

Transition to Moda Health Medical and Pharmacy Plan FAOs

As of Oct. 30, 2024

Why did PeaceHealth make this change?

We are confident in this partnership with Moda Health, and the benefits it will bring to our caregivers and organization. With roots in the Pacific Northwest that span 70 years, Moda Health:

- Understands the unique needs of our communities.
- Holds shared values that align with PeaceHealth's <u>well-being benefits philosophy</u>.
- Offers expertise, support and resources that build healthier communities, from preventative care to chronic condition management.
- Provides personalized programs and a specially trained support team that will ensure you're connected with the services you need, more quickly and efficiently.
- Has already proven to be a highly-reliable partner, as demonstrated with the <u>partnership with Moda subsidiaries Ardon Health and Emerging Health</u>.

As one PeaceHealth, our goal is to provide you with a medical and pharmacy plan provider that provides access to whole-person care and that's flexible enough to accommodate the unique needs and provider network options available in the varied communities where PeaceHealth caregivers live.

Who was involved in the medical plan design decision-making process?

All decisions regarding PeaceHealth benefits programs go through a rigorous evaluation and discernment process. In addition to consulting with independent, third-party experts, we received guidance and recommendations from our Medical and Pharmacy Review Advisory Group established by the PeaceHealth's senior leaders.

The Medical and Pharmacy Plan Review Advisory Group reviews market competitive data and trends related to medical and pharmacy plan coverage and makes recommendations on what should or should not be covered, and with what limitations. This includes incorporating caregiver feedback as well as coverage changes requested by PeaceHealth physicians and clinicians.

Who is Moda Health?

Moda Health is a local, Pacific Northwest health plan offering medical and pharmacy plans. Since 1955, they have been helping their members on their journey to better health offering evidence-based plans, diverse provider networks and health programs that support well-being. Moda Health is



committed to providing better value and a better experience through their personalized programs and specially trained navigators. That means you'll be connected to the services you need, more quickly and more efficiently, and have help as you navigate your options.

How is PeaceHealth improving access to care?

No matter what plan you choose or where you live, Moda and PeaceHealth have worked together to bring you access to two tiers of in-network providers and hospitals that represent a broad variety of health systems and clinics across the service areas. Getting care – where and when you need it – matters.

This includes ZoomCare physicians and clinicians, which are part of the highest benefit level Tier I network – right alongside PeaceHealth physicians and clinicians. By choosing PeaceHealth and ZoomCare, you help sustain our Mission and make a positive contribution for our community of caregivers and clinicians. Learn more about ZoomCare's accessible and flexible services, which includes virtual and in-person care.

What is included in Moda's pharmacy plan?

Your Moda Health plan offers an expansive and flexible pharmacy plan with enhanced benefits when using PeaceHealth pharmacies, which are available systemwide via in-person employee pharmacies and the online pharmacy system. You'll be served by dedicated pharmacists and pharmacy technicians who work to help get your medications at affordable prices, while watching out for your safety from drug interactions. Your plan also includes tools and services that make it easier to manage your prescriptions:

- A prescription price check tool, so you can estimate costs before you go to the pharmacy.
- 90-day fills for many medications, so you have less trips to the pharmacy.
- Mail-order-prescriptions received from the PeaceHealth pharmacy, so medication is delivered right to your door.

How are network assignments determined?

PeaceHealth and Moda Health worked together to develop a highly customized care network, which is not Moda's standard network structure. It's designed to reflect PeaceHealth's well-being philosophy, with a focus on choosing PeaceHealth and ZoomCare for your care and offering innovative solutions that improve access and meet the unique needs of our caregivers. In partnership with Moda Health, we'll also provide a robust support system for caregivers as they navigate the network.

You will be assigned to a network based on your home address ZIP code. Your assigned home network will be listed on your member identification card, which will be mailed to your home address in December. Learn more at modahealth.com/peacehealth.

How can I confirm if my provider is in-network?

We have developed a highly customized network with Moda Health, which is not their standard network structure. The Connexus and Aetna networks have been modified to align with our PeaceHealth strategy. To confirm a healthcare provider is in-network:



Prior to Jan. 1, 2025: You can determine if your provider is in-network by visiting modahealth.com/peacehealth>Explore Networks. Please note the following:

- In 2025 the following providers will be in Tier III and are covered at a different benefit level for the PPO and ABHP plans; there is NO coverage for them on the EPO (unless true emergency):
 - o Legacy Salmon Creek Medical Center (facility only, providers remain in Tier II)
 - o McKenzie Surgery Center
 - o McKenzie-Willamette Medical Center
 - Option Care at Legacy Health (home infusion)
- There are some providers in 2025 that are not in Tier II or Tier III, including Family Care Network, which means there is no coverage for services provided.
- When searching the directory on the PeaceHealth/Moda site, Tier III providers and the providers who are not in Tier II or Tier III will be displayed.

After Jan. 1, 2025: Visit your Member Dashboard at <u>modahealth.com/peacehealth</u> and search Find Care or call a Moda Health Navigator at 833-599-8602.

I live in Washington, what is my network?

