

2017-18 OEGB Open Enrollment: Evergreen Plan Overview

Moda Health



Evergreen plans

- Evergreen is a high deductible health plan (HDHP)
- Available as a PPO and CCM plan option
 - Evergreen PPO uses the Connexus Network
 - Evergreen CCM uses the Synergy or Summit Network
- Must be paired with a health-savings account (HSA)



Overview of Evergreen plans

- No plan design changes to the Evergreen plans
- If you are enrolling just yourself, you will have:
 - \$1,600 individual deductible
 - \$6,550 individual out-of-pocket maximum
- If you are covering one or more dependents, you will have:
 - \$3,200 shared family deductible
 - \$6,550 per member out-of-pocket maximum
 - \$13,100 shared family out-of-pocket maximum
- Preventive services covered by Plan in full; all other services subject to deductible and coinsurance
- Prescriptions covered under major medical benefits
 - Deductible waived for value tier medications
 - Deductible must be met for all other prescriptions, then covered at 80%
- Deductible and coinsurance apply to out-of-pocket maximum

CCM plan options (Synergy & Summit Networks)

Medical Plan	Deductible	Out-of-pocket	Medical home Incentive care	Medical home primary care	Specialist care	Urgent care
Alder	\$400	\$3,000	\$10*	\$20*	20%	\$50*
Birch	\$800	\$4,000	\$15*	\$30*	20%	\$50*
Cedar	\$1200	\$5,000	\$15*	\$30*	20%	\$50*
Dogwood	\$1600	\$6,850	\$15*	\$30*	20%	\$50*
Evergreen (HSA)	\$1600	\$6,550	20%	20%	20%	20%

PPO plan options (Connexus Network)

Medical Plan	Deductible	Out-of-pocket	Incentive care		Primary care		Specialist care	Urgent care
			MH	Non-MH	MH	Non-MH		
Birch	\$800	\$4,000	\$15*	20%*	\$30*	20%	20%	\$50*
Cedar	\$1200	\$5,000	\$15*	20%*	\$30*	20%	20%	\$50*
Dogwood	\$1600	\$6,850	\$15*	20%*	\$30*	20%	20%	\$50*
Evergreen (HSA)	\$1600	\$6,550	20%	20%	20%	20%	20%	20%

*Deductible waived

Evergreen pharmacy benefits

	CCM	PPO
Deductible (individual/family)	\$1,600/\$3,200	
Out-of-Pocket Maximum (individual/family)	\$6,550/\$13,100	
Value tier		
Retail (31-day supply)	\$0*	\$4*
Mail (90-day supply)	\$0*	\$8*
Major Medical Prescription Coverage	20%	20%

*Deductible waived

Benefits of a Health Savings Account

- Use HSA tax-free dollars to pay for:
 - Deductibles
 - Coinsurance
 - Qualified medical expenses not covered by your plan.
 - Dental expenses
 - Vision expenses
 - You are responsible for keeping receipts for expenses paid using your HSA funds
- The money in your HSA account is **yours** & it carries forward each year!

Eligibility for an HSA

- You are covered by a qualified high deductible health plan (HDHP), such as the Evergreen Plan
- You are not covered under another medical plan that is not a qualified HDHP
- You are not enrolled in Medicare or Tricare
- You have not received medical benefits through the Department of Veterans Affairs during the preceding three months
- You may not be claimed as a dependent on another person's tax return

HSA Resources

- Please note, Moda administers the high-deductible health plan, not the health-savings account.
- Contact your employer to determine if they partner with a HSA vendor.
- You may also contact your preferred banking partner with whom you'd like to set up your health savings account

Customer Service

- Medical/Vision
– 866.923.0409
- Pharmacy
– 866.923.0411
- Dental
– 866.923.0410

Or email the customer service teams by using
OEBBquestions@modahealth.com

Monday through Friday – 7:30 a.m. to 5:30 p.m.