

Choose a better experience with your *health insurance*



A DELTA DENTAL

Better value and a **better experience** with the flexibility you want

1 A. M. R.

When you choose Moda Health and Delta Dental Plan of Oregon, you'll receive high-quality insurance, more freedom, expert guidance and curated wellness services, tools and programs.





Proven

with nearly 70 years of offering insurance plans in the Pacific Northwest

Plans that put you first



Your personal member support team

Rely on your **Moda 360 team**, who puts you at the center with care reminders, healthcare tips, advice and guidance through the confusing and sometimes stressful parts of healthcare.



A wide medical network, with 24/7 doctor access

Enjoy more choices and more access, including the **CirrusMD app**, so you can connect to a doctor in under a minute, anytime, anywhere, at no cost and **Meru Health**, which provides one-on-one health coaching for depression and lifestyle changes.





One of the largest networks of dentists

Experience top-of-the-line dental care from one of the largest networks of dentists in Oregon and across the country.



Quality prescription benefits

Get comprehensive prescription drug coverage that reflects the most current industry standards, giving you flexibility and choice, with value, select generic, and preferred medication categories. Save with 90-day prescription mail-order and take advantage of Ardon Health, the mail-order specialty pharmacy exclusively for PEBB members with certain chronic conditions.



Choose a better experience. Enroll in medical and/or dental today at pebbbenefits.oha.oregon.gov/

Make a **better choice**

Insurance can be confusing. We want to make the experience better for you by helping you understand your choices.

When selecting your plan, you want to know:





Flexible and easy

better benefit choices, better care and a better network

With Moda Health, the world of healthcare *revolves around you*

Healthcare can be complicated. We're here to make it better for you by putting you in the center of everything we do. *We do this with Moda 360 and PCP 360*.





Moda 360 Health Navigators can be your guide

Moda 360 Health Navigators understand the healthcare system, your benefits, and how everything works and can guide you through getting the best care.



Moda 360 Health Navigators can help you with:

- Signing up for a PCP 360 for coordinated care
- Scheduling appointment support
- Connection to care programs for chronic conditions
- Integrating your dental health into your overall health plan
- Understanding claims and billing



PCP 360 providers can coordinate your care

A PCP 360 is a primary care provider who has agreed to partner with you and be accountable for your health. They deliver full-circle care.



Member perks

Log in to your Member Dashboard to access

health tools, member perks, and information about your account.





Message a Health Navigator instantly, with the **new chat feature**



Text a doctor, 24/7, and get private access to care in under a minute with **CirrusMD**, a nationwide telehealth option, at no member cost share

CIRRUS MD



Get confidential support for depression, anxiety or burnout with *Meru Health*, a digital app that connects you to mental healthcare, at no member cost share after the initial consultation





Find your outof-pocket cost for future care with the online *Healthcare Cost Estimator*



Stay fit and access special gym benefits with **Active& Fit Direct**™, available for a small monthly charge

Convenient

with modern ways to stay healthy, like texting a doctor and virtual appointments



Ready to choose? Make your selection at <u>pebbbenefits.oha.oregon.gov</u>

Quality coverage for your smile

When all you need is dental insurance, we've got you covered.

With our dental plans, you'll have access to Delta Dental, one of the nation's largest dental networks. That means you can choose from thousands of dentists across the state and the country. (See the full network on page 13)



Savings from in-network dentists



Cleanings twice per calendar year



Superior customer service



Freedom to choose a dentist





Review your dental plan options on page 19

A network that **connects you to care**

For your medical care needs, we've carefully selected a community of primary care providers (PCP 360s), specialists and partner health systems, so you'll have better value and better care.





Getting care outside the network: If you live outside the Synergy Network or want peace of mind when traveling, our national network has you covered.

Here are some of our larger in-network hospital partners:





Delta Dental networks go where you go

With thousands of dentists across the state and country, In-network dentists agree to accept our contracted fees as full payment, saving you out-of-pocket costs.





