

➤ Healthcare Cost Estimator

Be informed. See what medical services will cost you before you have them.

As a Moda Health member, you can use the Healthcare Cost Estimator to see what you will pay, out of your pocket, for medical services. This online tool gives you estimates based on your personal health benefits.

Use the Healthcare Cost Estimator to:

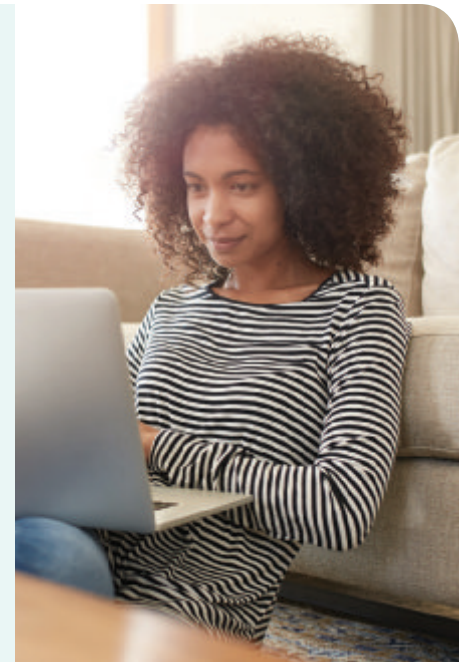
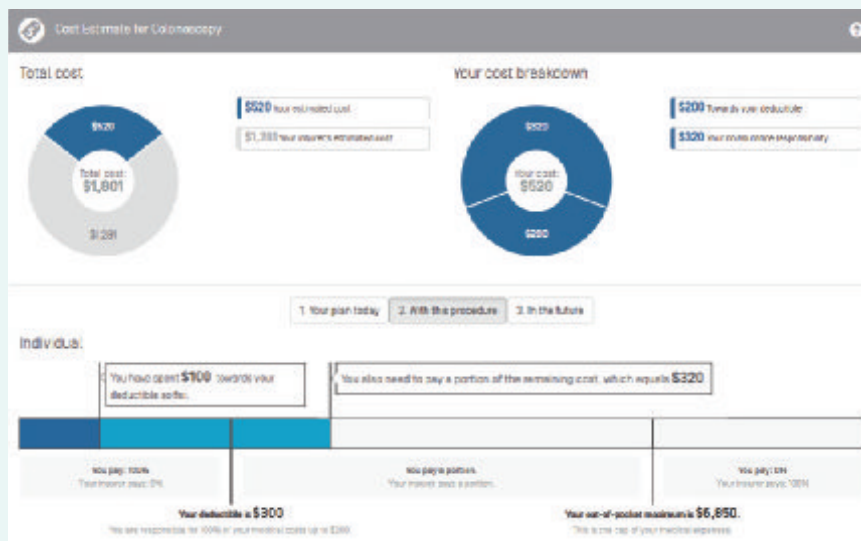
- Browse or search by procedure to get cost estimates based on your health benefits and usage
- Compare costs across providers and clinics
- Use the cost breakdown feature to see how much you have spent and how much you have left to spend before you meet your out-of-pocket maximum
- See how having a procedure will change your balance
- And more...

Enjoy exploring your options.

Give it a try!

- Go to mymoda.com
- Log in to your account. If you don't have an account, you can create one there.
- Click on "Healthcare Cost Estimator"

Example of cost breakdown feature



Questions?

We're here to help. Call us toll-free at 888-374-8907. TTY users, please call 711.

Moda, Inc. complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711).

注意：如果您說中文，可得到免費語言幫助服務。請致電 1-877-605-3229（聾啞人專用：711）



modahealth.com



DENTAL TOOLS

Take your dental game to the next level

Does whitening toothpaste really work? How much will you pay if your kid needs braces? Dental Tools can answer these questions and much more. It's free for Delta Dental members.

Get dental answers and tips

Did you know that you can fight cavities... with lollipops? Have you ever wondered which works better — a manual or electric toothbrush? Dental Tools have lots of surprising tips to keep your teeth and mouth healthy. You can also post any dental-related question, and a dental professional will answer.

Find a great dentist

Search for a top-rated professional near you using the Best Dentist Finder tool. It lets you pick the location, language, evening and weekend hours, and other helpful items.

