

## State of Montana 1st Quarter 2016 Small Group Major Medical Rates

### MT Coop Plans offered Off Exchange in Montana

The age for each person is based on their first date of coverage in 2016. 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, on 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	32225MT0050004	32225MT0050007	32225MT0040003	32225MT0040004	32225MT0050003
Plan Name	Connected Care Bronze	Connected Care Bronze Plus	Access Care Bronze	Access Care Bronze Plus	Connected Care Silver
Metal Tier	Bronze	Bronze	Bronze	Bronze	Silver
Deductible	\$4,200	\$4,200	\$5,000	\$5,000	\$2,150
OOP Max*	\$6,850	\$6,450	\$6,850	\$6,450	\$6,350
Coinsurance	50%	50%	60%	60%	40%
<b>Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone</b>					
Age					
0-20	\$137	\$139	\$148	\$150	\$171
21-24	\$215	\$218	\$233	\$237	\$269
25	\$216	\$219	\$234	\$238	\$270
30	\$245	\$248	\$265	\$269	\$305
35	\$263	\$267	\$285	\$289	\$329
40	\$275	\$279	\$298	\$303	\$344
45	\$311	\$315	\$337	\$342	\$388
50	\$385	\$390	\$417	\$423	\$480
55	\$480	\$486	\$520	\$528	\$600
60	\$585	\$592	\$633	\$642	\$730
64-120	\$646	\$654	\$700	\$710	\$807
<b>Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton</b>					
0-20	\$139	\$141	\$151	\$153	\$174
21-24	\$219	\$222	\$237	\$241	\$273
25	\$220	\$223	\$238	\$242	\$275
30	\$249	\$252	\$269	\$273	\$310
35	\$268	\$271	\$290	\$294	\$334
40	\$280	\$284	\$303	\$308	\$350
45	\$316	\$320	\$343	\$348	\$395
50	\$391	\$396	\$424	\$430	\$488
55	\$489	\$495	\$529	\$537	\$610
60	\$595	\$602	\$644	\$653	\$742
64-120	\$657	\$666	\$712	\$722	\$820
<b>Counties of: Flathead, Lake, Missoula</b>					
0-20	\$137	\$139	\$148	\$150	\$171
21-24	\$215	\$218	\$233	\$237	\$269
25	\$216	\$219	\$234	\$238	\$270
30	\$245	\$248	\$265	\$269	\$305
35	\$263	\$267	\$285	\$289	\$329
40	\$275	\$279	\$298	\$303	\$344
45	\$311	\$315	\$337	\$342	\$388
50	\$385	\$390	\$417	\$423	\$480
55	\$480	\$486	\$520	\$528	\$600
60	\$585	\$592	\$633	\$642	\$730
64-120	\$646	\$654	\$700	\$710	\$807
<b>Counties of: All others</b>					
0-20	\$135	\$137	\$146	\$148	\$169
21-24	\$213	\$215	\$230	\$234	\$265
25	\$213	\$216	\$231	\$235	\$266
30	\$241	\$244	\$261	\$265	\$301
35	\$260	\$263	\$281	\$285	\$324
40	\$272	\$275	\$294	\$299	\$339
45	\$307	\$311	\$332	\$337	\$383
50	\$380	\$385	\$411	\$417	\$474
55	\$474	\$480	\$513	\$521	\$592
60	\$577	\$584	\$625	\$634	\$720
64-120	\$638	\$646	\$691	\$701	\$796

\*OOP Max = Out of Pocket Maximum

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Plan ID	32225MT0050006	32225MT0040002	32225MT0050005	32225MT0050002	32225MT0040001
Plan Name	Connected Care Silver Plus	Access Care Silver	Connected Care Gold Plus	Connected Care Gold	Access Care Gold
Metal Tier	Silver	Silver	Gold	Gold	Gold
Deductible	\$4,100	\$2,150	\$2,350	\$750	\$750
OOP Max*	\$4,100	\$6,350	\$2,350	\$4,850	\$4,500
Coinsurance	0%	40%	0%	30%	30%
<b>Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone</b>					
Age					
0-20	\$171	\$191	\$228	\$235	\$257
21-24	\$270	\$301	\$359	\$370	\$404
25	\$271	\$303	\$361	\$371	\$406
30	\$306	\$342	\$408	\$419	\$458
35	\$330	\$368	\$439	\$452	\$494
40	\$345	\$385	\$459	\$472	\$516
45	\$390	\$435	\$519	\$534	\$583
50	\$482	\$538	\$642	\$660	\$721
55	\$602	\$672	\$802	\$824	\$901
60	\$733	\$818	\$976	\$1,003	\$1,096
64-120	\$810	\$904	\$1,078	\$1,109	\$1,212
<b>Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton</b>					
0-20	\$174	\$195	\$232	\$239	\$261
21-24	\$275	\$307	\$366	\$376	\$411
25	\$276	\$308	\$367	\$377	\$412
30	\$312	\$348	\$415	\$427	\$466
35	\$336	\$375	\$447	\$459	\$502
40	\$351	\$392	\$467	\$480	\$525
45	\$397	\$443	\$528	\$543	\$593
50	\$490	\$547	\$653	\$671	\$734
55	\$612	\$684	\$815	\$838	\$916
60	\$745	\$832	\$992	\$1,020	\$1,115
64-120	\$824	\$920	\$1,097	\$1,128	\$1,233
<b>Counties of: Flathead, Lake, Missoula</b>					
0-20	\$171	\$191	\$228	\$235	\$257
21-24	\$270	\$301	\$359	\$370	\$404
25	\$271	\$303	\$361	\$371	\$406
30	\$306	\$342	\$408	\$419	\$458
35	\$330	\$368	\$439	\$452	\$494
40	\$345	\$385	\$459	\$472	\$516
45	\$390	\$435	\$519	\$534	\$583
50	\$482	\$538	\$642	\$660	\$721
55	\$602	\$672	\$802	\$824	\$901
60	\$733	\$818	\$976	\$1,003	\$1,096
64-120	\$810	\$904	\$1,078	\$1,109	\$1,212
<b>Counties of: All others</b>					
0-20	\$169	\$189	\$225	\$232	\$253
21-24	\$266	\$297	\$355	\$365	\$399
25	\$268	\$299	\$356	\$366	\$400
30	\$302	\$338	\$403	\$414	\$452
35	\$326	\$363	\$434	\$446	\$487
40	\$341	\$380	\$453	\$466	\$510
45	\$385	\$430	\$512	\$527	\$576
50	\$476	\$531	\$634	\$651	\$712
55	\$594	\$663	\$791	\$813	\$889
60	\$723	\$807	\$963	\$990	\$1,082
64-120	\$799	\$892	\$1,064	\$1,094	\$1,196

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