



2024-25 Open Enrollment





Medical and pharmacy

Medical plan overview – no changes

There are NO plan design changes to the deductible, out-of-pocket maximums, copay or coinsurances!

| Medical plan | Deductible | | Out-of-pocket | | Primary care | | Specialist care | | Alternative Care | |
|---|-------------|-----------------|---------------|-----------------|-------------------|-----------------|-------------------|-----------------|-------------------|-----------------|
| | Coordinated | Non-coordinated | Coordinated | Non-coordinated | Coordinated | Non-coordinated | Coordinated | Non-coordinated | Coordinated | Non-coordinated |
| Plan 1² | \$400 | \$500 | \$2,850 | \$3,250 | \$20 ¹ | 20% | \$40 ¹ | 20% | \$40 ¹ | 20% |
| Plan 2² | \$800 | \$900 | \$3,850 | \$4,250 | \$20 ¹ | 20% | \$40 ¹ | 20% | \$40 ¹ | 20% |
| Plan 3² | \$1,200 | \$1,300 | \$4,850 | \$5,250 | \$25 ¹ | 25% | \$50 ¹ | 25% | \$50 ¹ | 25% |
| Plan 4² | \$1,600 | \$1,700 | \$6,700 | \$7,100 | \$25 ¹ | 25% | \$50 ¹ | 25% | \$50 ¹ | 25% |
| Plan 5² | \$2,000 | \$2,100 | \$6,800 | \$7,200 | \$30 ¹ | 25% | \$50 ¹ | 25% | \$50 ¹ | 25% |
| Plan 6² HSA optional | \$1,600 | \$1,700 | \$6,400 | \$6,750 | 15% | 20% | 15% | 20% | 15% | 20% |
| Plan 7² HSA optional | \$2,000 | \$2,100 | \$6,500 | \$6,750 | 20% | 25% | 20% | 25% | 20% | 25% |

* The coordinated care benefit includes an incentive care office visit for chronic conditions such as asthma, heart conditions, cholesterol, high blood pressure and diabetes. With this benefit, you will receive a lower copayment for visits with your PCP 360 or an in-network specialist for these chronic conditions.



Members who live outside the service area

| College students | Other members |
|--|---|
| <p>Dependents who live part-time outside of the Connexus Network service area (like college students) can still choose a PCP 360 for coordinated care and receive the better benefits.</p> <ul style="list-style-type: none"> • The employee must update the dependent's address in myOEGB system. • Dependents living outside of the Connexus service area will utilize Moda's National network, Aetna PPO® network for in-network benefits away from home, except members living in Alaska and Idaho. • If you live in Idaho will continue to use the Connexus network and First Health network. Members in Alaska will also continue to utilize the First Health network. • When you are away and need primary care from a provider other than their designated PCP 360, they will receive benefits at the "Primary care office visits with a provider other than their chosen PCP 360" benefit level. | <p>New! For those who live full-time outside of the Connexus Network service area, you are eligible to participate in coordinated care through Teladoc's Primary Care Program.*</p> <p>You will also have access to Moda's National network, Aetna PPO®, except for members living in Idaho and Alaska.</p> <p>Those who live in Idaho will continue to use the Connexus network and First Health network. Members in Alaska will also continue to utilize the First Health network.</p> <p>You can find an in-network provider by using Moda's online provider directory, Find Care.</p> |

* You will need to choose and use Teladoc as their PCP 360 for primary care services to receive the better benefits.



Medical plan enhancements

Nutritional therapy

- Nutritional therapy is now available to all members at the standard cost sharing without a required diagnosis or Prior Authorization.

Doula coverage

- Doula services are now covered up to 8 visits plus birth/delivery at no cost to you.

