

## State of Montana 2015 Individual Major Medical Rates

### PacificSource Plans offered via the Montana Federally Facilitated Marketplace

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This table does not include every possible monthly premium. Included: The rounded cost by plan and region for the specific ages shown. Not included: Other ages, dental premiums, smoking surcharges, Catastrophic or Platinum plans, off exchange or small group options, and subsidies.

**The cost sharing in this summary applies to "in-network" services only. Out-of-network services have higher cost sharing. Please see the policy language. Be sure to review plan details to know what applies to deductibles, exact copays and coinsurance for particular services, out-of-network coverage, excluded benefits, formularies, provider networks, etc.**

Plan ID	23603MT0150005	23603MT0150009	23603MT0150006	23603MT0160010	23603MT0160004	23603MT0160008
Plan Name	SmartHealth Value Bronze 6250	Value Bronze PSN 6250	SmartHealth Value Bronze 3000	SmartHealth Balance Bronze 4000	SmartHealth Balance Bronze 6600	Balance Bronze PSN 4000
Metal Tier	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible	\$6,250	\$6,250	\$3,000	\$4,000	\$6,600	\$4,000
OOP Max*	\$6,250	\$6,250	\$6,450	\$6,600	\$6,600	\$6,600
Coinsurance	0%	0%	50%	50%	0%	50%
<b>Age</b>	<b>Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone</b>					
0-20	\$107	\$114	\$116	\$117	\$120	\$125
21-24	\$168	\$180	\$183	\$184	\$189	\$197
25	\$169	\$180	\$184	\$185	\$190	\$197
30	\$191	\$204	\$208	\$209	\$215	\$223
35	\$206	\$220	\$224	\$225	\$231	\$240
40	\$215	\$230	\$234	\$235	\$242	\$251
45	\$243	\$260	\$265	\$266	\$273	\$284
50	\$301	\$321	\$328	\$329	\$338	\$351
55	\$375	\$401	\$409	\$411	\$422	\$439
60	\$457	\$488	\$498	\$500	\$513	\$534
64-120	\$504	\$539	\$549	\$552	\$567	\$590
	<b>Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton</b>					
0-20	\$102	\$109	\$111	\$111	\$114	\$119
21-24	\$160	\$171	\$175	\$175	\$180	\$187
25	\$161	\$172	\$175	\$176	\$181	\$188
30	\$182	\$194	\$198	\$199	\$204	\$213
35	\$196	\$209	\$214	\$214	\$220	\$229
40	\$205	\$219	\$223	\$224	\$230	\$239
45	\$232	\$247	\$252	\$253	\$260	\$270
50	\$286	\$306	\$312	\$313	\$322	\$335
55	\$358	\$382	\$390	\$391	\$402	\$418
60	\$435	\$465	\$474	\$476	\$489	\$508
64-120	\$480	\$513	\$524	\$525	\$540	\$561
	<b>Counties of: Flathead, Lake, Missoula</b>					
0-20	\$99	\$105	\$108	\$108	\$111	\$115
21-24	\$156	\$166	\$170	\$170	\$175	\$182
25	\$156	\$167	\$170	\$171	\$175	\$182
30	\$177	\$188	\$192	\$193	\$198	\$206
35	\$190	\$203	\$207	\$208	\$214	\$222
40	\$199	\$212	\$217	\$218	\$223	\$232
45	\$225	\$240	\$245	\$246	\$252	\$262
50	\$278	\$297	\$303	\$304	\$312	\$325
55	\$347	\$370	\$378	\$380	\$390	\$405
60	\$422	\$451	\$460	\$462	\$474	\$493
64-120	\$467	\$498	\$509	\$510	\$524	\$545
	<b>Counties of: All others</b>					
0-20	\$102	\$109	\$111	\$111	\$114	\$119
21-24	\$160	\$171	\$175	\$175	\$180	\$187
25	\$161	\$172	\$175	\$176	\$181	\$188
30	\$182	\$194	\$198	\$199	\$204	\$213
35	\$196	\$209	\$214	\$214	\$220	\$229
40	\$205	\$219	\$223	\$224	\$230	\$239
45	\$232	\$247	\$252	\$253	\$260	\$270
50	\$286	\$306	\$312	\$313	\$322	\$335
55	\$358	\$382	\$390	\$391	\$402	\$418
60	\$435	\$465	\$474	\$476	\$489	\$508
64-120	\$480	\$513	\$524	\$525	\$540	\$561

