

State of Montana 1st Quarter 2015 Small Group Major Medical Rates

PacificSource Plans offered via the Montana Federally Facilitated Marketplace

The age for each person is based on their first date of coverage in 2015. For children under the age of 21, only the three oldest children will be included in the family premium. Region is based on county of employer.

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, Platinum plans, off exchange or individual 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	23603MT0170014	23603MT0170013	23603MT0180010	23603MT0170007	23603MT0180014	23603MT0170004	23603MT0180005
Plan Name	SmartHealth Value Bronze 6000	Value Bronze PSN 6000	SmartHealth Balance Bronze 4000	SmartHealth Value Bronze 3000	SmartHealth Balance Bronze 4000 VH	Value Bronze PSN 3000	Balance Bronze PSN 4000 VH
Metal Tier	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible	\$6,000	\$6,000	\$4,000	\$3,000	\$4,000	\$3,000	\$4,000
OOP Max*	\$6,000	\$6,000	\$6,600	\$6,450	\$6,600	\$6,450	\$6,600
Coinsurance	0%	0%	50%	50%	50%	50%	50%
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone							
Age							
0-20	\$123	\$131	\$131	\$132	\$135	\$141	\$142
21-24	\$193	\$206	\$206	\$207	\$212	\$221	\$224
25	\$194	\$207	\$207	\$208	\$213	\$222	\$225
30	\$219	\$234	\$234	\$235	\$241	\$251	\$255
35	\$236	\$252	\$252	\$253	\$259	\$271	\$274
40	\$247	\$264	\$264	\$265	\$271	\$283	\$287
45	\$279	\$298	\$298	\$299	\$306	\$320	\$324
50	\$345	\$368	\$368	\$370	\$379	\$395	\$401
55	\$431	\$460	\$460	\$462	\$473	\$494	\$500
60	\$524	\$560	\$560	\$563	\$576	\$601	\$609
64-120	\$580	\$619	\$619	\$622	\$637	\$664	\$673
Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton							
0-20	\$120	\$128	\$128	\$129	\$132	\$138	\$140
21-24	\$189	\$202	\$202	\$203	\$208	\$217	\$220
25	\$190	\$203	\$203	\$204	\$209	\$218	\$221
30	\$215	\$230	\$230	\$231	\$236	\$246	\$250
35	\$232	\$247	\$247	\$248	\$254	\$265	\$269
40	\$242	\$258	\$259	\$260	\$266	\$277	\$281
45	\$274	\$292	\$292	\$294	\$301	\$313	\$318
50	\$338	\$361	\$361	\$363	\$372	\$388	\$393
55	\$422	\$451	\$451	\$453	\$464	\$484	\$491
60	\$514	\$549	\$549	\$552	\$565	\$589	\$597
64-120	\$568	\$607	\$607	\$610	\$624	\$651	\$660
Counties of: Flathead, Lake, Missoula							
0-20	\$117	\$125	\$125	\$125	\$128	\$134	\$136
21-24	\$184	\$196	\$196	\$197	\$202	\$211	\$213
25	\$185	\$197	\$197	\$198	\$203	\$211	\$214
30	\$209	\$223	\$223	\$224	\$229	\$239	\$242
35	\$225	\$240	\$240	\$241	\$247	\$257	\$261
40	\$235	\$251	\$251	\$252	\$258	\$269	\$273
45	\$265	\$283	\$283	\$285	\$292	\$304	\$308
50	\$328	\$350	\$351	\$352	\$361	\$376	\$381
55	\$410	\$438	\$438	\$440	\$450	\$470	\$476
60	\$499	\$533	\$533	\$535	\$548	\$572	\$579
64-120	\$551	\$589	\$589	\$592	\$606	\$632	\$640
Counties of: All others							
0-20	\$120	\$128	\$128	\$129	\$132	\$138	\$140
21-24	\$189	\$202	\$202	\$203	\$208	\$217	\$220
25	\$190	\$203	\$203	\$204	\$209	\$218	\$221
30	\$215	\$230	\$230	\$231	\$236	\$246	\$250
35	\$232	\$247	\$247	\$248	\$254	\$265	\$269
40	\$242	\$258	\$259	\$260	\$266	\$277	\$281
45	\$274	\$292	\$292	\$294	\$301	\$313	\$318
50	\$338	\$361	\$361	\$363	\$372	\$388	\$393
55	\$422	\$451	\$451	\$453	\$464	\$484	\$491
60	\$514	\$549	\$549	\$552	\$565	\$589	\$597
64-120	\$568	\$607	\$607	\$610	\$624	\$651	\$660

