitis or sleep apnea, viscosupplementation, upper endoscopies, sleep studies, lumbar discographies	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%	20%	50%
Moda Plans Only: \$500 Additional Cost Tier (ACT): Spine surgery, knee & hip replacement <sup>4</sup> , knee & shoulder arthroscopy, uncomplicated hernia repair	\$500 copay + 20%	\$500 copay + 50%	\$500 copay + 20%	\$500 copay + 50%	\$500 copay + 20%	\$500 copay + 50%	\$500 copay + 20%	\$500 copay + 50%	20%	50%
<b>Emergency Services</b>										
Emergency room (copay waived if admitted)	\$100 copay + 20%		\$100 copay + 20%		\$100 copay + 20%		\$100 copay + 20%		20%	
Ambulance	20%		20%		20%		20%		20%	
<b>Other Covered Services</b>										
Hearing Aids \$4,000 maximum benefit every 48 months for adults, see handbook for State mandated benefit for children	10%	50%	10%	50%	10%	50%	10%	50%	20%	50%
Durable Medical Equipment (DME)	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%
Bariatric Surgery (Roux-en-Y and gastric sleeve)	\$500 + 20%	Not covered	\$500 + 20%	Not covered	\$500 + 20%	Not covered	\$500 + 20%	Not covered	\$500 + 20%	Not covered
<b>Pharmacy Services</b>										
Out-of-pocket Maximum	Rx applies toward plan OOP Max		Rx applies toward plan OOP Max		Rx applies toward plan OOP Max		Rx applies toward plan OOP Max		Rx applies toward plan OOP Max	
<b>Retail</b>										
Value (Moda Plans Only)	\$0		\$0		\$0		\$0		\$0 <sup>1</sup>	
Generic (Kaiser plans) / Select generic (Moda Plans)	\$8 per 31-day supply		\$8 per 31-day supply		\$8 per 31-day supply		\$8 per 31-day supply		20%	
Preferred Brand	25% up to \$50 per 31-day supply		25% up to \$50 per 31-day supply		25% up to \$50 per 31-day supply		25% up to \$50 per 31-day supply		20%	
Non-preferred brand	50% up to \$150 per 31-day supply		50% up to \$150 per 31-day supply		50% up to \$150 per 31-day supply		50% up to \$150 per 31-day supply		20%	
<b>Mail</b>										
Value (Moda Plans Only)	\$0		\$0		\$0		\$0		\$0 <sup>1</sup>	
Generic (Kaiser plans) / Select generic (Moda Plans)	\$16 per 90-day supply		\$16 per 90-day supply		\$16 per 90-day supply		\$16 per 90-day supply		20%	
Preferred Brand	25% up to \$100 per 90-day supply		25% up to \$100 per 90-day supply		25% up to \$100 per 90-day supply		25% up to \$100 per 90-day supply		20%	
Non-preferred brand	50% up to \$300 per 90-day supply		50% up to \$300 per 90-day supply		50% up to \$300 per 90-day supply		50% up to \$300 per 90-day supply		20%	
<b>Specialty</b>										
Select generic (Kaiser plans) / Preferred brand (Moda Plans)	25% up to \$100 per 31-day supply		25% up to \$100 per 31-day supply		25% up to \$100 per 31-day supply		25% up to \$100 per 31-day supply		20%	
Non-preferred brand	50% up to \$300 per 31-day supply		50% up to \$300 per 31-day supply		50% up to \$300 per 31-day supply		50% up to \$300 per 31-day supply		20%	

N/A - Not applicable

\*\* If enrolled in a Moda CCM plan using the Synergy or Summit Network, you must select a Medical Home (primary care clinic) for each individual on the plan. Primary care must be performed at the designated Medical Home in order to receive the "In-Network" benefit; if these services are performed outside the individual's selected Medical Home, they will be paid at the "Out-of-Network" benefit level.

<sup>1</sup> Deductible waived.

<sup>2</sup> Individual deductible and out-of-pocket maximum apply to single coverage only. Family deductible and out-of-pocket maximum apply when two or more individuals are covered on the plan. This plan also includes an embedded per member out-of-pocket max, which is set at the individual OOP amount. Under this plan, deductible must be met before benefits will be paid (except where 1 indicates deductible waived).

<sup>3</sup> For PPO plans, OOP max includes medical copayments and coinsurance. Pharmacy copays and coinsurance and ACT copayments will continue accruing towards Maximum Cost Share. For CCM plans, OOP max includes medical copayments, coinsurance, as well as pharmacy copays and coinsurance. ACT copayments will continue accruing towards Maximum Cost Share limit. )

<sup>4</sup> Benefit is subject to a reference price limitation. This is not applicable to CCM Plans.