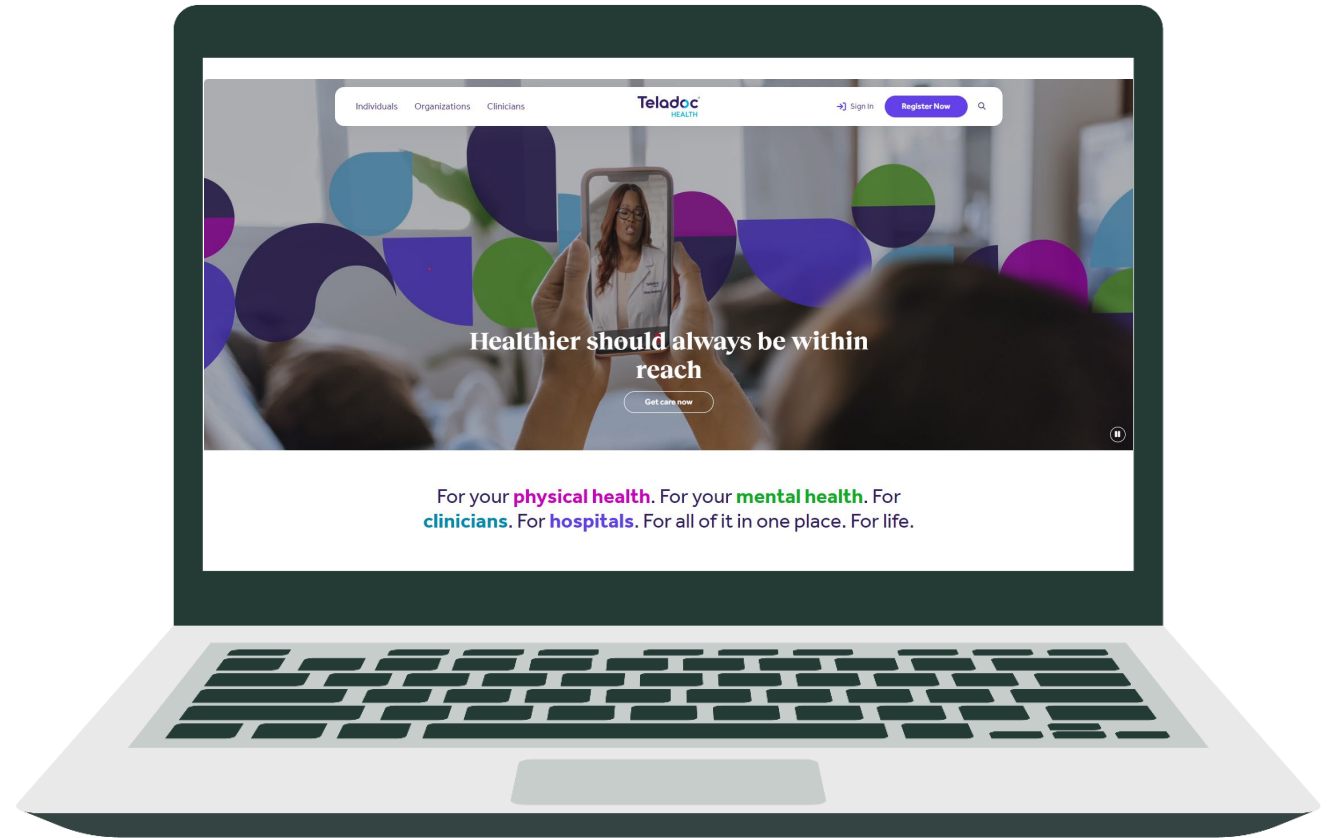
Clinic level attribution (1/1/25)

- Moda will be changing the PCP 360 selection to be at the clinic level rather than the individual provider level.
- No action needed – if you currently have a PCP 360 provider selected you will automatically be assigned to the PCP 360 clinic.



Effective 10/1/2024 –

Teladoc is a virtual primary care program designed to help you gain access to coordinated care and primary care providers in a virtual setting.





With Teladoc:

- You can schedule an appointment by using their app, desktop or phone.
- Prior to your first virtual appointment, Teladoc will provide you with a blood pressure cuff and a heart rate monitor.
- If labs or a specialist are required, the Teladoc provider will help coordinate these visits.

To access Teladoc, log into your Member Dashboard or visit: www.teladochealth.com.

- Members who select Teladoc as their PCP 360 will be able to participate in Coordinated Care and receive the better benefits.
- Teladoc's virtual primary care program is subject to the virtual visit cost share, while other treatments or services would be subject to the standard cost sharing.



mighty

Effective 10/1/2024 –

Mighty is the first virtual care platform focused specifically on helping adults lose weight, reduce pain, and improve mobility and function.