*OOP Max = Out of Pocket Maximum

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Plan ID	23603MT0180018	23603MT0170008	23603MT0180025	23603MT0180011	23603MT0170005	23603MT0180015	23603MT0180012	
Plan Name	SmartHealth Balance Gold HRA 3000	SmartHealth Value Silver 3000	SmartHealth Balance Gold HRA 3000 VH	SmartHealth Balance Silver 2000	Value Silver PSN 3000	SmartHealth Balance Silver 2000 VH	SmartHealth Balance Silver 1500	
Metal Tier	Gold	Silver	Gold	Silver	Silver	Silver	Silver	
Deductible	\$3,000	\$3,000	\$3,000	\$2,000	\$3,000	\$2,000	\$1,500	
OOP Max*	\$6,600	\$3,000	\$6,600	\$6,600	\$3,000	\$6,600	\$6,600	
Coinsurance	30%	0%	30%	30%	0%	30%	30%	
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone								
Age	\$153	\$155	\$157	\$162	\$165	\$166	\$167	
0-20	\$241	\$244	\$247	\$256	\$261	\$262	\$263	
21-24	\$242	\$245	\$248	\$257	\$262	\$263	\$264	
25	\$274	\$277	\$280	\$290	\$296	\$297	\$298	
30	\$295	\$298	\$302	\$313	\$318	\$320	\$321	
35	\$308	\$312	\$316	\$327	\$333	\$334	\$336	
40	\$348	\$352	\$357	\$369	\$376	\$378	\$380	
45	\$430	\$436	\$441	\$457	\$465	\$467	\$470	
50	\$537	\$544	\$551	\$570	\$581	\$584	\$586	
55	\$654	\$662	\$670	\$694	\$707	\$710	\$714	
60	\$723	\$732	\$741	\$767	\$782	\$785	\$789	
64-120	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton							
0-20	\$150	\$152	\$154	\$159	\$162	\$163	\$164	
21-24	\$236	\$239	\$242	\$251	\$256	\$257	\$258	
25	\$237	\$240	\$243	\$252	\$257	\$258	\$259	
30	\$268	\$272	\$275	\$285	\$290	\$291	\$293	
35	\$289	\$292	\$296	\$306	\$312	\$314	\$315	
40	\$302	\$306	\$309	\$321	\$327	\$328	\$329	
45	\$341	\$346	\$350	\$362	\$369	\$371	\$372	
50	\$422	\$427	\$432	\$448	\$456	\$458	\$460	
55	\$527	\$534	\$540	\$559	\$570	\$572	\$575	
60	\$641	\$649	\$657	\$681	\$693	\$696	\$700	
64-120	\$709	\$718	\$726	\$752	\$767	\$770	\$773	
Counties of: Flathead, Lake, Missoula								
0-20	\$146	\$147	\$149	\$155	\$157	\$158	\$159	
21-24	\$229	\$232	\$235	\$243	\$248	\$249	\$250	
25	\$230	\$233	\$236	\$244	\$249	\$250	\$251	
30	\$260	\$264	\$267	\$276	\$281	\$283	\$284	
35	\$280	\$284	\$287	\$297	\$303	\$304	\$306	
40	\$293	\$297	\$300	\$311	\$317	\$318	\$320	
45	\$331	\$335	\$339	\$351	\$358	\$360	\$361	
50	\$410	\$415	\$420	\$435	\$443	\$445	\$447	
55	\$511	\$518	\$524	\$543	\$553	\$555	\$558	
60	\$622	\$630	\$638	\$660	\$673	\$676	\$679	
64-120	\$688	\$697	\$705	\$730	\$744	\$747	\$750	
Counties of: All others								
0-20	\$150	\$152	\$154	\$159	\$162	\$163	\$164	
21-24	\$236	\$239	\$242	\$251	\$256	\$257	\$258	
25	\$237	\$240	\$243	\$252	\$257	\$258	\$259	
30	\$268	\$272	\$275	\$285	\$290	\$291	\$293	
35	\$289	\$292	\$296	\$306	\$312	\$314	\$315	
40	\$302	\$306	\$309	\$321	\$327	\$328	\$329	
45	\$341	\$346	\$350	\$362	\$369	\$371	\$372	
50	\$422	\$427	\$432	\$448	\$456	\$458	\$460	
55	\$527	\$534	\$540	\$559	\$570	\$572	\$575	
60	\$641	\$649	\$657	\$681	\$693	\$696	\$700	
64-120	\$709	\$718	\$726	\$752	\$767	\$770	\$773	

