

# Medical Plan Comparison

CARRIER:	KAISER						MODA							
PLAN NAMES:	MED PLAN 1		MED PLAN 2		MED PLAN 3		ALDER		BIRCH		CEDAR		EVERGREEN	
					<small>(Health Savings Account (HSA) Optional with this plan)</small>								<small>(Health Savings Account (HSA) Optional with this plan)</small>	
Network Available Per Plan	Kaiser HMO		Kaiser HMO		Kaiser HMO		CCM Network Only		CCM or PPO Network		CCM or PPO Network		CCM or PPO Network	
	InNetwork	OutOfNetwork	InNetwork	OutOfNetwork	InNetwork	OutOfNetwork	InNetwork	OutOfNetwork	InNetwork	OutOfNetwork	InNetwork	OutOfNetwork	InNetwork	OutOfNetwork
Deductible Per Person	None	N/A	\$800	N/A	\$1,600	N/A	\$400	\$800	\$800	\$1,600	\$1,200	\$2,400	\$1,600	\$3,200
Max Deduct Per Family	None	N/A	\$2,400	N/A	\$3,200	N/A	\$1,200	\$2,400	\$2,400	\$4,800	\$3,600	\$7,200	\$3,200	\$6,400
Max Out of Pocket Per Person	\$1,500	N/A	\$4,000	N/A	\$6,550	N/A	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000	\$6,550	\$13,100
Max Out of Pocket Per Family	\$3,000	N/A	\$12,000	N/A	\$13,100	N/A	\$9,000	\$18,000	\$12,000	\$24,000	\$13,700	\$27,400	\$13,100	\$26,200
Routine Exam	\$0	Not Covered	\$0	Not Covered	\$0	Not Covered	\$0	50%	\$0	50%	\$0	50%	\$0	50%
"Medical Home Primary Care Services"	N/A		N/A		N/A		\$ 20 copay	50%	\$30	50%	\$30	50%	20%	50%
Primary Care Office Visit	\$20	Not Covered	\$25	Not Covered	20%	Not Covered	20%	50%	20%	50%	20%	50%	20%	50%
Specialist Office Visit	\$30	Not Covered	\$35	Not Covered	20%	Not Covered	20%	50%	20%	50%	20%	50%	20%	50%
Urgent Care Visit	\$35	See Plan Handbook	\$40	See Plan Handbook	20%	See Plan Handbook	\$50		\$50		\$50		20%	
Emergency Room	\$100 per visit, waived if admitted		20%		20%		\$100 copay, plus 20% (copay waived if admitted)		\$100 copay, plus 20% (copay waived if admitted)		\$100 copay, plus 20% (copay waived if admitted)		20%	

Please note that the Moda Medical Alder plan only has the Synergy (CCM) network available. Moda Medical Plans Birch, Cedar and Evergreen have two options for networks, Synergy (CCM) and Preferred Provider Organization (PPO). If you select the Synergy (CCM) network, then you will need to choose a Medical Home to have in network coverage. For more information on the Synergy plans, please call OEGB at 1-888-469-6322.

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.