

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

BCBS MT 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 | 30751MT0560019 | 30751MT0560018 | 30751MT0560014 | 30751MT0560020 | 30751MT0560005 | 30751MT0560006 |
|--|--|-------------------------------|-------------------------------|-------------------------------|-----------------------------|-----------------------------|
| Plan Name | Blue Preferred Bronze PPO 019 | Blue Preferred Bronze PPO 018 | Blue Preferred Silver PPO 014 | Blue Preferred Silver PPO 020 | Blue Preferred Gold PPO 005 | Blue Preferred Gold PPO 006 |
| Metal Tier | Bronze | Bronze | Silver | Silver | Gold | Gold |
| Deductible | \$6,000 | \$5,000 | \$3,000 | \$2,000 | \$2,000 | \$1,500 |
| OOP Max* | \$6,350 | \$6,600 | \$6,350 | \$6,350 | \$3,250 | \$3,500 |
| Coinsurance | 20% | 20% | 20% | 30% | 20% | 20% |
| Age | Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone | | | | | |
| 0-20 | \$106 | \$115 | \$157 | \$158 | \$188 | \$191 |
| 21-24 | \$166 | \$181 | \$247 | \$248 | \$295 | \$300 |
| 25 | \$167 | \$182 | \$248 | \$249 | \$297 | \$302 |
| 30 | \$189 | \$206 | \$280 | \$282 | \$335 | \$341 |
| 35 | \$203 | \$221 | \$302 | \$303 | \$361 | \$367 |
| 40 | \$213 | \$232 | \$315 | \$317 | \$378 | \$384 |
| 45 | \$240 | \$262 | \$356 | \$358 | \$427 | \$434 |
| 50 | \$297 | \$324 | \$441 | \$443 | \$528 | \$537 |
| 55 | \$371 | \$404 | \$550 | \$554 | \$659 | \$670 |
| 60 | \$452 | \$492 | \$670 | \$674 | \$802 | \$815 |
| 64-120 | \$499 | \$543 | \$740 | \$745 | \$886 | \$901 |
| Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton | | | | | | |
| 0-20 | \$102 | \$112 | \$152 | \$153 | \$182 | \$185 |
| 21-24 | \$161 | \$176 | \$239 | \$241 | \$286 | \$291 |
| 25 | \$162 | \$176 | \$240 | \$242 | \$287 | \$292 |
| 30 | \$183 | \$199 | \$272 | \$273 | \$325 | \$330 |
| 35 | \$197 | \$215 | \$292 | \$294 | \$350 | \$356 |
| 40 | \$206 | \$224 | \$306 | \$308 | \$366 | \$372 |
| 45 | \$233 | \$254 | \$345 | \$347 | \$413 | \$420 |
| 50 | \$288 | \$314 | \$427 | \$430 | \$511 | \$520 |
| 55 | \$360 | \$392 | \$534 | \$537 | \$639 | \$649 |
| 60 | \$438 | \$477 | \$649 | \$653 | \$777 | \$790 |
| 64-120 | \$484 | \$527 | \$718 | \$722 | \$859 | \$874 |
| Counties of: Flathead, Lake, Missoula | | | | | | |
| 0-20 | \$107 | \$116 | \$158 | \$159 | \$189 | \$193 |
| 21-24 | \$168 | \$183 | \$249 | \$251 | \$298 | \$303 |
| 25 | \$169 | \$184 | \$250 | \$252 | \$300 | \$305 |
| 30 | \$191 | \$208 | \$283 | \$285 | \$339 | \$344 |
| 35 | \$205 | \$224 | \$305 | \$306 | \$365 | \$371 |
| 40 | \$215 | \$234 | \$319 | \$320 | \$381 | \$388 |
| 45 | \$243 | \$264 | \$360 | \$362 | \$431 | \$438 |
| 50 | \$300 | \$327 | \$445 | \$448 | \$533 | \$542 |
| 55 | \$375 | \$408 | \$556 | \$559 | \$665 | \$677 |
| 60 | \$456 | \$497 | \$677 | \$680 | \$810 | \$823 |
| 64-120 | \$504 | \$549 | \$748 | \$752 | \$895 | \$910 |
| Counties of: All others | | | | | | |
| 0-20 | \$103 | \$112 | \$153 | \$154 | \$183 | \$186 |
| 21-24 | \$162 | \$177 | \$241 | \$242 | \$288 | \$293 |
| 25 | \$163 | \$178 | \$242 | \$243 | \$290 | \$294 |
| 30 | \$184 | \$201 | \$273 | \$275 | \$327 | \$333 |
| 35 | \$198 | \$216 | \$294 | \$296 | \$352 | \$358 |
| 40 | \$208 | \$226 | \$308 | \$310 | \$369 | \$375 |
| 45 | \$235 | \$255 | \$348 | \$350 | \$416 | \$423 |
| 50 | \$290 | \$316 | \$430 | \$433 | \$515 | \$524 |
| 55 | \$362 | \$394 | \$537 | \$540 | \$643 | \$654 |
| 60 | \$441 | \$480 | \$654 | \$658 | \$783 | \$796 |
| 64-120 | \$487 | \$530 | \$723 | \$727 | \$865 | \$880 |

*OOP Max = Out of Pocket Maximum