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Plan ID	23603MT0180008	23603MT0180016	23603MT0180006	23603MT0180007	23603MT0180013	23603MT0180017	23603MT0180021
Plan Name	Balance Gold PSN HRA 3000 VH	SmartHealth Balance Silver 1500 VH	Balance Silver PSN 2000 VH	Balance Silver PSN 1500 VH	SmartHealth Balance Gold 1000 5000	SmartHealth Balance Gold 1000 5000 VH	SmartHealth Balance Gold 1000 3000
Metal Tier	Gold	Silver	Silver	Silver	Gold	Gold	Gold
Deductible	\$3,000	\$1,500	\$2,000	\$1,500	\$1,000	\$1,000	\$1,000
OOP Max*	\$6,600	\$6,600	\$6,600	\$6,600	\$5,000	\$5,000	\$3,000
Coinsurance	30%	30%	30%	30%	20%	20%	20%
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone							
Age							
0-20	\$167	\$171	\$177	\$182	\$190	\$193	\$194
21-24	\$263	\$269	\$279	\$287	\$299	\$304	\$305
25	\$264	\$270	\$280	\$288	\$300	\$306	\$306
30	\$299	\$305	\$317	\$325	\$339	\$346	\$346
35	\$322	\$329	\$341	\$350	\$365	\$372	\$373
40	\$336	\$344	\$357	\$366	\$381	\$389	\$390
45	\$380	\$388	\$403	\$414	\$431	\$440	\$441
50	\$470	\$480	\$498	\$512	\$533	\$544	\$545
55	\$587	\$600	\$622	\$639	\$666	\$679	\$680
60	\$714	\$730	\$757	\$778	\$810	\$826	\$828
64-120	\$790	\$807	\$837	\$860	\$896	\$913	\$915
Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton							
0-20	\$164	\$167	\$174	\$178	\$186	\$190	\$190
21-24	\$258	\$264	\$274	\$281	\$293	\$299	\$299
25	\$259	\$265	\$275	\$282	\$294	\$300	\$300
30	\$293	\$299	\$311	\$319	\$332	\$339	\$340
35	\$315	\$322	\$334	\$343	\$358	\$365	\$366
40	\$330	\$337	\$350	\$359	\$374	\$382	\$382
45	\$373	\$381	\$395	\$406	\$423	\$431	\$432
50	\$461	\$471	\$489	\$502	\$523	\$533	\$534
55	\$576	\$588	\$610	\$627	\$653	\$666	\$667
60	\$701	\$715	\$743	\$763	\$794	\$810	\$812
64-120	\$774	\$791	\$821	\$843	\$878	\$896	\$898
Counties of: Flathead, Lake, Missoula							
0-20	\$159	\$162	\$169	\$173	\$180	\$184	\$184
21-24	\$250	\$256	\$265	\$273	\$284	\$290	\$290
25	\$251	\$257	\$267	\$274	\$285	\$291	\$291
30	\$284	\$290	\$301	\$310	\$322	\$329	\$329
35	\$306	\$313	\$324	\$333	\$347	\$354	\$355
40	\$320	\$327	\$339	\$349	\$363	\$370	\$371
45	\$362	\$369	\$383	\$394	\$410	\$418	\$419
50	\$447	\$457	\$474	\$487	\$507	\$517	\$518
55	\$559	\$570	\$592	\$608	\$633	\$646	\$647
60	\$680	\$694	\$720	\$740	\$771	\$786	\$788
64-120	\$751	\$767	\$796	\$818	\$852	\$869	\$871
Counties of: All others							
0-20	\$164	\$167	\$174	\$178	\$186	\$190	\$190
21-24	\$258	\$264	\$274	\$281	\$293	\$299	\$299
25	\$259	\$265	\$275	\$282	\$294	\$300	\$300
30	\$293	\$299	\$311	\$319	\$332	\$339	\$340
35	\$315	\$322	\$334	\$343	\$358	\$365	\$366
40	\$330	\$337	\$350	\$359	\$374	\$382	\$382
45	\$373	\$381	\$395	\$406	\$423	\$431	\$432
50	\$461	\$471	\$489	\$502	\$523	\$533	\$534
55	\$576	\$588	\$610	\$627	\$653	\$666	\$667
60	\$701	\$715	\$743	\$763	\$794	\$810	\$812
64-120	\$774	\$791	\$821	\$843	\$878	\$896	\$898

