

State of Montana 1st Quarter 2017 Small Group Major Medical Rates

PacificSource Plans offered Off Exchange in Montana

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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	23603MT0170014	23603MT0180010	23603MT0170013	23603MT0180030	23603MT0170008	23603MT0180042	23603MT0180043
Plan Name	SmartHealth Bronze HSA 6550	SmartHealth Bronze 7150	PSN Bronze HSA 6550	PSN Bronze 7150	SmartHealth Silver HSA 3600	SmartHealth Silver 5000	SmartHealth Silver 5000 VH
Metal Tier	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Silver
Deductible	\$6,550	\$7,150	\$6,550	\$7,150	\$3,600	\$5,000	\$5,000
OOP Max*	\$6,550	\$7,150	\$6,550	\$7,150	\$3,600	\$7,150	\$7,150
Coinsurance	0%	0%	0%	0%	0%	30%	30%
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone							
Age							
0-20	\$132	\$140	\$143	\$151	\$168	\$169	\$171
21-24	\$208	\$220	\$225	\$238	\$265	\$265	\$269
25	\$209	\$221	\$226	\$238	\$266	\$266	\$270
30	\$237	\$249	\$256	\$270	\$301	\$301	\$305
35	\$255	\$268	\$275	\$290	\$324	\$324	\$328
40	\$266	\$281	\$288	\$304	\$339	\$339	\$343
45	\$301	\$317	\$325	\$343	\$383	\$383	\$388
50	\$372	\$392	\$402	\$424	\$474	\$474	\$480
55	\$465	\$490	\$502	\$530	\$591	\$592	\$599
60	\$566	\$596	\$611	\$645	\$720	\$720	\$729
64-120	\$624	\$659	\$675	\$713	\$795	\$795	\$806
Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton							
0-20			\$147	\$155			
21-24			\$231	\$243			
25			\$232	\$244			
30			\$262	\$276			
35			\$282	\$298			
40			\$295	\$311			
45			\$333	\$352			
50			\$412	\$435			
55			\$515	\$543			
60			\$627	\$661			
64-120			\$693	\$729			
Counties of: Flathead, Lake, Missoula							
0-20	\$128	\$135	\$139	\$146	\$163	\$163	\$166
21-24	\$202	\$213	\$219	\$230	\$257	\$257	\$261
25	\$203	\$214	\$219	\$231	\$258	\$258	\$262
30	\$229	\$242	\$248	\$262	\$292	\$292	\$296
35	\$247	\$260	\$267	\$282	\$314	\$315	\$319
40	\$258	\$272	\$279	\$294	\$329	\$329	\$333
45	\$292	\$308	\$316	\$333	\$371	\$372	\$376
50	\$361	\$381	\$390	\$411	\$459	\$460	\$466
55	\$451	\$475	\$487	\$514	\$574	\$574	\$581
60	\$549	\$578	\$593	\$625	\$698	\$699	\$707
64-120	\$606	\$639	\$656	\$690	\$771	\$771	\$782
Counties of: All others							
0-20	\$134	\$141	\$144	\$152	\$170	\$170	\$172
21-24	\$210	\$222	\$228	\$240	\$268	\$268	\$271
25	\$211	\$223	\$228	\$241	\$269	\$269	\$272
30	\$239	\$252	\$258	\$272	\$304	\$304	\$308
35	\$257	\$271	\$278	\$293	\$327	\$328	\$332
40	\$269	\$284	\$291	\$307	\$342	\$343	\$347
45	\$304	\$320	\$329	\$346	\$387	\$387	\$392
50	\$376	\$396	\$406	\$428	\$478	\$479	\$485
55	\$469	\$495	\$507	\$535	\$597	\$598	\$605
60	\$571	\$602	\$618	\$651	\$727	\$727	\$737
64-120	\$630	\$666	\$683	\$720	\$804	\$804	\$813