- The member experience, which is accessible via website or mobile/tablet (iOS and Android) app, includes:
 - Initial and weekly assessments.
 - A physician-supervised lifestyle modification plan.
 - Bite-sized, interactive lessons created by leading clinicians.
 - Occupational therapy driven exercise routines, including Chair Yoga, Low-Impact Aerobics, and more are available live through Zoom or on demand.
 - Culturally tailored nutrition plan to achieve a healthy weight, including a customized grocery list, recipes, food journaling (with feedback from coach), and cooking classes.
- Mighty is available to you at no cost.
- To access Mighty, log into your Member Dashboard or visit: www.mightyhealth.com/moda-oebb.

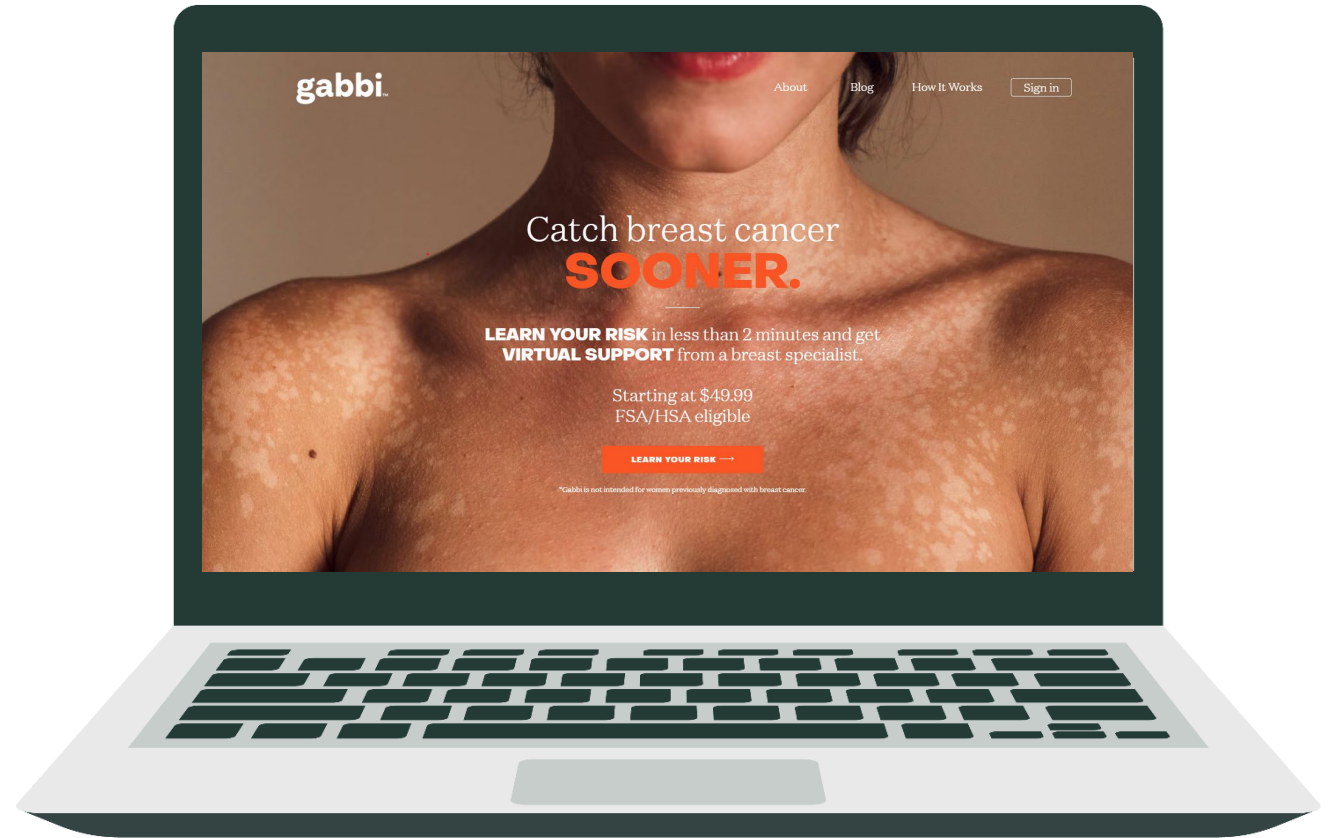
You will be matched with a board-certified, dedicated health coach who provides daily accountability and answers questions via video/phone calls and text messages.



gabbi

Effective 10/1/2024

Gabbi provides a digital breast cancer risk self-assessment.





gabbi

- There is no cost to you for signing-up and completing Gabbi's Risk Assessment.
 - Virtual visits, in-person visits with a provider, and treatments are subject to standard cost sharing.
- You start by taking the Gabbi Risk Assessment to help Gabbi determine the level of care needed.
 - Their clinical team works with the you to prescribe the right care at the right time.
 - Their care team will then work with you to find the best in-network options.
- Gabbi's risk assessment and concierge service is available at no cost to you.
- To access Gabbi, log into your Member Dashboard or visit: www.gabbi.com/riskassessment.

