

# How the Group HRA Plan Works | 2023-24 Plan Year

## Oregon Coast Community College

## Moda Plan 5 w/HRA

<b>Deductibles</b> (Individual / 2-Party / Family)	<b>\$300 / \$600 / \$900</b>
Prior to HRA Reimbursements (Coordinated Care)	\$2,000 / \$4,000 / \$6,300
Prior to HRA Reimbursements (Non-Coordinated Care)	\$2,100 / \$4,200 / \$6,300
<b>Out-of-Pocket (OOP) Maximum Per Person Coordinated Care</b> (deductible, prescriptions, coinsurance & copayments)	<b>\$2,900 / \$5,800 / \$8,700</b>
Prior to HRA Reimbursements	\$6,800 / \$13,600 / \$15,800
<b>Out-of-Pocket (OOP) Maximum Per Person Non-Coordinated Care</b> (deductible, prescriptions, coinsurance & copayments)	<b>\$3,000 / \$6,000 / \$9,000</b>
Prior to HRA Reimbursements	\$7,200 / \$14,400 / \$15,800

\$2,100

\$7,200



	Deductible			Co-Insurance, Copays & Rx			Moda
<b>Eligible Claims</b>	First \$300	Next \$1,700	Next \$100 (if applicable)	First \$2,175	Next \$2,625	Next \$300 (if applicable)	over \$7,200

<b>Who Pays &amp; How Much (with Group HRA)</b>	Employee \$300	Employee 25% \$425	Employee \$100	Employee \$2,175	HRA \$2,625	HRA \$300	Moda - 100%
		HRA - 75% \$1,275		Moda pays their portion directly to the provider.			

Group HRA will cover in or out-of-network claims with the maximum total reimbursement amounts listed above.

Employee Paid

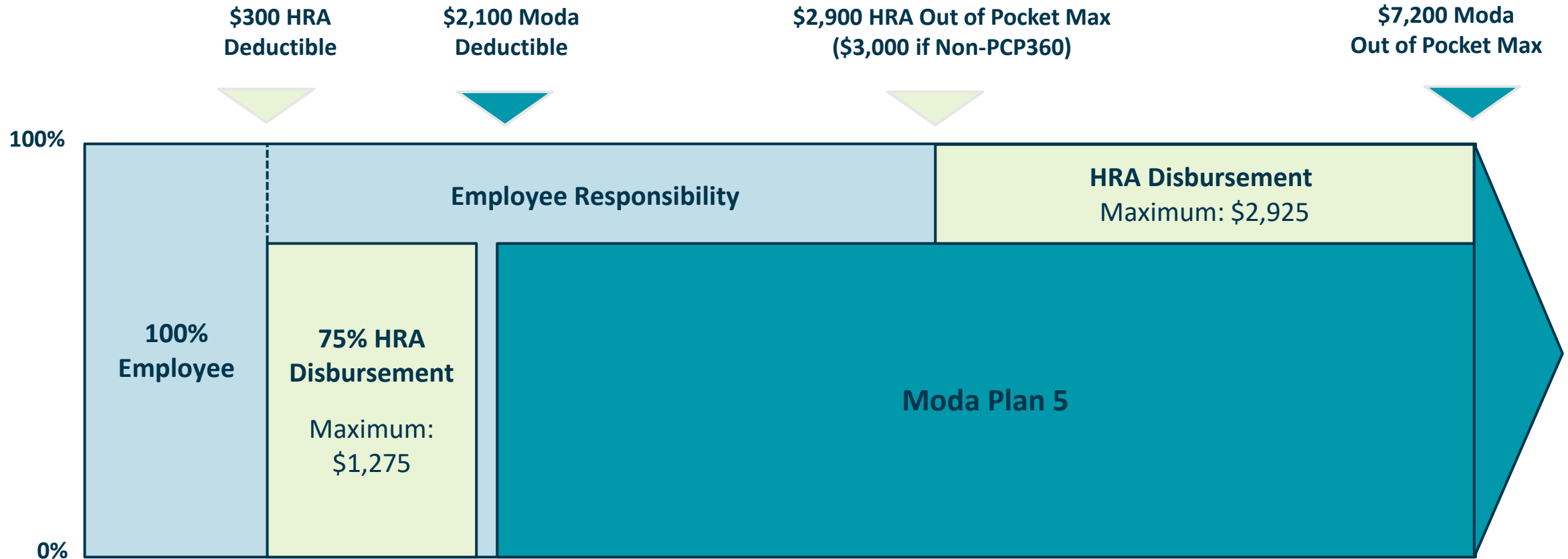
HRA – Employer Paid

Moda Paid



# How Moda Plan 5 Works | 2023-24 Plan Year

Oregon Coast Community College Group HRA  
Per employee and their covered, eligible dependents



Employee Paid

HRA – Employer Paid

Moda Paid