

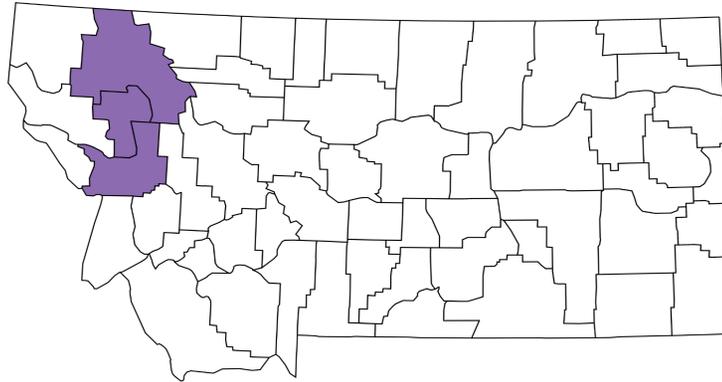
Rating Area 3: Flathead, Lake, and Missoula Counties

Rating Area 3: Flathead, Lake, and Missoula

The premium tables show 2023 monthly premiums for the first quarter of 2023 (Jan-Mar) rounded to the nearest dollar. Premium is the monthly amount charged to a policyholder for insurance coverage. These premiums are shown by plan and rating area for the specific ages shown. Other ages, dental premiums, smoking surcharges, cost sharing small group options, and any premium subsidies or other financial assistance are not shown.

Cost sharing includes deductibles, copays, and coinsurance. The cost sharing in this summary applies to "in-network" services only. Out-of-network services have higher cost sharing.

To determine your individual premium, look for the rating area or county of your primary residence.



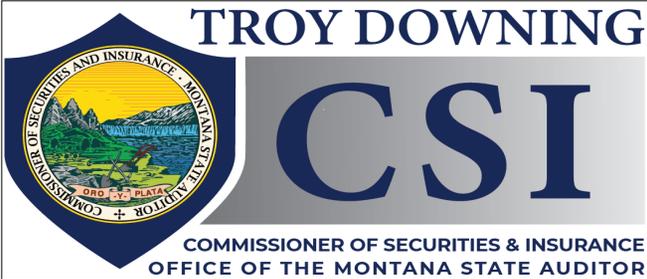
NOTE:

- This table does not include every possible monthly premium.
- These premiums are subject to change.
- Deductibles and Out of Pocket maximums are shown for individuals. Deductibles and Out of Pocket maximums for families may be different.
- Review actual policy language and plan details for deductibles, copays, and coinsurance information; provider networks; out-of-network coverage; excluded benefits; etc.

Metal Level Plan Selection					
Platinum	Monthly Premium	\$	\$	\$	On average, platinum plans pay 90% of your health care expenses. The monthly premium is the highest of all the metal levels; however, the out-of-pocket expenses are low. This could be a good option if you plan to use a lot of health care services.
	Out-of-Pocket Medical Expense	\$			
Gold	Monthly Premium	\$	\$	\$	On average, gold plans pay 80% of your health care expenses. Monthly premiums are higher, but out-of-pocket costs are lower. This could be a good option if you want to save on monthly premiums compared to Platinum but still want to keep your out-of-pocket costs low.
	Out-of-Pocket Medical Expense	\$	\$		
Silver	Monthly Premium	\$	\$		On average, the silver plan pays for 70% of your health care expenses. With a medium premium cost, this option could be a good option if you need to balance your monthly premium with your out-of-pocket costs.
	Out-of-Pocket Medical Expense	\$	\$	\$	
Bronze	Monthly Premium	\$			On average, the bronze plan pays for 60% of your health care expenses. This could be a good option if you do not need a lot of health services because it has the lowest premiums but tends to have the highest deductible.
	Out-of-Pocket Medical Expense	\$	\$	\$	