**This document is for comparison purposes only and is not intended to fully describe the benefits of each plan. Refer to your member handbook for more details of benefit coverage. In the case of a conflict between this comparison and your member handbook, the member handbook will prevail.**



## Summary of Medical and Pharmacy Benefits 2017-18 Plan Year

No lifetime maximum on any medical plans.	 Birch PPO Connexus Network		 Cedar PPO Connexus Network		 Dogwood PPO Connexus Network		 Evergreen PPO Connexus Network <i>HSA Required</i>	
	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays
<b>Plan Year Costs</b> - Deductibles and copayments apply to the annual out-of-pocket maximum.								
Deductible per person	\$800	\$1,600	\$1,200	\$2,400	\$1,600	\$3,200	\$1,600 <sup>2</sup>	\$3,200 <sup>2</sup>
Maximum deductible per family	\$2,400	\$4,800	\$3,600	\$7,200	\$4,800	\$9,600	\$3,200 <sup>2</sup>	\$6,400 <sup>2</sup>
Out-of-pocket (OOP) maximum per person <sup>3</sup>	\$4,000	\$8,000	\$5,000	\$10,000	\$6,850	\$13,700	\$6,550 <sup>2</sup>	\$13,100 <sup>2</sup>
Out-of-pocket (OOP) maximum per family <sup>3</sup>	\$12,000	\$24,000	\$13,700	\$27,400	\$13,700	\$27,400	\$13,100 <sup>2</sup>	\$26,200 <sup>2</sup>
Maximum cost share per person	\$6,850	N/A	\$6,850	N/A	\$6,850	N/A	NA	NA
Maximum cost share per family	\$13,700	N/A	\$13,700	N/A	\$13,700	N/A	NA	NA
<b>Preventive Care Services</b>								
Wellness Visit (Moda plans: ages 21 and over, must use Medical Home)	\$0 <sup>1</sup>	Not covered	\$0 <sup>1</sup>	Not covered	\$0 <sup>1</sup>	Not covered	\$0 <sup>1</sup>	Not covered
Includes routine adult, well-child and women's exams; annual obesity screening and immunizations. See Plan Handbook for additional Preventive Care Services.	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%
<b>Incentive Care Services</b> (for asthma, heart conditions, cholesterol, high blood pressure, diabetes)								
Moda Medical Home incentive care	\$15 copay <sup>1</sup>	50%	\$15 copay <sup>1</sup>	50%	\$15 copay <sup>1</sup>	50%	20%	50%
Incentive office visits and home visits	20% <sup>1</sup>	50%	20% <sup>1</sup>	50%	20% <sup>1</sup>	50%	20%	50%
<b>Office Services</b>								
Moda Medical Home primary care services	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	20%	50%
Primary care office visits	20%	50%	20%	50%	20%	50%	20%	50%
Specialist office visits	20%	50%	20%	50%	20%	50%	20%	50%
Urgent Care	\$50 <sup>1</sup>		\$50 <sup>1</sup>		\$50 <sup>1</sup>		20%	
<b>Mental Health Services</b>								
Mental health office visits	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	\$30 copay <sup>1</sup>	50%	20%	50%
Mental health inpatient and residential services	20%	50%	20%	50%	20%	50%	20%	50%
Chemical dependency services (inpatient, outpatient or residential)	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	20%	50%
<b>Outpatient Services</b>								
Outpatient surgery/facility care	20%	50%	20%	50%	20%	50%	20%	50%
Outpatient Rehabilitation (physical, occupational & speech therapy) Kaiser Plans: Maximum 20 visits per therapy per Plan Year Moda Plans: 30 sessions per plan year / 60 for spinal or head injury	20%	50%	20%	50%	20%	50%	20%	50%
<b>Tests (outpatient)</b>								
Preventive tests	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%	\$0 <sup>1</sup>	50%
Laboratory	20%	50%	20%	50%	20%	50%	20%	50%
X-ray, imaging, and special diagnostic procedures	20%	50%	20%	50%	20%	50%	20%	50%
CT, MRI, PET scans	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%	20%	50%
<b>Alternative Care Services (\$2,000 combined maximum)</b>								
Acupuncture, Chiropractic & Naturopathic Services, labs, diagnostics, etc. <i>Cost of supplies &amp; procedures performed in Alternative Care Provider's office applies to Alternative Care Benefit Maximum</i>	20%	50%	20%	50%	20%	50%	20%	50%
<b>Maternity Care</b>								
Outpatient Maternity Care	20%	50%	20%	50%	20%	50%	20%	50%
Physician or midwife services & hospital stay, delivery & routine newborn nursery care	20%	50%	20%	50%	20%	50%	20%	50%
<b>Hospital Services</b>								
Inpatient care/surgery	20%	50%	20%	50%	20%	50%	20%	50%
Skilled nursing facility care Kaiser Plans: 100 days per plan year Moda Plans: 60 days per plan year	20%	50%	20%	50%	20%	50%	20%	50%



