

2023 – 24 Moda Health plan updates and clarifications

Effective Oct. 1, 2023

Medical

- Medical Plans 1-7 will continue to be offered. See back page for plan details.
- No changes to the deductibles, out-of-pocket limits, copayments, or coinsurance.
- **NEW!** Virta Health is a virtual clinic for type 2 diabetes reversal and prevention. Members can eat their way to better health thanks to personalized food plans and support from medical providers, professional coaches, and digital health tools at no cost. Members who are eligible to participate in the program will receive an invite.
- **NEW!** Moda is expanding language services offerings to provide interpreter services for member when seeing their medical or dental providers (in-person or virtual).
- **NEW – Effective 7/1/2023!** The Copay Max Plus program is an industry-leading copay program that allows members to utilize the fill benefit of manufacturer assistance to offset their costs at the point-of-sale. It is important to note that the assistance will no longer accrue toward the out-of-pocket maximum and applies to more than 450 drugs.
- **NEW!** Members who live in Idaho will now use the First Health and Connexus network. Members who live in Alaska will also use the First Health network.
- **NEW!** All children residing out-of-area (OOA) will be assigned a network (Aetna PPO or First Health) as their primary network. To receive in network benefits, they must see a provider in their assigned network. Services by an OOA provider will be paid at the OON benefit level.
- Members have the option to participate in coordinated care and receive the better benefits by selecting a PCP 360 for primary care services.

The better benefits include:

- A lower individual deductible
- A lower individual out-of-pocket maximum
- Lower cost for certain services like

primary care office visits, specialist office visits, and alternative care

- All OEGB medical members have access to our Behavioral Health (BH) 360 program. The BH Champions will help members identify their needs and provide a better experience accessing providers. The program includes three partners for mental health:
 - Spring Health: With Spring Health, members can see a therapist in an average of just two days. Members have access to comprehensive support including self- guided digital exercises, coaching and more to prevent and treat a range of behavioral and mental health conditions.
- All Moda medical plans will continue to include our Moda 360 program, which includes access to our Health Navigator team, CirrusMD, Meru Health and to learn more, log into your Member Dashboard account!

Pharmacy

- No changes to pharmacy copays/coinsurance
 - 90-day mail order benefit is through Postal Prescription Services (PPS) or Costco. You can receive additional savings by using the mail-order benefit.

Vision

- No changes. Plans Opal, Pearl, and Quartz will continue to be offered.
- Benefits run on a plan year basis from Oct. 1st through Sept. 30th.
- Members can see any license vision providers, however when the member chooses to Moda Health contracted vision provider, they will receive a discounted rate.

Dental

- No changes to dental copays and coinsurance. Dental plans 1, 5, 6, Exclusive PPO, and Exclusive PPO – incentive plan will continue to be offered.

- OEGB members have the Preventive First program. This means all preventive services will no longer accrue towards the annual benefit maximum, and members will have additional dollars to use for basic and major services (ie. fillings, crowns, and implants).
- Premier Plans 1, 5, and 6 utilize the Delta Dental Premier Network. The Exclusive PPO and Exclusive PPO - incentive plan will use the Delta Dental PPO Network.
- The Exclusive PPO plan requires that members use a Delta Dental PPO provider. This plan does not pay for services provided by a Premier Network or non-contracted provider.

Delta Dental plan options

Dental plan	Plan 1 ¹	Plan 5 ²	Plan 6	Exclusive PPO ³	Exclusive PPO incentive plan ³
Network	Delta Dental Premier			Delta Dental PPO	
Deductible	\$50	\$50	\$50	\$50	\$50
Benefit maximum	\$2,200	\$1,700	\$1,200	\$1,500	\$2,300
	In-network members pay				
Preventative/ diagnostic ¹	30%-0%	30%-0%	0%	0%	0%
Restorative	30%-0%	30%-0%	20%	10%	30%-0%
Major restorative	30%-0%	30%	50%	20%	30%-0%
Prosthodontic	30%-0%	50%	50%	20%	30%-0%
Orthodontic (Lifetime maximum - \$1,800)	20%	20%	N/A	20%	20%

¹ Deductible waived.

² Under this incentive plan, benefits start at 70 percent for your first plan year of coverage. Thereafter, benefit payments increase by 10 percent each plan year (up to a maximum benefit of 100 percent) provided the individual has visited the dentist at least once during the previous plan year. Failure to do so will cause a 10 percent reduction in benefit payment the following plan year, although payment will never fall below 70 percent.

³ This plan has no out-of-network benefit. Services performed outside the Delta Dental PPO network are not covered unless for a dental emergency.

Medical plans 1-7 (Connexus network)

Medical plan	Deductible		Out-of-pocket		Primary care		Specialist visits		Alternative care		Urgent care	
	CCM	Non-CCM	CCM	Non-CCM	CCM	Non-CCM	CCM	Non-CCM	CCM	Non-CCM	CCM	Non-CCM
Medical plan 1	\$400	\$500	\$2,850	\$3,250	\$20 ¹	20%	\$40 ¹	20%	\$20 ¹	20%	\$40 ¹	20%
Medical plan 2	\$800	\$900	\$3,850	\$4,250	\$20 ¹	20%	\$40 ¹	20%	\$20 ¹	20%	\$40 ¹	20%
Medical plan 3	\$1,200	\$1,300	\$4,850	\$5,250	\$25 ¹	25%	\$50 ¹	25%	\$25 ¹	25%	\$50 ¹	25%
Medical plan 4	\$1,600	\$1,700	\$6,700	\$7,100	\$25 ¹	25%	\$50 ¹	25%	\$25 ¹	25%	\$50 ¹	25%
Medical plan 5	\$2,000	\$2,100	\$6,800	\$7,200	\$30 ¹	25%	\$50 ¹	25%	\$30 ¹	25%	\$50 ¹	25%
HDHP Medical plan 6	\$1,600	\$1,700	\$6,400	\$6,750	15%	20%	15%	20%	20%	25%	15%	20%
HDHP Medical plan 7	\$2,000	\$2,100	\$6,500	\$6,750	20%	25%	20%	25%	20%	25%	20%	25%

¹ Deductible waived. All amounts reflect member responsibility.

² Subscriber-only amounts shown. Family deductible and out-of-pocket maximums vary by plan. See plan options brochure for details.



Medical/Vision 866-932-0409 Dental 866-923-0410 Pharmacy 866-923-0411