*OOP Max = Out of Pocket Maximum

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Plan ID	23603MT0180026	23603MT0180027	23603MT0180038	23603MT0180039	23603MT0180011	23603MT0170005	23603MT0180015
Plan Name	SmartHealth Silver 4000	SmartHealth Silver 4000 VH	SmartHealth Silver 3000	SmartHealth Silver 3000 VH	SmartHealth Silver 2500	PSN Silver HSA 3600	SmartHealth Silver 2500 VH
Metal Tier	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible	\$4,000	\$4,000	\$3,000	\$3,000	\$2,500	\$3,600	\$2,500
OOP Max*	\$7,150	\$7,150	\$7,150	\$7,150	\$7,150	\$3,600	\$7,150
Coinsurance	30%	30%	30%	30%	30%	0%	30%
Age	Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
0-20	\$172	\$174	\$177	\$179	\$181	\$182	\$183
21-24	\$271	\$274	\$279	\$282	\$284	\$287	\$288
25	\$272	\$276	\$280	\$283	\$285	\$288	\$289
30	\$308	\$312	\$317	\$320	\$323	\$325	\$326
35	\$331	\$335	\$341	\$345	\$347	\$350	\$351
40	\$347	\$351	\$357	\$361	\$363	\$366	\$368
45	\$392	\$396	\$403	\$408	\$410	\$414	\$415
50	\$484	\$490	\$498	\$504	\$508	\$512	\$514
55	\$605	\$612	\$622	\$630	\$634	\$639	\$641
60	\$736	\$745	\$757	\$766	\$771	\$778	\$780
64-120	\$813	\$822	\$837	\$846	\$852	\$860	\$863
	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton						
0-20						\$187	
21-24						\$294	
25						\$295	
30						\$334	
35						\$359	
40						\$376	
45						\$424	
50						\$525	
55						\$655	
60						\$798	
64-120						\$882	
	Counties of: Flathead, Lake, Missoula						
0-20	\$167	\$169	\$172	\$174	\$175	\$177	\$177
21-24	\$263	\$266	\$271	\$274	\$276	\$278	\$279
25	\$264	\$267	\$272	\$275	\$277	\$279	\$280
30	\$299	\$302	\$307	\$311	\$313	\$316	\$317
35	\$321	\$325	\$331	\$335	\$337	\$340	\$341
40	\$336	\$340	\$346	\$350	\$352	\$355	\$356
45	\$380	\$384	\$391	\$395	\$398	\$402	\$403
50	\$470	\$475	\$483	\$489	\$492	\$497	\$498
55	\$587	\$594	\$603	\$611	\$615	\$620	\$622
60	\$714	\$723	\$734	\$743	\$748	\$755	\$757
64-120	\$789	\$798	\$812	\$821	\$827	\$834	\$837
	Counties of: All others						
0-20	\$174	\$176	\$179	\$181	\$182	\$184	\$184
21-24	\$274	\$277	\$282	\$285	\$287	\$290	\$290
25	\$275	\$278	\$283	\$286	\$288	\$291	\$292
30	\$311	\$315	\$320	\$324	\$326	\$329	\$330
35	\$335	\$339	\$344	\$348	\$351	\$354	\$355
40	\$350	\$354	\$360	\$364	\$367	\$370	\$371
45	\$395	\$400	\$407	\$412	\$415	\$418	\$419
50	\$489	\$495	\$503	\$509	\$513	\$517	\$519
55	\$611	\$618	\$628	\$636	\$640	\$646	\$648
60	\$743	\$752	\$765	\$774	\$779	\$786	\$788
64-120	\$822	\$831	\$845	\$855	\$861	\$869	\$870

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Plan ID	23603MT0180040	23603MT0180041	23603MT0180028	23603MT0180029	23603MT0180036	23603MT0180037	23603MT0180033
Plan Name	PSN Silver 5000	PSN Silver 5000 VH	PSN Silver 4000	PSN Silver 4000 VH	PSN Silver 3000	PSN Silver 3000 VH	PSN Silver 2500
Metal Tier	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible	\$5,000	\$5,000	\$4,000	\$4,000	\$3,000	\$3,000	\$2,500
OOP Max*	\$7,150	\$7,150	\$7,150	\$7,150	\$7,150	\$7,150	\$7,150
Coinsurance	30%	30%	30%	30%	30%	30%	30%
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone							
Age							
0-20	\$182	\$184	\$186	\$188	\$192	\$194	\$195
21-24	\$287	\$290	\$293	\$297	\$302	\$305	\$307
25	\$288	\$292	\$294	\$298	\$303	\$306	\$309
30	\$326	\$330	\$333	\$337	\$342	\$346	\$349
35	\$351	\$355	\$358	\$363	\$369	\$373	\$376
40	\$367	\$371	\$375	\$379	\$385	\$390	\$393
45	\$414	\$419	\$423	\$428	\$436	\$441	\$444
50	\$512	\$519	\$524	\$530	\$539	\$545	\$549
55	\$640	\$648	\$654	\$662	\$673	\$681	\$685
60	\$779	\$788	\$796	\$805	\$819	\$828	\$834
64-120	\$861	\$870	\$879	\$890	\$905	\$915	\$921
Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton							
0-20	\$187	\$189	\$191	\$193	\$196	\$199	\$200
21-24	\$294	\$298	\$300	\$304	\$309	\$313	\$315
25	\$295	\$299	\$302	\$305	\$310	\$314	\$316
30	\$334	\$338	\$341	\$345	\$351	\$355	\$358
35	\$359	\$364	\$367	\$372	\$378	\$382	\$385
40	\$376	\$381	\$384	\$389	\$395	\$400	\$403
45	\$425	\$430	\$434	\$439	\$446	\$452	\$455
50	\$525	\$532	\$537	\$543	\$552	\$559	\$563
55	\$656	\$664	\$670	\$678	\$689	\$698	\$702
60	\$798	\$808	\$815	\$825	\$839	\$849	\$855
64-120	\$882	\$893	\$900	\$912	\$927	\$938	\$945
Counties of: Flathead, Lake, Missoula							
0-20	\$177	\$179	\$181	\$183	\$186	\$188	\$189
21-24	\$278	\$282	\$284	\$288	\$293	\$296	\$298
25	\$279	\$283	\$285	\$289	\$294	\$297	\$299
30	\$316	\$320	\$323	\$327	\$332	\$336	\$338
35	\$340	\$344	\$347	\$352	\$358	\$362	\$364
40	\$356	\$360	\$363	\$368	\$374	\$378	\$381
45	\$402	\$407	\$411	\$416	\$422	\$427	\$430
50	\$497	\$503	\$508	\$514	\$523	\$529	\$532
55	\$621	\$628	\$634	\$642	\$652	\$660	\$665
60	\$755	\$765	\$772	\$781	\$794	\$803	\$809
64-120	\$834	\$845	\$852	\$863	\$878	\$888	\$894
Counties of: All others							
0-20	\$184	\$186	\$188	\$190	\$193	\$196	\$197
21-24	\$290	\$293	\$296	\$300	\$305	\$308	\$310
25	\$291	\$295	\$297	\$301	\$306	\$309	\$312
30	\$329	\$333	\$336	\$340	\$346	\$350	\$352
35	\$354	\$359	\$362	\$366	\$372	\$377	\$379
40	\$370	\$375	\$378	\$383	\$389	\$394	\$397
45	\$418	\$424	\$428	\$433	\$440	\$445	\$448
50	\$518	\$524	\$529	\$535	\$544	\$550	\$554
55	\$646	\$654	\$660	\$668	\$679	\$687	\$692
60	\$786	\$796	\$804	\$813	\$827	\$837	\$842
64-120	\$869	\$879	\$888	\$899	\$914	\$924	\$930