\*OOP Max = Out of Pocket Maximum

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**The cost sharing in this summary applies to "in-network" services only. Out-of-network services have higher cost sharing. Please see the policy language. Be sure to review plan details to know what applies to deductibles, exact copays and coinsurance for particular services, out-of-network coverage, excluded benefits, formularies, provider networks, etc.**

Plan ID	23603MT0150007	23603MT0150008	23603MT0160005	23603MT0160006	23603MT0160009	23603MT0160007
Plan Name	SmartHealth Value Silver 3600	SmartHealth Value Silver 3000	SmartHealth Balance Silver 2500	SmartHealth Balance Silver 1500	Balance Silver PSN 2500	SmartHealth Balance Gold 1000
Metal Tier	Silver	Silver	Silver	Silver	Silver	Gold
Deductible	\$3,600	\$3,000	\$2,500	\$1,500	\$2,500	\$1,000
OOP Max*	\$3,600	\$3,000	\$6,000	\$6,600	\$6,000	\$5,250
Coinsurance	0%	0%	30%	30%	30%	20%
<b>Age</b>	<b>Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone</b>					
0-20	\$132	\$140	\$143	\$148	\$153	\$166
21-24	\$208	\$220	\$225	\$232	\$241	\$262
25	\$209	\$221	\$226	\$233	\$242	\$263
30	\$236	\$250	\$256	\$264	\$273	\$298
35	\$254	\$269	\$276	\$284	\$294	\$320
40	\$266	\$281	\$288	\$297	\$308	\$335
45	\$301	\$318	\$326	\$335	\$348	\$379
50	\$372	\$393	\$403	\$415	\$430	\$468
55	\$464	\$491	\$503	\$518	\$537	\$585
60	\$565	\$598	\$612	\$630	\$653	\$712
64-120	\$624	\$660	\$675	\$696	\$722	\$786
	<b>Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton</b>					
0-20	\$126	\$133	\$136	\$140	\$146	\$159
21-24	\$198	\$210	\$215	\$221	\$229	\$250
25	\$199	\$211	\$216	\$222	\$230	\$251
30	\$225	\$238	\$244	\$251	\$260	\$283
35	\$242	\$256	\$262	\$270	\$280	\$305
40	\$253	\$268	\$274	\$283	\$293	\$319
45	\$286	\$303	\$310	\$319	\$331	\$361
50	\$354	\$375	\$384	\$395	\$410	\$446
55	\$442	\$468	\$479	\$493	\$511	\$557
60	\$538	\$569	\$583	\$600	\$622	\$678
64-120	\$594	\$629	\$644	\$663	\$687	\$749
	<b>Counties of: Flathead, Lake, Missoula</b>					
0-20	\$122	\$129	\$132	\$136	\$141	\$154
21-24	\$192	\$203	\$208	\$215	\$222	\$242
25	\$193	\$204	\$209	\$215	\$223	\$243
30	\$218	\$231	\$236	\$244	\$252	\$275
35	\$235	\$249	\$255	\$262	\$272	\$296
40	\$246	\$260	\$266	\$274	\$284	\$310
45	\$278	\$294	\$301	\$310	\$321	\$350
50	\$344	\$363	\$372	\$383	\$397	\$433
55	\$429	\$454	\$465	\$479	\$496	\$540
60	\$522	\$552	\$565	\$583	\$604	\$658
64-120	\$576	\$609	\$624	\$644	\$666	\$726
	<b>Counties of: All others</b>					
0-20	\$126	\$133	\$136	\$140	\$146	\$159
21-24	\$198	\$210	\$215	\$221	\$229	\$250
25	\$199	\$211	\$216	\$222	\$230	\$251
30	\$225	\$238	\$244	\$251	\$260	\$283
35	\$242	\$256	\$262	\$270	\$280	\$305
40	\$253	\$268	\$274	\$283	\$293	\$319
45	\$286	\$303	\$310	\$319	\$331	\$361
50	\$354	\$375	\$384	\$395	\$410	\$446
55	\$442	\$468	\$479	\$493	\$511	\$557
60	\$538	\$569	\$583	\$600	\$622	\$678
64-120	\$594	\$629	\$644	\$663	\$687	\$749

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