2023 Full time Medical plan benefit table

		Out of potworky ou pow	
	In-network you pay	Out-of-network you pay	
Plan-year costs	¢250	¢500	
Deductible per person ¹	\$250	\$500	
Deductible per family ¹	\$750	\$1,500	
Dut-of-pocket max per person	\$1,500	\$4,000	
Dut-of-pocket max per family	\$4,500	\$12,000	
Maximum cost share (per person), includes medical & pharmacy Maximum cost share (per family), includes medical & pharmacy	\$6,850 \$13,700	N/A N/A	
	\$13,700	N/A	
Preventive care Periodic health exams, well-baby care, routine women's exams, mmunizations & hearing screenings	0%	30% after deductible	
Prostate screening exam & colorectal cancer screenings (sigmoidoscopy, colonoscopy)	0%	30% after deductible	
Professional services			
Primary care (PCP 360) ^{2,3} & specialist office visits	\$10/visit after deductible	30% after deductible	
Chronic condition office visits	0%	30% after deductible	
npatient physician services (including surgery and anesthesia)	0%	30% after deductible	
Outpatient physician services (including surgery and anesthesia)	\$10/service after deductible	30% after deductible	
Allergy shots, serums & injectable medications	\$10/service after deductible	30% after deductible	
ACT 100: Bunionectomy, hammertoe surgery, Morton's neuroma, spinal injections for pain & upper GI endoscopy	\$100 ⁴ after deductible	\$100, then 30% ⁴ after deductible	
ACT 500: Knee arthroscopy, knee/hip replacement & resurfacing, shoulder arthroscopy, sinus surgery, spine procedures, bariatric surgery ⁵	\$500 ⁴ after deductible	\$500, then 30% ⁴ after deductibl	
Mental health	\$10	30% after deductible	
Chemical dependency treatment	0%	30% after deductible	
/irtual Care (CirrusMD telehealth)	0%	N/A	
Alternative care services			
Acupuncture/chiropractic/naturopathic visits ¹¹	\$10 after deductible	30% ⁶ after deductible	
Massage therapy ¹¹	\$10/visit ^{4,9} after deductible	30%10	
Maternity care services			
Physician or midwife services	0%	40% after deductible	
Hospital stay	\$50 per day, up to \$250 per admission after deductible	40% after deductible + \$500 copc	
Hospital services			
npatient care, observation care, rehabilitative care (30 days per calendar year; 60 days head or spinal cord njuries), skilled nursing facility (180 days per calendar year)	\$50 per day, up to \$250 per admission after deductible	40% after deductible + \$500 copc	
Bariatric surgery	\$50 per day, up to \$250 per admission after deductible	Not covered	
Emergency care			
Jrgent care visit	\$25/visit after deductible	\$25/visit after deductible	
Emergency room (copay waived if admitted)	\$150/visit ⁴ after deductible	\$150/visit ⁴ after deductible	
Ambulance	\$75/trip after deductible	\$75/trip after deductible	
Other covered services			
Dutpatient diagnostic lab & X-ray	0%	30% after deductible	
maging services ⁷ (such as PET, CT, MRI)	\$100 ⁴ after deductible	\$100, then 30% ⁴ after deductible	
Dutpatient rehabilitative services (60 sessions per calendar year)	\$10/visit after deductible 30% after deductible		
Dutpatient surgery	\$10/service after deductible	40% after deductible + \$100 cope	
	\$10/service after deductible 30% after deductible		
Dialysis, infusion, chemotherapy & radiation therapy			



