

## State of Montana 2014 Individual 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 2014. 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 primary residence.

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	23603MT0150006	23603MT0160004	23603MT0160005	23603MT0150007	23603MT0150008	23603MT0160006	23603MT0160007
Plan Name	SmartHealth Value Bronze 6250	SmartHealth Value Bronze 3000	SmartHealth Balance Bronze 6350	SmartHealth Balance Silver 2500	SmartHealth Value Silver 3600	SmartHealth Value Silver 3000	SmartHealth Balance Silver 1500	SmartHealth Balance Gold 1000
Metal Tier	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Gold
Deductible	\$6,250	\$3,000	\$6,350	\$2,500	\$3,600	\$3,000	\$1,500	\$1,000
OOP Max*	\$6,250	\$6,350	\$6,350	\$6,000	\$3,600	\$3,000	\$6,350	\$6,350
Coinsurance	0%	50%	0%	30%	0%	0%	30%	20%
<b>Age</b>	<b>Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone</b>							
0-20	\$108	\$114	\$118	\$125	\$128	\$134	\$136	\$167
21-24	\$170	\$180	\$185	\$196	\$202	\$211	\$215	\$264
25	\$171	\$180	\$186	\$197	\$202	\$212	\$215	\$265
30	\$193	\$204	\$210	\$223	\$229	\$240	\$243	\$299
35	\$208	\$219	\$227	\$240	\$246	\$258	\$262	\$322
40	\$217	\$229	\$237	\$251	\$258	\$270	\$274	\$337
45	\$245	\$259	\$268	\$284	\$291	\$305	\$310	\$381
50	\$303	\$321	\$331	\$351	\$360	\$377	\$383	\$471
55	\$379	\$400	\$413	\$438	\$450	\$471	\$478	\$588
60	\$461	\$487	\$503	\$533	\$547	\$573	\$582	\$716
64-120	\$510	\$540	\$555	\$588	\$606	\$633	\$645	\$792
<b>Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton</b>								
0-20	\$122	\$129	\$133	\$141	\$145	\$152	\$154	\$189
21-24	\$192	\$203	\$209	\$222	\$228	\$239	\$242	\$298
25	\$193	\$204	\$210	\$223	\$229	\$240	\$243	\$299
30	\$218	\$230	\$238	\$252	\$258	\$271	\$275	\$338
35	\$235	\$248	\$256	\$271	\$278	\$292	\$296	\$364
40	\$245	\$259	\$268	\$283	\$291	\$305	\$310	\$381
45	\$277	\$293	\$302	\$320	\$329	\$345	\$350	\$430
50	\$343	\$362	\$374	\$396	\$407	\$426	\$433	\$532
55	\$428	\$452	\$467	\$495	\$508	\$532	\$540	\$664
60	\$521	\$550	\$568	\$602	\$618	\$648	\$658	\$808
64-120	\$576	\$609	\$627	\$666	\$684	\$717	\$726	\$894
<b>Counties of: Flathead, Lake, Missoula</b>								
0-20	\$104	\$110	\$114	\$120	\$124	\$130	\$132	\$162
21-24	\$164	\$173	\$179	\$190	\$195	\$204	\$207	\$255
25	\$165	\$174	\$180	\$190	\$196	\$205	\$208	\$256
30	\$186	\$197	\$203	\$215	\$221	\$232	\$235	\$289
35	\$201	\$212	\$219	\$232	\$238	\$249	\$253	\$311
40	\$210	\$222	\$229	\$242	\$249	\$261	\$265	\$325
45	\$237	\$250	\$259	\$274	\$281	\$295	\$299	\$368
50	\$293	\$310	\$320	\$339	\$348	\$365	\$370	\$455
55	\$366	\$387	\$399	\$423	\$434	\$455	\$462	\$568
60	\$445	\$471	\$486	\$515	\$529	\$554	\$562	\$691
64-120	\$492	\$519	\$537	\$570	\$585	\$612	\$621	\$765
<b>Counties of: All others</b>								
0-20	\$110	\$116	\$120	\$127	\$131	\$137	\$139	\$171
21-24	\$173	\$183	\$189	\$200	\$206	\$216	\$219	\$269
25	\$174	\$184	\$190	\$201	\$207	\$216	\$220	\$270
30	\$197	\$208	\$215	\$227	\$234	\$245	\$248	\$305
35	\$212	\$224	\$231	\$245	\$251	\$264	\$267	\$329
40	\$222	\$234	\$242	\$256	\$263	\$276	\$280	\$344
45	\$250	\$265	\$273	\$289	\$297	\$311	\$316	\$389
50	\$310	\$327	\$338	\$358	\$367	\$385	\$391	\$481
55	\$387	\$409	\$422	\$447	\$459	\$481	\$488	\$600
60	\$471	\$497	\$513	\$544	\$558	\$585	\$594	\$730
64-120	\$519	\$549	\$567	\$600	\$618	\$648	\$657	\$807

