

Life's better in the *network*

Health happens, whether at home or on the road. We want to make sure you stay covered, no matter where you go. So we've made it easy for you to find in-network coverage.

All plans include the Affinity EPO Network

The medical plans in this brochure provide you access to providers in the Affinity EPO network. This network includes a group of licensed medical professionals, clinics, pharmacies, labs and hospitals. These providers offer quality care and services to our individual members who live within the Affinity Network service area. When you shop for a plan, make sure the Affinity EPO Network serves your area. The map shows the network coverage area.

There are **no out-of-network benefits** with an EPO plan **except for medical emergency services** and retail pharmacy services, and for some out-of-area children. Your healthcare provider and specialists must be in-network for the plan you choose or you will be **responsible for the full cost** of out-of-network services.

If you have children you want to cover who live outside of Oregon but in the US, they may be eligible for out-of-area benefits if they are full-time students age 18 to 26 or if you have a qualified medical child support order (QMCSO). Children who qualify for this coverage may use the First Health network for better benefits.

In Oregon, all of your enrolled family members must use the Affinity network to be covered.

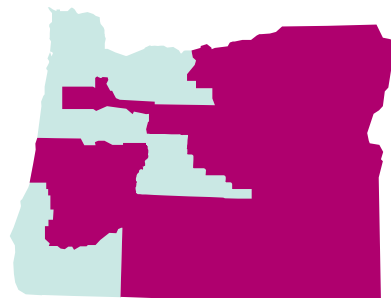
Affinity EPO Network

The Affinity EPO network provides customized care for members who want to manage their health in close partnership with a PCP. The Affinity EPO network includes a community of primary care providers, specialists and our partner health systems working together with Moda Health to provide quality care at affordable costs.

How to select an Affinity PCP

As part of your enrollment, an in-network PCP must be selected for each applicant. Be sure to check to see if your current provider is included in our Affinity EPO network.

To choose an in-network PCP, go to modahealth.com/shop to search for an Affinity EPO network provider or confirm that your PCP is in the Affinity EPO network. Once you've selected your provider(s), enter the name in the subscriber and dependent sections of the member application.



Our pharmacy network

Members get the best benefit by using the Navitus pharmacy network. Pharmacies in this network are contracted to offer prescriptions at agreed-upon prices. Filling a prescription at an out-of-network pharmacy may cost you more. We also offer mail-order pharmacy services through Postal Prescription Services (PPS) and Costco.

Travel with peace of mind

While traveling outside of Oregon, members can receive emergency or urgent care through the First Health Network. Traveling for the purpose of seeking care does not qualify for the travel network benefit.

Outside the United States, members may access any provider for emergency care. This care is subject to balance billing. This means that you may be responsible to pay in full any amount that your benefits do not cover. Other care received outside the U.S. is not covered.

The travel network is not available if you are temporarily residing outside of the primary service area unless you meet the eligibility and documentation requirements for an out-of-area child.

Questions?

We're here to help! Please see the back cover for our individual sales and services contact information.