Rating Area 3: Flathead, Lake, and Missoula Counties

Platinum															
Company	Plan Name	Deductible	Out of Pocket	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
BlueCross BlueShield of Montana	Blue Focus Platinum POS 006	\$750	\$1,500	80%	\$341	\$446	\$448	\$506	\$545	\$570	\$644	\$797	\$995	\$1,211	\$1,339
	Blue Focus Platinum POS 007	\$250	\$1,500	80%	\$356	\$466	\$467	\$528	\$569	\$595	\$672	\$832	\$1,038	\$1,264	\$1,397
	Blue Focus Platinum POS 008	\$500	\$2,500	80%	\$343	\$448	\$450	\$509	\$548	\$573	\$647	\$801	\$1,000	\$1,217	\$1,345
	Blue Preferred Platinum PPO 101	\$750	\$1,500	80%	\$393	\$513	\$516	\$583	\$627	\$656	\$741	\$917	\$1,145	\$1,394	\$1,540
	Blue Preferred Platinum PPO 102	\$250	\$1,500	80%	\$401	\$524	\$526	\$595	\$640	\$669	\$756	\$935	\$1,168	\$1,422	\$1,571
	Blue Preferred Platinum PPO 103	\$500	\$2,500	80%	\$389	\$509	\$511	\$578	\$622	\$651	\$735	\$909	\$1,135	\$1,381	\$1,527
PacificSource	Navigator Platinum 500	\$500	\$3,000	20%	\$409	\$535	\$537	\$607	\$653	\$683	\$772	\$955	\$1,192	\$1,451	\$1,604
	Navigator Platinum 500 VH	\$500	\$3,000	20%	\$412	\$538	\$540	\$611	\$658	\$688	\$777	\$961	\$1,200	\$1,461	\$1,614
UnitedHealthcare	UHC Choice Plus Platinum 500	\$500	\$2,400	20%	\$433	\$566	\$569	\$643	\$692	\$724	\$818	\$1,012	\$1,263	\$1,537	\$1,699
	UHC Choice Plus Platinum 0	\$0	\$3,250	20%	\$445	\$581	\$584	\$660	\$710	\$743	\$840	\$1,038	\$1,297	\$1,578	\$1,744
	UHC Choice Plus Platinum 250	\$250	\$2,600	20%	\$434	\$568	\$570	\$645	\$694	\$726	\$820	\$1,014	\$1,267	\$1,541	\$1,704
Platinum															