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Plan ID	23603MT0180022	23603MT0180023	23603MT0180009	23603MT0180024	23603MT0180019	23603MT0180020
Plan Name	SmartHealth Balance Gold 1000 3000 VH	SmartHealth Balance Gold 500	Balance Gold PSN 1000 5000 VH	SmartHealth Balance Gold 500 VH	Balance Gold PSN 1000 3000 VH	Balance Gold PSN 500 VH
Metal Tier	Gold	Gold	Gold	Gold	Gold	Gold
Deductible	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500
OOP Max*	\$3,000	\$3,000	\$5,000	\$3,000	\$3,000	\$3,000
Coinsurance	20%	20%	20%	20%	20%	20%
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
Age						
0-20	\$198	\$205	\$206	\$209	\$211	\$223
21-24	\$311	\$323	\$325	\$329	\$332	\$351
25	\$312	\$324	\$326	\$330	\$333	\$352
30	\$353	\$367	\$369	\$373	\$377	\$398
35	\$380	\$395	\$397	\$402	\$405	\$429
40	\$398	\$413	\$415	\$420	\$424	\$448
45	\$449	\$467	\$469	\$475	\$479	\$507
50	\$556	\$577	\$580	\$588	\$593	\$627
55	\$694	\$720	\$724	\$734	\$740	\$783
60	\$844	\$877	\$881	\$893	\$900	\$952
64-120	\$933	\$969	\$974	\$987	\$995	\$1,053
Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton						
0-20	\$194	\$201	\$202	\$205	\$207	\$219
21-24	\$305	\$317	\$318	\$323	\$325	\$344
25	\$306	\$318	\$320	\$324	\$327	\$345
30	\$346	\$360	\$361	\$366	\$369	\$391
35	\$373	\$387	\$389	\$394	\$398	\$420
40	\$390	\$405	\$407	\$412	\$416	\$440
45	\$440	\$457	\$460	\$466	\$470	\$497
50	\$545	\$566	\$569	\$576	\$581	\$615
55	\$680	\$706	\$710	\$719	\$725	\$767
60	\$828	\$860	\$864	\$876	\$883	\$934
64-120	\$915	\$950	\$955	\$968	\$976	\$1,032
Counties of: Flathead, Lake, Missoula						
0-20	\$188	\$195	\$196	\$199	\$200	\$212
21-24	\$296	\$307	\$309	\$313	\$316	\$334
25	\$297	\$309	\$310	\$314	\$317	\$335
30	\$336	\$349	\$351	\$355	\$358	\$379
35	\$362	\$376	\$377	\$383	\$386	\$408
40	\$378	\$393	\$395	\$400	\$403	\$427
45	\$427	\$444	\$446	\$452	\$456	\$482
50	\$529	\$549	\$552	\$559	\$564	\$596
55	\$660	\$685	\$689	\$698	\$704	\$745
60	\$803	\$834	\$838	\$850	\$857	\$906
64-120	\$888	\$922	\$927	\$939	\$947	\$1,002
Counties of: All others						
0-20	\$194	\$201	\$202	\$205	\$207	\$219
21-24	\$305	\$317	\$318	\$323	\$325	\$344
25	\$306	\$318	\$320	\$324	\$327	\$345
30	\$346	\$360	\$361	\$366	\$369	\$391
35	\$373	\$387	\$389	\$394	\$398	\$420
40	\$390	\$405	\$407	\$412	\$416	\$440
45	\$440	\$457	\$460	\$466	\$470	\$497
50	\$545	\$566	\$569	\$576	\$581	\$615
55	\$680	\$706	\$710	\$719	\$725	\$767
60	\$828	\$860	\$864	\$876	\$883	\$934
64-120	\$915	\$950	\$955	\$968	\$976	\$1,032

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