Caregivers in Cowlitz and Clark counties will access the Connexus Network. Caregivers in all other Washington counties will access the Aetna PPO Network by Aetna Signature Administrators®, which is part of the medical plan administered by Moda Health.

I live in Oregon, what is my network?

Caregivers in Oregon will access the Connexus Network.

If I reside in Alaska, what network do I have?

Caregivers with home zip codes in Alaska will have access to the following networks as Tier 2 providers:

- Moda Health Endeavor Select
- First Choice
- Aetna PPO Network through Aetna Signature Administrators (excluding Family Care Network).
 - o While you will have access to the Aetna network, the medical plan is administered by Moda Health.
 - o **Important Note:** Although Family Care Network will display as in-network in the Aetna network provider directory, Family Care Network will remain not covered in 2025.

To locate providers in each of these networks, please visit <u>PeaceHealth Medical Networks | Moda Health</u>. Please note that you will need to search each directory individually.

Here are some additional FAQs, specific to Alaska residents:

• If I travel outside of Alaska for care, will I be balance billed?

If you seek care from a Tier II provider in the Aetna PPO Network through Aetna Signature Administrators (excluding Family Care Network) you will not be balance billed and will receive



Tier 2 benefits.

• Will PeaceHealth continue to provide Alaska residents a travel benefit to Washington?

Yes. The travel benefit currently provided to Alaska residents will not change with the transition to Moda. You will be accessing the Tier II Aetna PPO Network through Aetna Signature Administrators.

If I seek care from providers in Tier II, including the Moda Health Endeavor Select, First Choice and Aetna PPO networks, will I be balance billed?

No. Providers and facilities covered as Tier II do NOT have balance billing associated with their services. They have agreed to contracted rates and you will only be required to pay your portion of the costs as outlined in your benefits summary.

Important Note: Care accessed through Tier III (out-of-network) providers may be subject to balance billing. Depending on which plan you choose, you will need to pay some or all of the cost of care for Tier III providers.

I don't live in Oregon, Washington or Alaska, what is my network?

You will access the Aetna PPO Network by Aetna Signature Administrators®.

Why are some local healthcare organizations not part of PeaceHealth's care network with Moda Health?

In partnership with Moda Health, we worked to create a highly customized care network focused on choosing PeaceHealth and ZoomCare for care and offering innovative solutions that improve access and meet the unique needs of our caregivers. When you choose PeaceHealth and ZoomCare for your care, you help sustain our Mission and make a positive contribution for our community of talented caregivers, physicians and clinicians.

While some local healthcare organizations, such as Family Care Network in the Northwest network, McKenzie-Willamette Medical Center in Springfield, Oregon, and Legacy Salmon Creek Medical Center in Vancouver, Washington, are not considered in-network, we are committed to helping caregivers find quality PeaceHealth physicians and clinicians for primary care, and have recently taken steps to improve access:

- Expanded access and hours to ensure ease and convenience for primary care patients.
- To help you get established with a PeaceHealth physician or clinician, we set up the <u>Care Navigation Line for PeaceHealth</u> caregivers and dependents at 833-838-6307. Navigators can answer questions and schedule your first appointment.

What support is available if I have a chronic condition?

All PeaceHealth medical plans include enhanced support for caregivers with chronic conditions. Moda Health offers health coaching programs that are a supportive and empowering resource designed to help you achieve your health goals and live your best life. In addition, caregivers and their



eligible dependent(s) who enroll, have one of the seven chronic conditions below, and meet other participation requirements may receive 100% coverage for certain preventive medications.

- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Depression
- Diabetes
- Heart Disease
- Heart Failure
- Hypertension

Prescriptions must be filled at the following eligible pharmacies: PeaceHealth RiverBend Outpatient Pharmacy in Springfield, Oregon; PeaceHealth Southwest Medical Center Outpatient Pharmacy in Vancouver, Washington; and PeaceHealth St. John Medical Center Outpatient Pharmacy in Longview, Washington.

Do I have coverage if I travel?

If you require urgent or emergency care while traveling outside your designated network area, you will be covered under the Aetna PPO network for all true medical emergencies under all plans, this includes out of country situations. For the PPO and ABHP, this will also include urgent care facilities. Services received outside your designated network will not be covered in other circumstances. Note: Traveling for the purpose of receiving medical treatment or benefits is not covered.

What happens if my dependents live outside my designated service area?

If you have dependents that live outside your designated network coverage area, please contact a Moda Health Navigator by taking one of the following actions:

- Call 833-599-8602 and provide their current out-of-area address. Or
- Email medical@modahealth.com, and provide your dependent child's name, their out-of-state address, effective date of the address change, and your Moda Health subscriber ID number.

Once their address is documented with Moda Health, your out-of-area dependents will receive innetwork benefits when they see a Tier II provider using the Aetna PPO® Network, through Aetna Signature Administrators®. Note that your dependent will receive a separate ID card with this network designation.

What happens if I live out-of-state?

We have networks and plans to cover all our caregivers. Your network is assigned based on where you live and will be on your member ID card.

What happens if I am currently undergoing treatment or pregnant and my provider is no longer in the network?