Rating Area 3: Flathead, Lake, and Missoula Counties

Gold															
Company	Plan Name	Deductible	Out of Pocket	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
BlueCross BlueShield of Montana	Blue Focus Gold POS 005	\$1,750	\$7,000	80%	\$273	\$357	\$358	\$405	\$436	\$456	\$515	\$638	\$796	\$969	\$1,071
	Blue Focus Gold POS 007	\$1,500	\$5,700	80%	\$278	\$363	\$365	\$412	\$444	\$464	\$525	\$649	\$810	\$986	\$1,090
	Blue Focus Gold POS 008	\$2,500	\$6,500	90%	\$269	\$352	\$354	\$400	\$430	\$450	\$509	\$629	\$785	\$956	\$1,057
	Blue Focus Gold POS 009	\$3,500	\$6,000	80%	\$257	\$337	\$338	\$382	\$411	\$430	\$486	\$601	\$751	\$913	\$1,010
	Blue Focus Gold POS 101	\$3,000	\$3,500	90%	\$261	\$342	\$343	\$388	\$417	\$437	\$493	\$610	\$762	\$927	\$1,025
	Blue Preferred Gold PPO 101	\$3,000	\$3,500	90%	\$316	\$413	\$415	\$469	\$505	\$528	\$596	\$737	\$921	\$1,121	\$1,239
	Blue Preferred Gold PPO 105	\$2,500	\$4,500	80%	\$328	\$429	\$431	\$487	\$524	\$548	\$619	\$766	\$956	\$1,164	\$1,286
	Blue Preferred Gold PPO 107	\$1,500	\$6,500	80%	\$328	\$429	\$430	\$486	\$524	\$548	\$619	\$765	\$956	\$1,163	\$1,286
	Blue Preferred Gold PPO 110	\$2,000	\$6,750	80%	\$327	\$428	\$429	\$485	\$523	\$547	\$618	\$764	\$954	\$1,161	\$1,283
	Blue Preferred Gold PPO 111	\$3,500	\$6,000	80%	\$311	\$407	\$409	\$462	\$497	\$520	\$588	\$727	\$907	\$1,104	\$1,221
Blue Preferred Gold PPO 123	\$4,000	\$4,000	100%	\$307	\$402	\$403	\$456	\$491	\$513	\$580	\$717	\$895	\$1,090	\$1,205	
Blue Preferred Gold PPO 135	\$3,000	\$3,000	100%	\$330	\$432	\$433	\$490	\$527	\$552	\$623	\$771	\$962	\$1,171	\$1,295	
Mountain Health Co-Op	Connect SG Gold MT	\$1,000	\$6,500	30%	\$326	\$426	\$427	\$483	\$520	\$544	\$614	\$760	\$949	\$1,155	\$1,276
	Plus SG Gold MT	\$1,000	\$7,000	30%	\$296	\$387	\$389	\$440	\$473	\$495	\$559	\$692	\$864	\$1,051	\$1,162
	Plus SG Gold MT HD	\$3,000	\$3,000	0%	\$298	\$389	\$391	\$441	\$475	\$497	\$562	\$695	\$867	\$1,056	\$1,167
	Access SG Gold MT	\$1,000	\$6,500	30%	\$326	\$426	\$427	\$483	\$520	\$544	\$614	\$760	\$949	\$1,155	\$1,276
PacificSource	Navigator Gold 1000	\$1,000	\$6,500	30%	\$347	\$453	\$455	\$514	\$554	\$579	\$654	\$809	\$1,011	\$1,230	\$1,359
	Navigator Gold 2000	\$2,000	\$6,500	30%	\$326	\$426	\$428	\$483	\$520	\$544	\$615	\$761	\$950	\$1,156	\$1,278
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$304	\$398	\$399	\$451	\$486	\$508	\$574	\$710	\$887	\$1,079	\$1,193
	Navigator Gold 3000	\$3,000	\$5,500	30%	\$318	\$416	\$418	\$472	\$509	\$532	\$601	\$743	\$928	\$1,129	\$1,248