- 1 Additional deductible: \$100/individual, \$300/ family applies for non-HEM participant.
- 2 Deductible waived on first 4 PCP visits in-plan, per calendar year.
- To receive in-network benefits, members must see their chosen PCP 360.
- 4 Copayment does not apply to out-of-pocket maximums.
- 5 No benefit for out-of-network bariatric surgery.
- Coinsurance does not apply to out-of-pocket maximums.
- 7 Copayments do not apply to services related to cancer diagnosis and treatment.
- 8 Copayment does not apply to the out-of-pocket max or deductible but does apply to the max cost share.
- 9 Copay applies when members sees an innetwork licensed massage therapist.
- 10 Members may be subject to balance billing; the difference between the maximum plan allowance and billed charges.
- 1 Spinal manipulations are limited to 20 visits per plan year. Acupuncture is limited to 12 visits per plan year. Massage Therapy is limited to \$1,000 per plan year.

For limitations and exclusions, visit modahealth.com/pebb and refer to your Member Handbook.

2023 Part time Medical plan benefit table

	Synergy plan		
	In-network you pay	Out-of-network you pay	
Plan-year costs			
Deductible per person ¹	\$500	\$1,000	
Deductible per family ¹	\$1,500	\$3,000	
Out-of-pocket max per person	\$2,500	\$6,000	
Out-of-pocket max per family	\$7,500	\$18,000	
Maximum cost share (per person), includes medical & pharmacy	\$6,850	N/A	
Maximum cost share (per family), includes medical & pharmacy	\$13,700	N/A	
Preventive care			
Periodic health exams, well-baby care, routine women's exams, immunizations & hearing screenings	0%	50% after deductible	
Prostate screening exam & colorectal cancer screenings (sigmoidoscopy, colonoscopy)	0%	50% after deductible	
Professional services			
Primary care (PCP 360) ^{2,3} & specialist office visits	\$40/visit after deductible	50% after deductible	
Chronic condition office visits	0%	50% after deductible	
Inpatient physician services (including surgery & anesthesia)	\$40/visit after deductible	50% after deductible	
Allergy shots, serums & injectable medications	\$15/service after deductible	50% after deductible	
ACT 100: Bunionectomy, hammertoe surgery, Morton's neuroma, spinal injections for pain & upper GI endoscopy	\$100 ⁴ after deductible	\$100, then 50% ⁴ after deductible	
ACT 500: Knee arthroscopy, knee/hip replacement & resurfacing, shoulder arthroscopy, sinus surgery, spine procedures, bariatric surgery ^s	\$500 ⁴ after deductible	\$500, then 50% ⁴ after deductible	
Mental health	\$40/visit	50% after deductible	
Chemical dependency treatment	0%	50% after deductible	
Virtual Care (CirrusMD telehealth)	0%	N/A	
Alternative care services			
Acupuncture/chiropractic/naturopathic visits11	\$40/visit ⁴ after deductible	50% ⁶ after deductible	
Massage therapy ¹¹	\$40/visit ^{4,9} after deductible	50% ¹⁰	
Maternity care services			
Physician or midwife services	0%	50% after deductible	
Hospital stay	\$500 per admission after deductible	50% after deductible + \$500 copa	
Hospital services			
npatient care, observation care, rehabilitative care (30 days per calendar year; 60 days head or spinal cord injuries), skilled nursing facility (180 days per calendar year)	\$500 per admission after deductible	50% after deductible + \$500 copa	
Bariatric surgery	\$500 per admission after deductible	Not covered	
Emergency care		Not Sovered	
Urgent care visit	\$30/visit after deductible	\$30/visit after deductible	
Emergency room (copay waived if admitted)	\$150/visit ⁴ after deductible	\$150/visit ⁴ after deductible	
Ambulance Other covered services	\$75/trip after deductible	\$75/trip after deductible	
Outpatient diagnostic lab & X-ray	Quest – \$0 Other providers – 20% after deductible	50% after deductible	
Imaging services ⁷ (such as PET, CT, MRI)	\$100, then 20% ⁴ after deductible	\$100, then 50% ⁴ after deductible	
Outpatient rehabilitative services (60 sessions per calendar year)	\$40/visit after deductible ⁸	50% after deductible	
Outpatient surgery	\$40/service after deductible ⁸	50% after deductible + \$100 copa	
Dialysis, infusion, chemotherapy & radiation therapy	\$40/service after deductible ⁸	50% after deductible	
Durable medical equipment & supplies	20% after deductible	50% after deductible	
	0%	0%	