We understand that having your health plan change during the course of certain treatments or during pregnancy can be concerning. To avoid undue medical hardship and risk to you, it may be medically



necessary for you to continue treatment for a period of time with your established provider, as we want you to get the care you need. If you are already scheduled for a procedure, in the middle of treatment, or pregnant, you may be eligible to have your claims paid at a higher benefit level for a specific amount of time. Please fill out and submit a <u>Transition of Care request form</u> no later than Dec. 15, 2024. If approved, your claims will be paid at the Tier II in-network benefit level for the approved course of treatment. We also have a <u>checklist</u> to help make your transition as easy as possible.

What behavioral health support is available?

You have options for accessing behavioral health support.

- 1. **Spring Health:** Counseling, coaching, monthly webinars and other support available through Spring Health, PeaceHealth's Employee Assistance Program.
 - You and your dependents receive 8 free coaching sessions and 8 free counseling sessions a year, fully covered by PeaceHealth. If you have used all 8 counseling sessions available through Spring Health, you and your eligible dependents enrolled in the PeaceHealth medical plan can continue seeing the same provider at the in-network (Tier II) benefit level.
- 2. **Moda Health:** Your Moda Health medical plan includes behavioral health support for more intensive treatment. Moda Health's Behavioral Health Champions help you quickly and conveniently find care by:
 - o Connecting you with support and tools, some with 24/7 access
 - o Helping you find the right fit in your behavioral health provider
 - o Guiding you along your mental health journey

In addition to your comprehensive behavioral health network, Moda Health offers specialized programs that help with:

- Therapy and psychiatry
- Substance use treatment
- Autism, developmental disorders, Down syndrome and speech delay therapy
- LGBTQIA + gender-affirming care
- Anxiety and trauma care
- Eating disorder care
- OCD treatment

Will the plans cover GLP-1 medications for weight loss in 2025?

After careful discernment by our Medical and Pharmacy Plan Review Advisory Group, GLP-1s for weight loss will not be covered by our Moda Health plan. This decision was made based on the following:

- There is not enough evidence or industry benchmarks to confirm that GLP-1 medications like Ozempic are the strongest clinical pathway to safe and sustained weight loss.
- As long-term medications, taken for prolonged periods, and potentially for life, the long-term effects of GLP-1 drugs are yet unknown.

The Advisory Group will meet annually to re-evaluate our coverage plan and inclusions.

PeaceHealth currently offers a variety of resources to support you in your weight loss and weight management journey, including <u>coaching through Spring Health</u>, <u>Well-Being Program</u>, <u>nutrition counseling</u> and <u>bariatric surgery</u>.



Who can I contact with questions?

Whether you have questions about your 2025 benefits, transition of care or want to confirm if your provider is in-network in 2025, Moda Health Navigators are ready to help. Just call 833-599-8602.

You can also contact the Benefits Service Center at through Crossroads>My HR>AskHR or by phone at 855-333-MyHR (6947).

What will this mean beginning Jan. 1, 2025?

- You will be able to continue seeing all PeaceHealth and ZoomCare providers at preferred innetwork Tier I coverage levels.
- Caregivers covered by PeaceHealth medical plans will receive a new medical ID card. Moda Health will mail your card to your home in late December.
- Your Explanation of Benefits (EOB) for all services received in 2024 will come from UMR.

Is there help available if I want to find a new provider?

Moda Health Navigators are here to help. Just call 833-599-8602.

Who can I call with questions about medical benefits for care I received in 2024?

For care received in 2024, please direct your questions about coverage to UMR at 844-590-5963.

Can my current provider join the Moda network?

If you'd like to nominate a physician or clinician to join the Moda network, please complete this <u>nomination form.</u> Don't forget all PeaceHealth and ZoomCare providers are already part of the preferred Tier I network.

What isn't changing?

Vision plan: The PeaceHealth vision plan will continue to be administered by Vision Services Plan (VSP). If you have questions, call 800-877-7195.

Dental plan: The PeaceHealth dental plan will continue to be administered by Delta Dental of Washington. If you have questions, call 800-554-1907 or visit <u>deltadentalwa.com</u>.

Enhanced Chronic Condition Program: All three plan medical plan options will continue to include support for eligible chronic conditions. For additional information, visit Crossroads>My HR>My Benefits>Medical and Pharmacy>Resources.

What other benefits are offered by PeaceHealth to support whole-person well-being?

<u>PeaceHealth's comprehensive health and well-being benefits</u> support your whole-person health and well-being, offering programs that are easily accessible, inclusive and responsive to your needs. It's what we call Nurture 360 and it's part of who we are at PeaceHealth. This includes:



- Well-Being Program through Navigate: Enroll and access the portal at Crossroads>My HR>Well-Being Program. Learn more by reading the FAQs.
- <u>Spring Health employee assistance program</u> that offers counseling, coaching, monthly webinars and more.
- Pre-Funded Tuition Program to support your educational goals.

Do I have identity theft protection?

Yes. You can enroll in IDX identity protection at no extra cost and keep your financial and medical information safe. As of Jan. 1, 2025, you can access and enroll in this program in your Member Dashboard. Be sure to have your member ID card with you, prior to enrolling.