



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan by calling 1-800-447-7828 or at <https://policy-srv.box.com/s/1tsog88yfm56tz51doqvjslxc7w5opp8>

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$4,000 person/ \$8,000 family Doesn't apply to well-child, the first \$250 for diabetic education, the first \$70 for Out-of-Network routine mammograms, and In-Network preventive health.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1 st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. \$4,000 person/ \$8,000 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Does this plan use a <u>network of providers</u> ?	Yes. See www.bcbsmt.com or call 1-800-447-7828 for a list of participating providers.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .

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If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.bcbsmt.com or call 1-800-447-7828 to request a copy.

Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use In-Network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No Charge after deductible	No Charge after deductible	---none---
	Specialist visit	No Charge after deductible	No Charge after deductible	---none---
	Other practitioner office visit	No Charge after deductible	No Charge after deductible	40 visit maximum per benefit period for chiropractic treatments. 12 visit maximum per benefit period for acupuncture treatments.
	Preventive care/screening/immunization	No Charge	No Charge after deductible	Maximum of two electric breast pumps per year. Deductible does not apply to the payment of the first \$70 for Out-of-Network routine mammograms. Deductible does not apply to Out-of-Network well child services.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge after deductible	No Charge after deductible	---none---
	Imaging (CT/PET scans, MRIs)	No Charge after deductible	No Charge after deductible	---none---

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
<p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbsmt.com/stat/mt/pdf/rx/rx-list-gen-mt-2016.pdf</p>	Prescription drugs	No Charge after deductible	No Charge after deductible	Covers up to a 30 day supply (retail prescription); 90 day supply (mail order prescription). Specialty drugs covered up to a 30 day supply; preauthorization required Out-of-Network. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available (does not apply to specialty drugs purchased at an Out-of-Network specialty pharmacy, as these drugs are not covered).
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	No Charge after deductible	No Charge after deductible	---none---
	Physician/surgeon fees	No Charge after deductible	No Charge after deductible	---none---
<p>If you need immediate medical attention</p>	Emergency room services	No Charge after deductible	No Charge after deductible	---none---
	Emergency medical transportation	No Charge after deductible	No Charge after deductible	---none---
	Urgent care	No Charge after deductible	No Charge after deductible	---none---
<p>If you have a hospital stay</p>	Facility fee (e.g., hospital room)	No Charge after deductible	No Charge after deductible	---none---
	Physician/surgeon fee	No Charge after deductible	No Charge after deductible	---none---

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	No Charge after deductible	No Charge after deductible	Outpatient: Preauthorization required for psychological testing, neuropsychological testing, electroconvulsive therapy, repetitive transcranial magnetic stimulation, and intensive outpatient treatment. Inpatient: Preauthorization required.
	Mental/Behavioral health inpatient services	No Charge after deductible	No Charge after deductible	
	Substance use disorder outpatient services	No Charge after deductible	No Charge after deductible	
	Substance use disorder inpatient services	No Charge after deductible	No Charge after deductible	
If you are pregnant	Prenatal and postnatal care	No Charge after deductible	No Charge after deductible	---none---
	Delivery and all inpatient services	No Charge after deductible	No Charge after deductible	---none---
If you need help recovering or have other special health needs	Home health care	No Charge after deductible	No Charge after deductible	180 visit maximum per benefit period.
	Rehabilitation services	No Charge after deductible	No Charge after deductible	---none---
	Habilitation services	No Charge after deductible	No Charge after deductible	No Applied Behavior Analysis (ABA) benefits for Autism Spectrum Disorder available for members 19 years of age or older.
	Skilled nursing care	No Charge after deductible	No Charge after deductible	60 days maximum per benefit period.
	Durable medical equipment	No Charge after deductible	No Charge after deductible	---none---
	Hospice service	No Charge after deductible	No Charge after deductible	---none---

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	---none---
	Glasses	Not Covered	Not Covered	---none---
	Dental check-up	Not Covered	Not Covered	---none---

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care (with the exception of person with co-morbidities, such as diabetes)
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture (12 visit maximum per benefit period)
- Chiropractic care (40 visit maximum per benefit period)
- Infertility treatment (with the exception of in vitro fertilization and prescription medications)
- Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply. For more information on your rights to continue coverage, contact the plan at 1-800-447-7828. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Blue Cross and Blue Shield of Montana at 1-800-447-7828, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, or the Montana Commissioner of Securities and Insurance at (406) 444-2040 or 1-800-332-6148. Additionally, a consumer assistance program can help you file your **appeal**. Contact the Montana Consumer Assistance Program at 1-800-332-6148 or www.csi.mt.gov.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-447-7828.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-447-7828.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-447-7828.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-447-7828.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$3,340
- Patient pays \$4,200

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$4,000
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$200
Total	\$4,200

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$1,320
- Patient pays \$4,080

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$4,000
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$4,080

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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