



# 2024-25 Insurance Committee Webinar



# 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
<b>Plan 1<sup>2</sup></b>	\$400	\$500	\$2,850	\$3,250	\$20 <sup>1</sup>	20%	\$40 <sup>1</sup>	20%	\$40 <sup>1</sup>	20%
<b>Plan 2<sup>2</sup></b>	\$800	\$900	\$3,850	\$4,250	\$20 <sup>1</sup>	20%	\$40 <sup>1</sup>	20%	\$40 <sup>1</sup>	20%
<b>Plan 3<sup>2</sup></b>	\$1,200	\$1,300	\$4,850	\$5,250	\$25 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%
<b>Plan 4<sup>2</sup></b>	\$1,600	\$1,700	\$6,700	\$7,100	\$25 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%
<b>Plan 5<sup>2</sup></b>	\$2,000	\$2,100	\$6,800	\$7,200	\$30 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%
<b>Plan 6<sup>2</sup></b> HSA optional	\$1,600	\$1,700	\$6,400	\$6,750	15%	20%	15%	20%	15%	20%
<b>Plan 7<sup>2</sup></b> HSA optional	\$2,000	\$2,100	\$6,500	\$6,750	20%	25%	20%	25%	20%	25%

# Pharmacy benefits – no changes

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

# Medical plan enhancements

**Effective 10/1/24, Moda is excited to share the new programs and plan enhancements available to OEBC members.**

**NEW**

- **Nutritional therapy**

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

**NEW**

- **Doula coverage**

- Doula services are now covered up to 8 visits plus birth/delivery.

**NEW**

- **Clinic level attribution (1/1/25)**

- Moda will be changing the member attribution from individual primary care providers (PCP360) to the clinic level.
- No action needed from members - all members who currently have a PCP 360 provider selected will automatically be assigned to the PCP 360 clinic.

# Medical plan enhancements -



- **Effective 10/1/2024** – Teladoc is a virtual primary care program designed to help members gain access to coordinated care and primary care providers in a virtual setting.

**\*Members who select Teladoc as their PCP 360 will be able to participate in Coordinated Care and receive the better benefits.**  
**\*Subscribers who live out-of-state can now participate in coordinated care and receive the better benefits!**

- **With Teladoc:**

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

# Medical plan enhancements - mighty

NEW

- **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.
- Each member is matched with a board-certified, dedicated health coach who provides daily accountability and answers questions via video/phone calls and text messages.
- 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.

# Medical plan enhancements -



- **Effective 10/1/2024** – Gabbi provides a digital breast cancer risk self-assessment.
- Gabbi’s mission is to make late-stage breast cancer obsolete by ensuring all women know their risks and have access to early detection.
- Members start by taking the Gabbi Risk Assessment which utilizes Artificial Intelligence (AI) to help Gabbi determine the level of care needed.
  - Their clinical team works with the member to prescribe the right care at the right time.
  - Their care team will then work with the member to help them find the best in-network options.



# Behavioral Health 360



# Behavioral Health 360 experience

Our Behavioral Health Champions and Self-Guided Assessment offer two ways to help members find care they need to feel their best.

Our Behavioral Health Champions can help members with:

Find a local mental health professional that's right for you



Get the care and support you need quickly and easily



Verify provider availability to make it easy for you to book appointments



They'll also follow up with you to make sure you have what you need and are getting care that works for you.

Call a Behavioral Health Champion at **833-212-5027** or email them at [bhchampions@modahealth.com](mailto:bhchampions@modahealth.com)

# Behavioral Health 360

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moda HEALTH DELTA DENTAL

Home Find care ▾ Claims/EOBs ▾ Benefits ▾ Moda 360 ▾

Your Moda 360 features

Powered by moda 360

### Behavioral Health 360

Behavioral Health 360 puts you at the center with tailored mental health services and a Behavioral Health Champion who helps you find the provider that's right for you. Get quickly connected to the specialized care you and your family need for the healthy, happy life you deserve.

[View BH 360 Services >](#)

Powered by moda 360

### Care Reminders

You're all caught up!

[View all Care Reminders >](#)

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moda HEALTH DELTA DENTAL

Home Find care ▾ Claims/EOBs ▾ Benefits ▾ Moda 360 ▾

moda 360 Healthcare can be complicated. That's why we created Moda 360 – your own enhanced member support team.

Moda 360 Programs Behavioral Health 360 Care Reminders

## Behavioral Health 360 Programs

Whole health includes behavioral and mental health. Explore the services available to you or contact your Behavioral Health Champion to find the care that you and your family need.

