

COBRA Moda Health 2025-26 Plan Year
**Plans and Monthly Rates
(Effective October 1, 2025)**

Medical & Pharmacy

OEBB Plan	Tier-Rated Groups				Composite-Rated Groups
	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Employee + Spouse or Domestic Partner + Child(ren)	
Moda Medical Plans					
Moda Medical Plan 1	\$838.00	\$1,843.60	\$1,592.24	\$2,597.88	\$1,994.43
Moda Medical Plan 2	\$777.38	\$1,710.23	\$1,477.05	\$2,409.92	\$1,850.13
Moda Medical Plan 3	\$729.31	\$1,604.50	\$1,385.73	\$2,260.94	\$1,735.77
Moda Medical Plan 4	\$688.64	\$1,515.02	\$1,308.44	\$2,134.86	\$1,638.98
Moda Medical Plan 5	\$636.13	\$1,399.52	\$1,208.70	\$1,972.08	\$1,513.99
Moda Medical Plan 6*	\$648.88	\$1,427.55	\$1,232.91	\$2,011.58	\$1,544.34
Moda Medical Plan 7*	\$605.60	\$1,332.32	\$1,150.68	\$1,877.41	\$1,441.32

* This plan MAY be paired with an HSA (Health Savings Account), but the HSA is not required. Pharmacy is included in this plan as any other covered medical expense. Rx's are applied to the deductible. Once the deductible is met Rx's are paid at the same level as other covered medical expenses.

Vision

OEBB Plan	Tier-Rated Groups				Composite-Rated Groups
	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Employee + Spouse or Domestic Partner + Child(ren)	
May use any licensed provider					
Opal Plan	\$22.26	\$48.94	\$42.22	\$68.95	\$50.79
Pearl Plan	\$18.16	\$40.02	\$34.54	\$56.36	\$41.52
Quartz Plan	\$12.83	\$28.26	\$24.38	\$39.76	\$29.31

COBRA Moda Health/Delta Dental 2025-26 Plan Year
Plans and Monthly Rates
(Effective October 1, 2025)

Dental and Orthodontia

OEBB Plan	Tier-Rated Groups				Composite-Rated Groups
	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Employee + Spouse or Domestic Partner + Child(ren)	
Provider network noted in plan name below					
Premier Plan 1 - Delta Dental Premier Network	\$70.83	\$140.35	\$156.06	\$231.12	\$172.30
Premier Plan 5 - Delta Dental Premier Network	\$62.57	\$123.95	\$137.83	\$204.13	\$152.18
Premier Plan 6* - Delta Dental Premier Network	\$47.77	\$94.57	\$96.00	\$146.66	\$109.83
Exclusive PPO Incentive Plan** - Delta Dental PPO Network	\$61.41	\$121.65	\$135.28	\$200.33	\$149.35
Exclusive PPO Plan** - Delta Dental PPO Network	\$41.39	\$81.97	\$91.16	\$135.02	\$100.66

* This plan has no orthodontia coverage

** This plan has no out-of-network benefit. Services performed by providers outside the Delta Dental PPO network are not covered unless for a dental emergency. Covered emergencies consist of problem focused exam, palliative treatment and x-rays. All other services are considered non-covered.

COBRA Kaiser Permanente 2025-26 Plan Year

Plans and Monthly Rates

(Effective October 1, 2025)



Medical and Pharmacy

OEBB Plan	Tier-Rated Groups				Composite-Rated Groups
	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Employee + Spouse or Domestic Partner + Child(ren)	
Must use Kaiser Permanente facilities and providers for all non-emergency services					
Kaiser Medical Plan 1	\$745.53	\$1,640.19	\$1,416.52	\$2,311.17	\$1,772.01
Kaiser Medical Plan 2A	\$650.89	\$1,432.88	\$1,236.63	\$2,018.75	\$1,556.39
Kaiser Medical Plan 2B	\$635.46	\$1,398.87	\$1,207.29	\$1,970.85	\$1,523.76
Kaiser Medical Plan 3*	\$492.74	\$1,084.67	\$935.80	\$1,527.78	\$1,181.84

* This plan MAY be paired with an HSA (Health Savings Account), but the HSA is not required. Pharmacy is included in this plan as any other covered medical expense. Rx's are applied to the deductible. Once the deductible is met Rx's are paid at the same level as other covered medical expenses.

Dental and Orthodontia

OEBB Plan	Tier-Rated Groups				Composite-Rated Groups
	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Employee + Spouse or Domestic Partner + Child(ren)	
Must use Kaiser Permanente facilities and providers for all non-emergency services					
Kaiser Dental Plan	\$77.27	\$170.03	\$146.84	\$239.57	\$183.89

Vision

OEBB Plan	Tier-Rated Groups				Composite-Rated Groups
	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Employee + Spouse or Domestic Partner + Child(ren)	
Must use Kaiser Permanente facilities and providers for all non-emergency services					
Kaiser Vision Plan	\$8.65	\$19.04	\$16.44	\$26.83	\$20.59

COBRA Willamette Dental Group 2025-26 Plan Year

Plans and Monthly Rates
(Effective October 1, 2025)



Dental and Orthodontia

OEBB Plan	Tier-Rated Groups				Composite-Rated Groups
	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Employee + Spouse or Domestic Partner + Child(ren)	
Must use Willamette Dental Group facilities and providers for all non-emergency services					Unit
Willamette Dental Plan	\$49.13	\$98.26	\$104.67	\$157.00	\$126.06

COBRA VSP Vision 2025-26 Plan Year
Plans and Monthly Rates
(Effective October 1, 2025)



Vision					
OEBB Plan	Tier-Rated Groups				Composite-Rated Groups
Vision plans using the VSP Choice network	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Employee + Spouse or Domestic Partner + Child(ren)	Unit
VSP Choice Plus Plan	\$14.43	\$31.76	\$27.43	\$44.74	\$34.64
VSP Choice Plan	\$7.02	\$15.44	\$13.34	\$21.75	\$16.84