Check treatment costs

If you think you might need a dental procedure, Dental Tools can help you plan. You can easily check the cost of common procedures and see if there are ways to save money. No more surprises at your dentist's office!

OVER →

Find dental deals

Want to save money while keeping your mouth healthy? Find savings on dental products in the Dental Store, or check out Dental Deals for special offers in your neighborhood. If you don't have dental coverage, these deals can offer an affordable way to make sure you're taking care of yourself and your family.

Visit now

To get to Dental Tools, log in to your Member Dashboard at DeltaDental.com.

If you don't have an account, it's easy to create one. Just click "Create an account" in the login box and have your member ID card ready.

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DELTA DENTAL NETWORKS

Save money on dental visits

Your dental plan lets you see any licensed dentist you want. But when you see a provider in our Delta Dental networks, you'll save money; and visiting a Delta Dental PPO dentist will give you an even better deal.

Choose Delta Dental providers to keep costs low

Your dental plan gives you access to Delta Dental, the largest network of dentists in the nation. You'll find Delta Dental providers close to home and across the country.

Through Delta Dental PPO and Premier networks, we set limits on what dentists can charge for certain services. It's our way of connecting you with great care at even better rates.

You'll save the most when you visit Delta Dental PPO providers. They agree to accept our lowest contracted rates as full payment.

Both Delta Dental networks protect you from 'balance billing' — the practice of billing you for the difference between your dentist's fees and the rates your dental plan will pay.

OVER →

What you pay by network

Here's how your network choice can affect your bill:

Delta Dental PPO dentists

- Lowest costs and the most savings
- No balance billing

Delta Dental Premier dentists

- Slightly higher costs with some savings
- No balance billing

Non-Delta Dental dentists

- Higher costs, since dentists don't set fee agreements
- Balance billing

Find an in-network dentist

To locate a provider near you, log in to your my Member Dashboard and select "Find Care."

Your dentist's network determines your cost

What you save

What you pay



The share of costs shown in this graphic are samples only. Actual dentist fees and other charges will vary.

Questions?

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Call us toll-free at
877-277-7280. TTY
users, please call 711.

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DENTAL TOOLS

Manage your dental health easily, in one location

As a Delta Dental member, you have access to dental tools — an online dashboard to help you manage your dental health.

Make the most of your benefits

Use your Benefits Dashboard to get an up-to-date look at your annual maximum balance, savings, deductible and more.

Check treatment costs

If you think you might need a dental procedure, dental tools can help you plan. You can use the Cost Calculator to easily check the cost of common procedures, and see if there are ways to save money. No more surprises at your dentist's office!

See your risks

Activate the Risk Assessments tool to discover your personal risk for tooth decay, cavities and gum disease.

Schedule dental appointments

Schedule, and even cancel dental appointments, without making phone calls. This feature works if your dentist uses online scheduling.

Visit now

Log in to your myModa account at **modahealth.com**. From there, click on the “Dental Tools” tab at the top of the page.

If you do not have a myModa account, you can create one quickly. Just click “Create an account” in the login box and have your member ID card ready.

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PASSPORT DENTALSM

Take your smile on the road

No matter where in the world you roam, Passport DentalSM gives you access to great care through your dental plan.

In the states

Wherever you go, your dental plan benefits go with you. Our network, Delta Dental, lets you access more than 230,000 office locations and three quarters of all dentists across the country. You can choose any licensed dentist, but if you work with a dentist in the network, you'll get great care and better plan benefits.

To find a dentist in the U.S., visit modahealth.com and click Find Care. Then, search for dentists in all other states. Or, you can call AXA Assistance toll-free at 888-558-2705, 24 hours a day, seven days a week. Just say you're a Delta Dental plan member. An operator will connect you with a dentist in a flash.

Beyond borders

Whether you're traveling to Australia or Zimbabwe, AXA Assistance is there to help you find quality care. Call them collect at 312-356-5971 any time and tell them you're a Delta Dental plan member.

Please keep in mind that dentists outside of the U.S. are not considered participating dentists. Nonparticipating coverage limits will apply.

OVER →

Find a dentist

Inside the U.S.:

Call toll-free at 888-558-2705

Outside the U.S.:

Call collect at 312-356-5971 and tell the operator you are a Delta Dental member.