Gabbi's mission is to make late-stage breast cancer obsolete by ensuring all women know their risks and have access to early detection.

Pharmacy benefits – no changes

| | Medical Plans 1-5 | Medical Plans 6-7 | |
|-------------------------------|---|--|-----------------------------|
| Out-of-pocket maximum | Accrues towards out-of-pocket maximum | Accrues towards out-of-pocket maximum | |
| | | Coordinated Care | Non-Coordinated Care |
| Value | \$4 per 31-day supply | \$4* per 31-day supply | \$4* per 31-day supply |
| Select generic | \$12 per 31-day supply | 20% | 25% |
| Preferred brand | 25% up to \$75 per 31-day supply | 20% | 25% |
| Non-preferred brand ** | 50% up to \$175 per 31-day supply | 20% | 25% |
| Mail | | | |
| Value | \$8 per 90-day supply | \$8* per 90-day supply | \$8* per 90-day supply |
| Select generic | \$24 per 90-day supply | 20% | 25% |
| Preferred brand | 25% up to \$150 per 90-day supply | 20% | 25% |
| Non-preferred brand ** | 50% up to \$450 per 90-day supply | 20% | 25% |
| Specialty*** | | | |
| Generic | \$12 per 31-day supply or \$36 dollars when allowed 90-day supply | 20% | 25% |
| Preferred brand | 25% up to 200\$ per 31-day supply | 20% | 25% |
| Non-preferred brand ** | 50% up to \$500 per 31-day supply | 20% | 25% |

* Deductible waived

**A formulary exception must be approved for non-preferred brand prescription medication

***Allows 90-day fills for select specialty medications (2 times the copay)



Behavioral Health 360

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Behavioral Health 360 experience

Our Behavioral Health Champions and Self-Guided Assessment offer two ways to help you find the care you need to feel your best. **Our Behavioral Health Champions can help members with:**



To take the Self-Guided Assessment, log in to your Member Dashboard at modahealth.com/memberdashboard.

Call a Behavioral Health Champion at **833-212-5027** or email them at bhchampions@modahealth.com



- Moda has partnered with **Spring Health** to give you access to behavioral health telehealth services via phone, tablet, or computer that include:
 - Mental health therapy
 - Psychiatry
 - Care navigation
 - Digital cognitive behavioral therapy
- You can access Spring Health through your Member Dashboard at:
<https://modahealth.com/memberdashboard/>

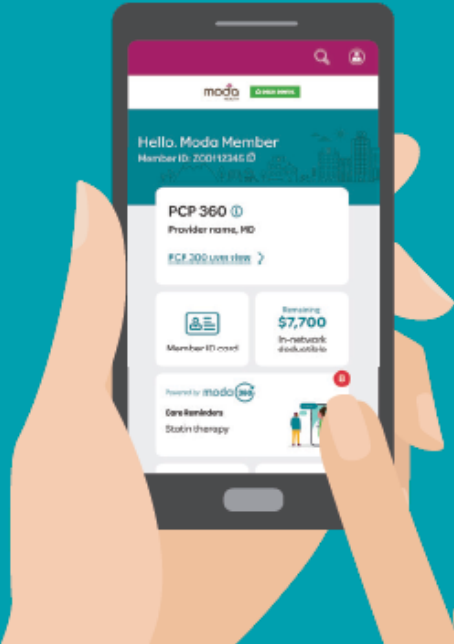
Find the right care for YOU!

Spring Health's diverse network helps us connect you with exactly the right provider for you.

- 30+ languages spoken
- Therapists that focus on the LGBTQIA+ community
- 18+ specialty and focus areas
- BIPOC therapists and prescribers
- Providers available for after-hour appointments




moda 360 Member Dashboard



Connect to care – wherever you are

To access these programs, log in to your Member Dashboard account on your computer or scan the QR code to download the Moda 360 app on your smartphone.