Tailored Services for your mental and behavioral health

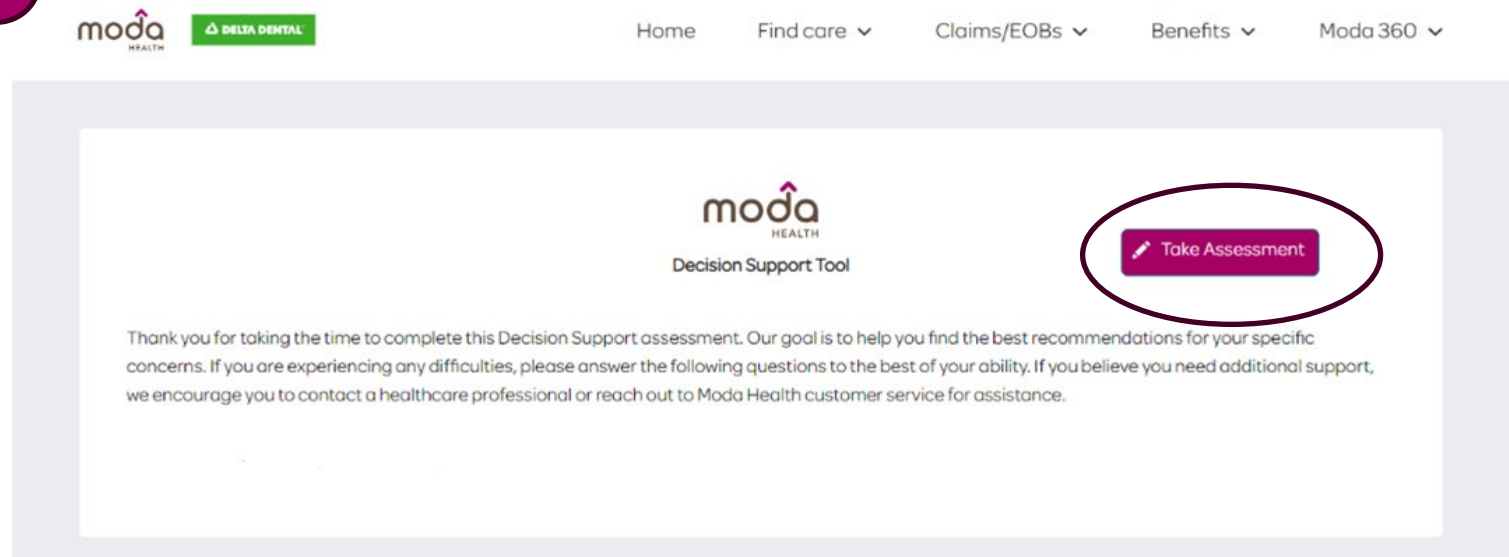
[Self-Guided Assessment Tool](#)  
Use these self-guided assessment tools to help identify the most appropriate programs for you.

[Contact a Behavioral Health Champion](#)  
Get one-on-one help identifying the most appropriate services for you and receive follow-ups to ensure the services are meeting your needs.

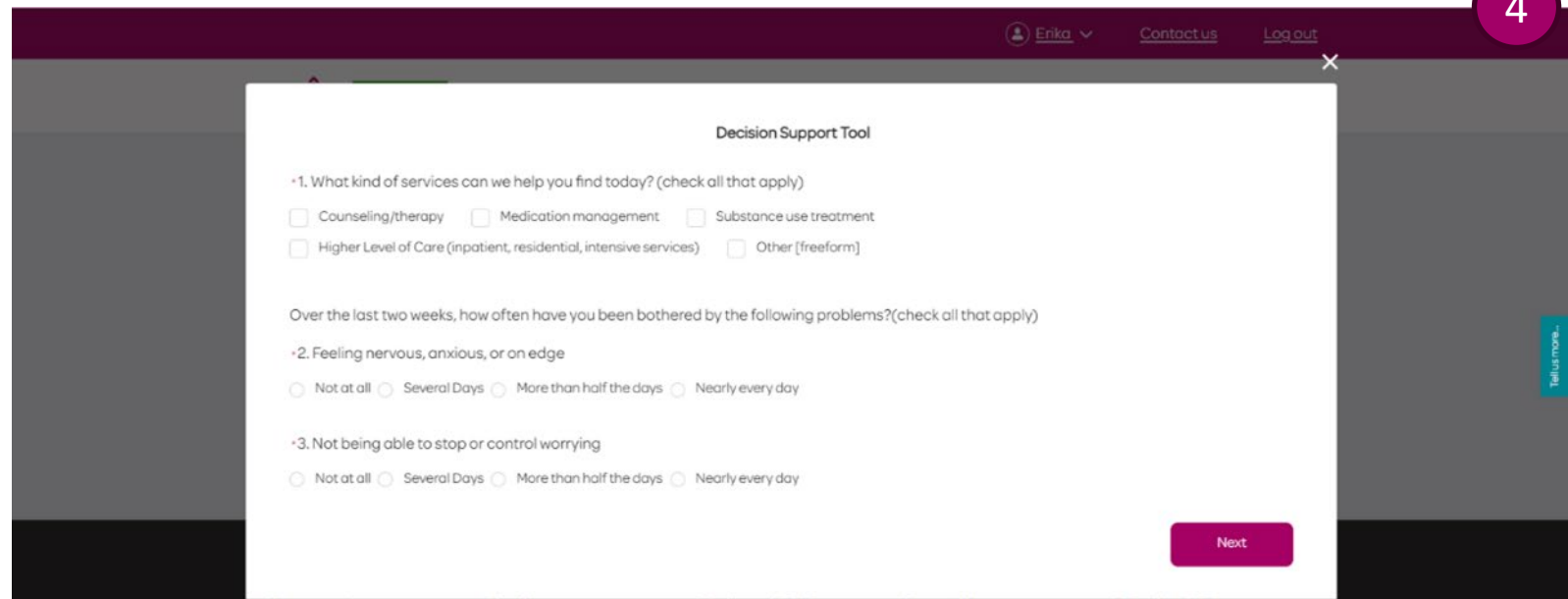
See more...