	Navigator Gold 1000 VH	\$1,000	\$6,500	30%	\$349	\$457	\$459	\$518	\$558	\$584	\$660	\$816	\$1,019	\$1,240	\$1,370
	Navigator Gold 2000 VH	\$2,000	\$6,500	30%	\$329	\$429	\$431	\$487	\$525	\$549	\$620	\$767	\$958	\$1,165	\$1,287
Navigator Gold 3000 VH	\$3,000	\$5,500	30%	\$321	\$420	\$421	\$476	\$513	\$536	\$606	\$750	\$936	\$1,139	\$1,259	
UnitedHealthcare	UHC Choice Plus Gold 1000-2	\$1,000	\$7,250	20%	\$389	\$508	\$510	\$577	\$621	\$650	\$734	\$908	\$1,134	\$1,380	\$1,525
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$6,500	0%	\$436	\$570	\$572	\$647	\$697	\$729	\$823	\$1,018	\$1,272	\$1,548	\$1,711
	UHC Choice Plus Gold 0	\$0	\$9,100	30%	\$401	\$524	\$526	\$595	\$641	\$670	\$757	\$936	\$1,169	\$1,423	\$1,573
	UHC Choice Plus Gold 1500-2	\$1,500	\$9,100	20%	\$394	\$515	\$517	\$584	\$629	\$658	\$743	\$919	\$1,148	\$1,397	\$1,544
	UHC Choice Plus Gold 1000-1	\$1,000	\$7,400	20%	\$383	\$500	\$502	\$568	\$611	\$639	\$722	\$893	\$1,115	\$1,357	\$1,500
	UHC Choice Plus Gold 500	\$500	\$8,000	30%	\$377	\$493	\$495	\$560	\$602	\$630	\$712	\$880	\$1,099	\$1,338	\$1,479
	UHC Choice Plus Gold 750	\$750	\$9,100	20%	\$380	\$497	\$499	\$564	\$607	\$635	\$717	\$887	\$1,108	\$1,349	\$1,491
	UHC Choice Plus Gold 2000-2	\$2,000	\$6,500	20%	\$375	\$491	\$493	\$557	\$600	\$627	\$708	\$876	\$1,094	\$1,332	\$1,472
	UHC Choice Plus Gold 1500-3	\$1,500	\$8,000	20%	\$371	\$485	\$487	\$551	\$593	\$620	\$701	\$867	\$1,082	\$1,317	\$1,456
	UHC Choice Plus Gold 1500-1	\$1,500	\$9,100	20%	\$373	\$487	\$489	\$553	\$596	\$623	\$704	\$871	\$1,087	\$1,323	\$1,462
	UHC Choice Plus Gold 1200	\$1,200	\$9,100	20%	\$374	\$489	\$491	\$555	\$597	\$624	\$706	\$873	\$1,090	\$1,326	\$1,466
	UHC Choice Plus Gold 1000-3	\$1,000	\$9,100	20%	\$370	\$484	\$486	\$549	\$591	\$618	\$698	\$864	\$1,079	\$1,313	\$1,451
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$6,500	20%	\$395	\$516	\$518	\$586	\$631	\$660	\$745	\$922	\$1,151	\$1,401	\$1,548
	UHC Choice Plus Gold 2000-3	\$2,000	\$8,100	20%	\$361	\$472	\$473	\$535	\$576	\$603	\$681	\$842	\$1,052	\$1,280	\$1,415
	UHC Choice Plus Gold 3000-1	\$3,000	\$5,800	20%	\$358	\$467	\$469	\$531	\$571	\$597	\$675	\$835	\$1,042	\$1,269	\$1,402
UHC Choice Plus Gold 3000-2	\$3,000	\$7,000	20%	\$361	\$472	\$474	\$536	\$577	\$603	\$681	\$843	\$1,052	\$1,281	\$1,416	
UHC Choice Plus Gold 2000-1	\$2,000	\$6,000	50%	\$360	\$471	\$472	\$534	\$575	\$601	\$680	\$840	\$1,049	\$1,277	\$1,412	