\*OOP Max = Out of Pocket Maximum

## State of Montana 1st Quarter 2014 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 2014. 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	23603MT0180010	23603MT0170007	23603MT0170008	23603MT0170009	23603MT0180011	23603MT0180012	23603MT0180013	
Plan Name	SmartHealth Balance Bronze 3500	SmartHealth Value Bronze 3000	SmartHealth Value Silver 3000	SmartHealth Value Silver 2000	SmartHealth Balance Silver 2000	SmartHealth Balance Silver 1500	SmartHealth Balance Gold 1000	
Metal Tier	Bronze	Bronze	Silver	Silver	Silver	Silver	Gold	
Deductible	\$3,500	\$3,000	\$3,000	\$2,000	\$2,000	\$1,500	\$1,000	
OOP Max*	\$6,350	\$6,350	\$3,000	\$4,000	\$6,350	\$6,350	\$6,350	
Coinsurance	50%	50%	0%	30%	30%	30%	20%	
<b>Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone</b>								
Age	\$117	\$123	\$144	\$146	\$149	\$151	\$180	
0-20	\$184	\$193	\$227	\$230	\$234	\$238	\$283	
21-24	\$185	\$194	\$228	\$231	\$235	\$239	\$285	
25	\$209	\$219	\$258	\$261	\$266	\$270	\$322	
30	\$225	\$236	\$278	\$281	\$286	\$291	\$346	
35	\$235	\$247	\$290	\$294	\$299	\$305	\$362	
40	\$266	\$279	\$328	\$332	\$338	\$344	\$409	
45	\$328	\$345	\$406	\$410	\$418	\$426	\$506	
50	\$410	\$430	\$506	\$512	\$522	\$531	\$632	
55	\$499	\$524	\$616	\$624	\$635	\$647	\$769	
60	\$552	\$579	\$681	\$689	\$702	\$715	\$850	
64-120	<b>Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton</b>							
0-20	\$132	\$138	\$163	\$165	\$168	\$171	\$203	
21-24	\$208	\$218	\$257	\$260	\$264	\$269	\$320	
25	\$209	\$219	\$258	\$261	\$266	\$270	\$321	
30	\$236	\$247	\$291	\$295	\$300	\$306	\$363	
35	\$254	\$266	\$313	\$317	\$323	\$329	\$391	
40	\$265	\$279	\$328	\$332	\$338	\$344	\$409	
45	\$300	\$315	\$370	\$375	\$382	\$389	\$462	
50	\$371	\$389	\$458	\$464	\$472	\$481	\$572	
55	\$463	\$486	\$572	\$579	\$590	\$600	\$714	
60	\$564	\$592	\$696	\$704	\$718	\$731	\$869	
64-120	\$623	\$654	\$770	\$779	\$793	\$808	\$960	
<b>Counties of: Flathead, Lake, Missoula</b>								
0-20	\$113	\$118	\$139	\$141	\$144	\$146	\$174	
21-24	\$178	\$186	\$219	\$222	\$226	\$230	\$274	
25	\$178	\$187	\$220	\$223	\$227	\$231	\$275	
30	\$202	\$212	\$249	\$252	\$257	\$261	\$311	
35	\$217	\$228	\$268	\$271	\$276	\$281	\$334	
40	\$227	\$238	\$280	\$284	\$289	\$294	\$350	
45	\$256	\$269	\$317	\$320	\$327	\$332	\$395	
50	\$317	\$333	\$392	\$396	\$404	\$411	\$489	
55	\$396	\$416	\$489	\$495	\$504	\$513	\$610	
60	\$482	\$506	\$595	\$602	\$614	\$625	\$743	
64-120	\$533	\$559	\$658	\$666	\$678	\$691	\$821	
<b>Counties of: All others</b>								
0-20	\$119	\$125	\$147	\$149	\$152	\$154	\$184	
21-24	\$188	\$197	\$232	\$234	\$239	\$243	\$289	
25	\$188	\$198	\$233	\$235	\$240	\$244	\$290	
30	\$213	\$224	\$263	\$266	\$271	\$276	\$328	
35	\$229	\$241	\$283	\$287	\$292	\$297	\$353	
40	\$240	\$252	\$296	\$300	\$305	\$311	\$370	
45	\$271	\$284	\$335	\$339	\$345	\$351	\$418	
50	\$335	\$352	\$414	\$419	\$427	\$434	\$516	
55	\$418	\$439	\$517	\$523	\$533	\$542	\$645	
60	\$509	\$534	\$629	\$636	\$648	\$660	\$785	
64-120	\$563	\$591	\$695	\$703	\$717	\$730	\$868	

\*OOP Max = Out of Pocket Maximum