# Behavioral Health 360

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# *Behavioral Health 360* vendors



Spring Health provides counseling, psychiatry, and more via phone, tablet or computer.



Video modeling and skill development for children with autism & developmental disorder.



Meru Health provides effective treatment for stress and depression via your smart phone.



Hazelden Betty Ford offers resources and care for substance use disorder.




# Delta Dental plans





# Delta Dental

- There are no changes to the copays and coinsurances to the existing plan designs.
- Both Exclusive PPO plans do not include out-of-network benefit coverages
  - Members enrolled in either of these plans must see a Delta Dental PPO provider in order to receive benefits
- OEBC members have the Preventive First program. This means preventive services do not accrue towards the annual benefit maximum, leaving additional dollars to use for basic and major services.
-  OEBC added Enhanced Dental Benefits for members with intellectual disabilities (10/1/24). This includes:
  - Additional Cleanings
  - Nitrous Oxide
  - Sedation
  - Case Management services
  - Services except for nitrous oxide and sedation are preventive services, therefore would not apply to the member's annual benefit

# Delta Dental plan options

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
<b>In-network, members pay</b>					
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%

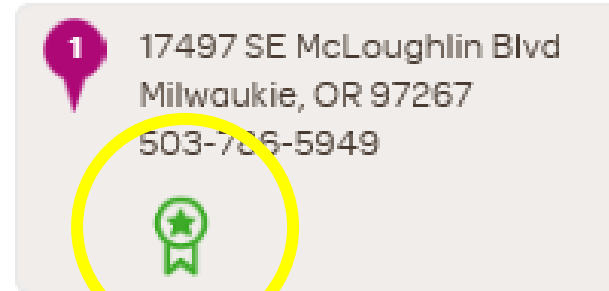


# Health through Oral Wellness<sup>®</sup> (HtOW)

- All OEBB 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/](https://deltadentalor.com/oralwellness/members/)

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

**Gentle Family Dentistry LLC** Dentist - General Practice



*Accepting new patients*

[More details >](#)

Vision



# Vision plan options – no changes

1. You may see any licensed ophthalmologist, optometrist or optician
2. Receive discounted rate from a Moda Health contracted provider just use Find Care, Moda Health’s online provider directory
3. Benefits run on a plan year basis from Oct. 1 through Sept. 30
4. Benefit maximum benefits include vision exam and hardware

Vision plan options	Opal	Pearl	Quartz
<b>Benefit maximum</b>	\$600	\$400	\$250
	<b>What members pay</b>		
<b>Eye examinations</b> Frequency: Once per plan year	0%		
<b>Lenses</b> Frequency: Contacts or one pair of lenses per plan year	0%		
<b>Frames</b> 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%		

# Moda Health Account Management team

Please feel free to email us at [OEBB\\_Marketing@modahealth.com](mailto:OEBB_Marketing@modahealth.com) at any time with any questions, you may have.



**Aleenna Rebitzke**  
Sr. Account Executive



**Kirsten Klatt**  
Account Manager



**Ryan Nunnery**  
Govt Programs Coordinator



**Erica Hedberg**  
Director Govt Programs

# Thank you



*Delta Dental is a trademark of Delta Dental Plans Association*