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No lifetime maximum on any medical plans.	moda HEALTH Birch PPO Connexus Network		moda HEALTH Cedar PPO Connexus Network		moda HEALTH Dogwood PPO Connexus Network		moda HEALTH Evergreen PPO Connexus Network HSA Required	
	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays	In-Network Member Pays	Out-of-Network Member Pays
<b>Plan Year Costs</b> - Deductibles and copayments apply to the annual out-of-pocket maximum.								
<b>Additional Cost Tier</b>								
Moda Plans Only: \$100 Additional Cost Tier (ACT): specified imaging (MRI, CT, PET), spinal injections, tonsillectomies for members under age 18 with chronic tonsillitis or sleep apnea, viscosupplementation, upper endoscopies, sleep studies, lumbar discographies	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%	\$100 copay + 20%	\$100 copay + 50%	20%	50%
Moda Plans Only: \$500 Additional Cost Tier (ACT): Spine surgery, knee & hip replacement <sup>4</sup> , knee & shoulder arthroscopy, uncomplicated hernia repair	\$500 copay + 20%	\$500 copay + 50%	\$500 copay + 20%	\$500 copay + 50%	\$500 copay + 20%	\$500 copay + 50%	20%	50%
<b>Emergency Services</b>								
Emergency room (copay waived if admitted)	\$100 copay + 20%		\$100 copay + 20%		\$100 copay + 20%		20%	
Ambulance	20%		20%		20%		20%	
<b>Other Covered Services</b>								
Hearing Aids \$4,000 maximum benefit every 48 months for adults, see handbook for State mandated benefit for children	10%	50%	10%	50%	10%	50%	20%	50%
Durable Medical Equipment (DME)	20%	50%	20%	50%	20%	50%	20%	50%
Bariatric Surgery (Roux-en-Y and gastric sleeve)	\$500 + 20%	Not covered	\$500 + 20%	Not covered	\$500 + 20%	Not covered	\$500 + 20%	Not covered
<b>Pharmacy Services</b>								
Out-of-pocket Maximum	Rx applies toward Max Cost Share		Rx applies toward Max Cost Share		Rx applies toward Max Cost Share		Rx applies toward plan OOP max	
<b>Retail</b>								
Value (Moda Plans Only)	\$4 per 31-day supply		\$4 per 31-day supply		\$4 per 31-day supply		\$4 per 31-day supply	
Generic (Kaiser plans) / Select generic (Moda Plans)	\$12 per 31-day supply		\$12 per 31-day supply		\$12 per 31-day supply		20%	
Preferred Brand	25% up to \$75 per 31-day supply		25% up to \$75 per 31-day supply		25% up to \$75 per 31-day supply		20%	
Non-preferred brand	50% up to \$175 per 31-day supply		50% up to \$175 per 31-day supply		50% up to \$175 per 31-day supply		20%	
<b>Mail</b>								
Value (Moda Plans Only)	\$8 per 90-day supply		\$8 per 90-day supply		\$8 per 90-day supply		\$8 <sup>1</sup> per 90-day supply	
Generic (Kaiser plans) / Select generic (Moda Plans)	\$24 per 90-day supply		\$24 per 90-day supply		\$24 per 90-day supply		20%	
Preferred Brand	25% up to \$150 per 90-day supply		25% up to \$150 per 90-day supply		25% up to \$150 per 90-day supply		20%	
Non-preferred brand	50% up to \$450 per 90-day supply		50% up to \$450 per 90-day supply		50% up to \$450 per 90-day supply		20%	
<b>Specialty</b>								
Select generic (Kaiser plans) / Preferred brand (Moda Plans)	25% up to \$200 per 31-day supply		25% up to \$200 per 31-day supply		25% up to \$200 per 31-day supply		20%	
Non-preferred brand	50% up to \$500 per 31-day supply		50% up to \$500 per 31-day supply		50% up to \$500 per 31-day supply		20%	

N/A - Not applicable

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<sup>1</sup> Deductible waived.

<sup>2</sup> Individual deductible and out-of-pocket maximum apply to single coverage only. Family deductible and out-of-pocket maximum apply when two or more individuals are covered on the plan. This plan also includes an embedded per member out-of-pocket max, which is set at the individual OOP amount. Under this plan, deductible must be met before benefits will be paid (except where 1 indicates deductible waived).

<sup>3</sup> For PPO plans, OOP max includes medical copayments and coinsurance. Pharmacy copays and coinsurance and ACT copayments will continue accruing towards Maximum Cost Share. For CCM plans, OOP max includes medical copayments, coinsurance, as well as pharmacy copays and coinsurance. ACT copayments will continue accruing towards Maximum Cost Share limit. )

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