How do I submit a claim?

When traveling outside the U.S., pay for your treatment and request an itemized receipt. Submit your receipt to us for reimbursement after you get home. For faster payment, make sure you include:

- The dentist's name and address, including country
- Member's name and date of birth
- A description of services performed
- Tooth number(s) and tooth surface(s) treated
- Individual charge for each service, and whether those charges were billed in U.S. dollars or another currency

You'll be paid back according to your plan benefits. Please check your Member Handbook at myModa for benefit details.

Questions?

We're here to help.

Call us toll-free at

877-277-7280. TTY

users, please call 711.

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MEMBER DASHBOARD

Be in charge of your healthy smile

Get to know your benefits! Your personalized member website, helps you manage your dental plan and find ways to improve and maintain your oral health

Discover more ways to better oral health

- Click on Find Care to find a dentist near you
- Get in touch with a dental health coach and find answers to your oral health questions
- Use the Dental Optimizer for a cavity risk assessment, treatment cost estimates and dental health tips
- Find dental care while travelling outside the U.S.

Easily see and manage your benefits

- View your benefit eligibility and history
- Receive and view electronic explanations of benefits (EOBs)
- View account information, such as your contact information and dependents
- Download your digital ID card or order a new one
- Check the status of pending claims, view your personal claims history and access claim forms

OVER →

Log in to your Member Dashboard 24/7

To sign in to your Member Dashboard, visit DeltaDental.com. On the top right side of the home page click the "sign in" button to get started.

If you don't have an account, creating one is easy. You'll love everything you can do on your Member Dashboard, like check your benefits, use interactive health tools, see your Member Handbook and more.

Questions?

We're here to help.

Call us toll-free at
844-663-4440.

TTY users, please call 711.

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> MyIDCare identity protection

Enroll in MyIDCare for financial and medical identity protection

As a Moda Health or Delta Dental member, you can take advantage of MyIDCare, a complete identity protection service. MyIDCare will look after your medical and financial info in one easy-to-use app. This added benefit is offered to members at no extra cost.

A trusted company

ID Experts is the largest provider of identity protection services to both the federal government and the U.S. healthcare industry. Their central product, MyIDCare, recently won consumer advocacy site Best Company's highest ranking.

Total protection

Medical identity theft is one of the fastest growing crimes in the U.S. Today's criminals are stealing more than financial data — they're taking personal information too. MyIDCare also includes an identity protection service to keep track of your health claims.

How it works

Once you enroll, MyIDCare scans for suspicious activity. Any change sends an alert so you can take action right away.

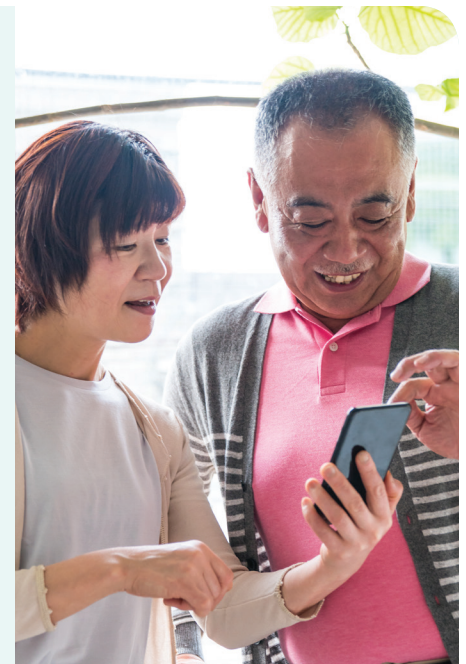
Sign up today!

Just log in to myModa and follow the links to MyIDCare. Be sure to have your member ID card handy.

If you don't have a myModa account, creating one is easy. Go to modahealth.com to enter your information.

Access all your monitoring in one convenient app:

- **Credit Monitoring:** Searches for changes to your credit file
- **Daily scanning:** Traces Social Security number use, change of address and activity on the dark web
- **Medical identity alerts:** Checks that health claims and records are correct
- **Lost wallet protection:** Helps cancel or replace missing contents
- **\$1 Million MyIDCare Insurance:** Reimburses eligible out-of-pocket expenses, including stolen funds



Questions?

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Delta Dental of Oregon & Alaska

modahealth.com