2023 Full time Pharmacy plan benefit table

	Pharmacy plan			
	Retail	Mail order & preferred retail	Specialty ¹	
Plan-year costs				
Deductible per person	\$50			
Deductible per family	\$150			
Out-of-pocket max per person	\$1,000			
Out-of-pocket max per family	\$3,000			
Prescription medications	For a 30-day supply², you pay	For a 90-day supply², you pay	For a 30-day supply², you pay	
Value tier	\$0	\$0	N/A	
Generic tier	\$10 after deductible	\$25 after deductible	\$10 after deductible	
Brand tier	\$30 after deductible	\$75 after deductible	\$100 after deductible	

When allowed, the copay for a specialty pharmacy 90-day supply is 2.5 times the copay for a 30-day supply. When out of network, member pays any difference between the in-network rate and the billed amount.

2023 Part time Pharmacy plan benefit table

	Pharmacy plan			
	Retail Mail order & preferred retail		Specialty	
Plan-year costs				
Deductible per person	\$50			
Deductible per family	\$150			
Out-of-pocket max per person	\$1,000			
Out-of-pocket max per family	\$3,000			
Prescription medications	For a 30-day supply ¹ , you pay	For a 90-day supply ¹ , you pay	For a 30-day supply ¹ , you pay	
Value tier	\$0	\$O	N/A	
Generic tier	\$20 after deductible	\$50 after deductible	\$20 after deductible	
Brand tier	\$50 after deductible	\$125 after deductible \$100 after deductible		

When out of network, member pays any difference between the in-network rate and the billed amount.

1 Additional deductible: \$100/individual, \$300/family applies for non-HEM participant.

2 Deductible waived on first 4 PCP visits in-plan, per calendar year.

3 To receive in-network benefits, members must see their chosen PCP 360.

4 Copayment does not apply to out-of-pocket maximums.

5 No benefit for out-of-network bariatric surgery.

6 Coinsurance does not apply to out-of-pocket maximums.

7 Copayments do not apply to services related to cancer diagnosis and treatment.

- 8 Copayment does not apply to the out-of-pocket maximums or deductible but does apply to the maximum cost share.
- 9 Copay applies when members sees an in-network licensed massage therapist.
- 10 Members may be subject to balance billing; the difference between the maximum plan allowance and billed charges.

11 Spinal manipulations are limited to 20 visits per plan year. Acupuncture is limited to 12 visits per plan year. Massage Therapy is limited to \$1,000 per plan year.

For limitations and exclusions, visit modahealth.com/pebb and refer to your Member Handbook.

Better value

Regular cleanings don't count against your annual maximum benefit

2023 **Dental plan** benefit table

	Full-time Delta Dental PPO plan ¹		Full-time Delta Dental Premier plan ¹	Part-time Delta Dental Premierplan ¹
	In-network, you pay	Out-of-network, you pay	In-network, you pay	In-network, you pay
Plan-year costs				
Deductible per person	\$!	50	\$50	\$50
Deductible per family	\$150		\$150	N/A
Benefit maximum	\$1,750		\$1,750	\$1,250
Preventive* & diagnostic services				
Exam & prophylaxis/cleanings	0% no deductible	10%	0% no deductible	0%
X-rays	0% no deductible	10%	0% no deductible	0%
Fissure sealants	0% no deductible	10%	0% no deductible	0%
Basic services				
Restorative dentistry (treatment of tooth decay with composite)		30%	20%	50%
Oral surgery (surgical extractions & certain minor surgical procedures)	1st year – 20%² 2nd year – 10%² 3rd year – 0%²	30%	20%	50%
Endodontic (pulp therapy & root canal filling)		30%	20%	50%
Periodontics (treatment of tissues supporting the teeth)		30%	20%	50%
Major services				
Implants	50%	50%	50%	N/A
Crowns	50%	50%	50%	50%
Cast restorations	50%	50%	50%	50%
Dentures & bridge work (construction or repair of fixed bridges, partials & complete dentures)	50%	50%	50%	50%
Nitrous Oxide	50%	50%	50%	50%
Occlusal guards ³	100% no deductible	100% no deductible	100% no deductible	100% no deductible
Orthodontic services				
NEW! Lifetime maximum - \$1,800	50%	50%	50%	N/A