Dental



Delta Dental plan options – No changes

| Plan options | Plan 1 | Plan 5 | Plan 6 | Exclusive PPO – Incentive plan | Exclusive PPO Plan |
|--|----------------------|----------|---------|--------------------------------|--------------------|
| Network | Delta Dental Premier | | | Delta Dental PPO | Delta Dental PPO |
| Deductible | \$50 | \$50 | \$50 | \$50 | \$50 |
| Benefit maximum | \$2,200 | \$1,700 | \$1,200 | \$2,300 | \$1,500 |
| In-network, members pay | | | | | |
| Preventive/diagnostic | 30% - 0% | 30% - 0% | 0% | 0% | 0% |
| Restorative | 30% - 0% | 30% - 0% | 20% | 30%-0% | 10% |
| Major restorative - crowns/onlays | 30% - 0% | 30% | 50% | 30% - 0% | 20% |
| Prosthetic -implants | 30% - 0% | 50% | 50% | 30% - 0% | 20% |
| Orthodontic (lifetime maximum - \$1,800) | 20% | 20% | N/A | 20% | 20% |
| Occlusal guards (night guards* and athletic mouth guards) | 50% | 50% | 50% | 50% | 50% |
| Nitrous oxide | 50% | 50% | 50% | 50% | 50% |

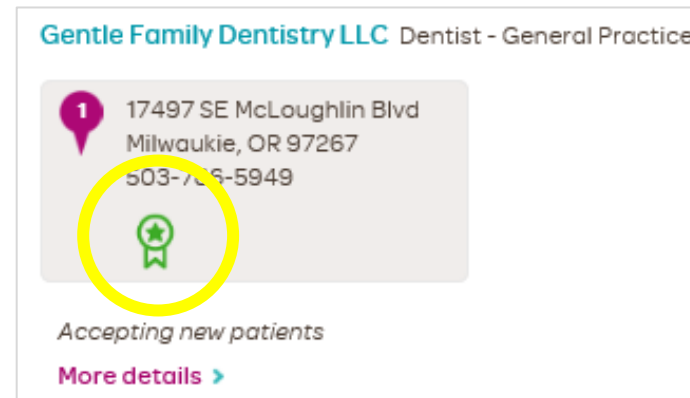
- There are **NO** changes to the benefits or plans.
- The Exclusive PPO plans do not include out-of-network benefit coverages
 - If you are enrolled in an Exclusive PPO plan you must see a Delta Dental PPO provider, or Specialist in order to receive benefits
- OEGB members have the **Preventive First benefit**. This means preventive services do not accrue towards the annual benefit maximum, leaving additional dollars to use for basic and major services.



Health through Oral Wellness[®] (HtOW)

- All OEGB members have access to the HtOW program
 - Patient-centered wellness program that helps members maintain better oral health through a risk assessment, education and additional evidence-based preventive care.
 - Providers participating in the program use an oral health assessment to find out the member's risk of tooth decay, gum disease and oral cancer.
- Members may qualify for the following services depending on their risk score:
 - Additional cleanings
 - Fluoride treatment
 - Sealants
 - Periodontal maintenance
 - Nutritional counseling
- For more details on HtOW – please see our website: deltadentalor.com/oralwellness/members/

To see which providers are participating in HtOW, members can look for a green badge shown in Find Care



moda Health Navigators

Available Monday through Friday from
7:30 a.m. to 5:30 p.m. Pacific time.



Medical/Vision
866-923-0409



Pharmacy
866-923-0411



Dental
866-923-0410

Or email Moda Health at
OEBBquestions@modahealth.com.



You can also chat with the Moda 360 Health Navigator team
instantly through your [Member Dashboard](#).

Thank you



Appendix





Vision



Vision plan options – **No changes**

| Vision plan options | Opal | Pearl | Quartz |
|--|-------------------------|-------|--------|
| Benefit maximum | \$600 | \$400 | \$250 |
| | What members pay | | |
| Eye examinations Frequency: Once per plan year | 0% | | |
| Lenses Frequency: Contacts or one pair of lenses per plan year | 0% | | |
| Frames Frequency: One pair per plan year for members under age 17; One pair per every two plan years for members age 17 and older | 0% | | |



Vision – *Key* things to remember

- You may see any licensed ophthalmologist, optometrist or optician
- To receive a discounted rate, make sure you see a Moda Health contracted provider.
- Benefits run on a plan year basis from Oct. 1 through Sept. 30
- The Annual Maximum benefit include vision exam and hardware