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Plan ID	23603MT0180006	23603MT0180021	23603MT0180022	23603MT0180032	23603MT0180019
Plan Name	PSN Silver 2500 VH	SmartHealth Gold 1000	SmartHealth Gold 1000 VH	PSN Gold 1000	PSN Gold 1000 VH
Metal Tier	Silver	Gold	Gold	Gold	Gold
Deductible	\$2,500	\$1,000	\$1,000	\$1,000	\$1,000
OOP Max*	\$7,150	\$4,000	\$4,000	\$4,000	\$4,000
Coinsurance	30%	20%	20%	20%	20%
Age	Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone				
0-20	\$197	\$219	\$221	\$236	\$239
21-24	\$311	\$344	\$348	\$372	\$376
25	\$312	\$346	\$349	\$374	\$377
30	\$353	\$391	\$394	\$422	\$426
35	\$380	\$421	\$425	\$455	\$459
40	\$397	\$440	\$444	\$476	\$480
45	\$449	\$497	\$502	\$537	\$543
50	\$555	\$615	\$621	\$665	\$671
55	\$693	\$768	\$775	\$830	\$838
60	\$844	\$934	\$943	\$1,010	\$1,020
64-120	\$933	\$1,032	\$1,043	\$1,116	\$1,127
	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton				
0-20	\$202			\$242	\$245
21-24	\$319			\$381	\$385
25	\$320			\$383	\$387
30	\$362			\$433	\$437
35	\$389			\$466	\$471
40	\$407			\$488	\$492
45	\$460			\$551	\$556
50	\$569			\$681	\$688
55	\$711			\$851	\$859
60	\$865			\$1,035	\$1,045
64-120	\$956			\$1,143	\$1,155
	Counties of: Flathead, Lake, Missoula				
0-20	\$191	\$212	\$214	\$229	\$231
21-24	\$302	\$334	\$337	\$361	\$364
25	\$303	\$335	\$338	\$362	\$366
30	\$342	\$379	\$383	\$410	\$414
35	\$368	\$408	\$412	\$441	\$445
40	\$385	\$427	\$431	\$461	\$466
45	\$435	\$482	\$487	\$521	\$526
50	\$539	\$596	\$602	\$645	\$651
55	\$672	\$745	\$752	\$805	\$813
60	\$818	\$906	\$915	\$980	\$989
64-120	\$905	\$1,002	\$1,011	\$1,083	\$1,092
	Counties of: All others				
0-20	\$199	\$221	\$223	\$239	\$241
21-24	\$314	\$348	\$351	\$376	\$380
25	\$315	\$349	\$352	\$377	\$381
30	\$356	\$395	\$398	\$427	\$431
35	\$384	\$425	\$429	\$459	\$464
40	\$401	\$444	\$449	\$480	\$485
45	\$453	\$502	\$507	\$543	\$548
50	\$561	\$621	\$627	\$671	\$678
55	\$700	\$775	\$783	\$838	\$846
60	\$852	\$944	\$953	\$1,020	\$1,030
64-120	\$942	\$1,043	\$1,053	\$1,128	\$1,139

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