*Preventive costs will not accrue toward the plan maximum.

1 To find in-network providers, go to modahealth.com/pebb and choose Find Care.

Benefit payments increase by 10% each plan year provided the individual has visited a Delta Dental PPO provider at least once during the previous plan year.

3 \$150 maximum, once every five years

For limitations and exclusions, visit modahealth.com/pebb and refer to your Member Handbook.

Trusted with years of providing medical and dental plans to **PEBB members like you**



All in one

Medical, pharmacy and dental benefits by one health partner



Robust network

A wide choice of quality providers in Oregon, SW Washington and Idaho utilizing the Synergy Network

Ready to choose **better health?**



Learn more about our plans at modahealth.com/pebb



Enroll online at pebbplans.com

Questions? We're here to help!

PEBBcustomerservice@modahealth.com

Medical Health Navigator Team: 844-776-1593 Pharmacy Health Navigator Team: 844-776-1594 Dental Health Navigator Team (Members with Medical and Dental): 833-681-2117 Dental Customer Service (Members with Dental only): 844-827-7100

Nondiscrimination notice

We follow federal civil rights laws. We do not discriminate based on race, 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

Dave Nesseler-Cass coordinates our nondiscrimination work:

Dave Nesseler-Cass, Chief Compliance Officer 601 SW Second Ave. Portland, OR 97204 855-232-9111 compliance@modahealth.com

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.

Dental plans in Oregon provided by Oregon Dental Service, dba Delta Dental Plan of Oregon. Dental plans in Alaska provided by Delta Dental of Alaska. Health plans provided by Moda Health Plan, Inc. Individual medical plans in Alaska provided by Moda Assurance Company. 42677508 (9/19) 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 2229-605-3229 (الهاتف النصي: 711)

بولتے ہیں تو لن نی (URDU) توجب دیں: اگر آپ اردو اعسانت آپ کے لیے بلا معساد ضبہ دستیاب ہے۔ پر کال کریں (TTY: 711) 229-605-3229

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 1-877-605-3229 (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, ການຊ່ວ ຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສັຍ ຄ່າ. 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)

ត្រវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រវ កា័រសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ៍ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្ទទៅកាន់លេខ 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.

โปรดหราบ: หากคุณพูดภาษาไหย คุณ สามารถใช้บริการช่วยเหลือด้านภาษา ได้ฟรี โหร 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)





modahealth.com

Questions?

We're here to help. Just email PEBBcustomerservice@modahealth.com or call one of our Health Navigators.

Medical Health Navigator Team: 844-776-1593 Pharmacy Health Navigator Team: 844-776-1594 Dental Health Navigator Team (Members with Medical and Dental): 833-681-2117 Dental Customer Service (Members with Dental only): 844-827-7100 TTY users, please call 711.

modahealth.com/pebb



Delta Dental is a trademark of Delta Dental Plans Association

These benefits and Moda Health/Delta Dental policies are subject to change in order to be compliant with state and federal guidelines. ealth plans in Oregon provided by Moda Health Plan, Inc. Dental plans in Oregon provided by Oregon Dental Service, dba Delta Dental Plan of Oregon