Gold

Rating Area 3: Flathead, Lake, and Missoula Counties

Silver															
Company	Plan Name	Deductible	Out of Pocket	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
BlueCross BlueShield of Montana	Blue Focus Silver POS 001	\$5,000	\$9,000	70%	\$222	\$290	\$291	\$329	\$354	\$371	\$419	\$518	\$647	\$787	\$870
	Blue Focus Silver POS 003	\$3,700	\$6,750	90%	\$232	\$304	\$305	\$345	\$371	\$388	\$439	\$543	\$678	\$825	\$912
	Blue Focus Silver POS 010	\$3,500	\$5,700	80%	\$232	\$303	\$304	\$344	\$370	\$387	\$437	\$541	\$675	\$822	\$909
	Blue Focus Silver POS 011	\$6,000	\$8,700	60%	\$223	\$291	\$292	\$330	\$356	\$372	\$420	\$520	\$649	\$790	\$873
	Blue Focus Silver POS 101	\$4,000	\$6,900	80%	\$219	\$286	\$287	\$324	\$349	\$365	\$413	\$510	\$637	\$776	\$857
	Blue Preferred Silver PPO 101	\$4,000	\$6,900	80%	\$271	\$354	\$355	\$402	\$433	\$452	\$511	\$632	\$789	\$961	\$1,062
	Blue Preferred Silver PPO 117	\$3,500	\$5,750	80%	\$284	\$371	\$373	\$421	\$454	\$474	\$536	\$663	\$828	\$1,007	\$1,113
	Blue Preferred Silver PPO 120	\$5,000	\$9,000	70%	\$273	\$357	\$358	\$405	\$436	\$456	\$515	\$637	\$796	\$968	\$1,070
	Blue Preferred Silver PPO 121	\$6,000	\$9,100	60%	\$274	\$358	\$359	\$406	\$438	\$458	\$517	\$639	\$798	\$972	\$1,074
	Blue Preferred Silver PPO 122	\$4,900	\$4,900	100%	\$290	\$379	\$381	\$430	\$463	\$485	\$548	\$677	\$846	\$1,029	\$1,138
Blue Preferred Silver PPO 127	\$3,000	\$6,000	80%	\$290	\$379	\$381	\$430	\$463	\$485	\$548	\$677	\$846	\$1,029	\$1,138	
Blue Preferred Silver PPO 136	\$5,500	\$5,500	100%	\$280	\$366	\$367	\$415	\$447	\$468	\$528	\$654	\$816	\$993	\$1,098	
Mountain Health Co-Op	Connect SG Silver MT	\$5,200	\$8,550	40%	\$279	\$365	\$367	\$414	\$446	\$467	\$527	\$652	\$814	\$991	\$1,095
	Connect SG Silver MT HD	\$5,000	\$5,000	0%	\$282	\$368	\$370	\$418	\$450	\$471	\$532	\$658	\$821	\$999	\$1,105
	Plus SG Silver MT	\$5,300	\$8,550	40%	\$254	\$332	\$334	\$377	\$406	\$425	\$480	\$594	\$741	\$902	\$997
	Plus SG Silver MT HD	\$5,000	\$5,000	0%	\$259	\$338	\$340	\$384	\$413	\$432	\$488	\$604	\$754	\$918	\$1,015
	Access SG Silver MT	\$5,200	\$8,550	40%	\$279	\$365	\$367	\$414	\$446	\$467	\$527	\$652	\$814	\$991	\$1,095
	Access SG Silver MT HD	\$5,000	\$5,000	0%	\$282	\$368	\$370	\$418	\$450	\$471	\$532	\$658	\$821	\$999	\$1,105
PacificSource	Navigator Silver HSA 4800	\$4,800	\$4,800	0%	\$270	\$353	\$354	\$400	\$431	\$451	\$509	\$630	\$786	\$957	\$1,058
	Navigator Silver HSA 3000	\$3,000	\$7,050	20%	\$281	\$368	\$369	\$417	\$449	\$470	\$531	\$657	\$820	\$998	\$1,103
	Navigator Silver 5500	\$5,500	\$9,100	30%	\$283	\$370	\$371	\$420	\$452	\$473	\$534	\$661	\$825	\$1,004	\$1,110
	Navigator Silver 6500	\$6,500	\$9,100	30%	\$277	\$362	\$363	\$411	\$442	\$462	\$522	\$646	\$807	\$982	\$1,085
	Navigator Silver 4500	\$4,500	\$9,100	30%	\$288	\$376	\$378	\$427	\$460	\$481	\$544	\$672	\$840	\$1,022	\$1,128
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$258	\$337	\$338	\$383	\$412	\$431	\$487	\$602	\$752	\$915	\$1,011
	Navigator Silver 3000	\$3,000	\$9,100	40%	\$294	\$384	\$386	\$436	\$469	\$491	\$554	\$686	\$856	\$1,042	\$1,152
	Navigator Silver 5500 VH	\$5,500	\$9,100	30%	\$286	\$374	\$375	\$424	\$456	\$477	\$539	\$667	\$833	\$1,014	\$1,121
	Navigator Silver 6500 VH	\$6,500	\$9,100	30%	\$279	\$365	\$367	\$415	\$446	\$467	\$527	\$652	\$814	\$991	\$1,095
Navigator Silver 4500 VH	\$4,500	\$9,100	30%	\$291	\$380	\$382	\$431	\$464	\$486	\$549	\$679	\$847	\$1,031	\$1,140	
UnitedHealthcare	UHC Choice Plus HSA Silver 2500	\$2,500	\$7,350	30%	\$359	\$470	\$471	\$533	\$574	\$600	\$678	\$839	\$1,047	\$1,274	\$1,409
	UHC Choice Plus HSA Silver 2750	\$2,750	\$7,350	20%	\$360	\$471	\$473	\$535	\$576	\$602	\$680	\$841	\$1,050	\$1,278	\$1,413
	UHC Choice Plus HSA Silver 3000	\$3,000	\$7,350	30%	\$355	\$464	\$466	\$527	\$567	\$593	\$670	\$829	\$1,035	\$1,260	\$1,393
	UHC Choice Plus Silver 5500	\$5,500	\$9,100	30%	\$318	\$415	\$417	\$471	\$507	\$531	\$599	\$741	\$926	\$1,127	\$1,245

Silver

Rating Area 3: Flathead, Lake, and Missoula Counties

Bronze															
Company	Plan Name	Deductible	Out of Pocket	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
BlueCross BlueShield of Montana	Blue Focus Bronze POS 002	\$7,000	\$7,000	100%	\$210	\$274	\$275	\$311	\$335	\$350	\$396	\$489	\$611	\$744	\$822
	Blue Focus Bronze POS 101	\$8,550	\$8,550	100%	\$193	\$252	\$253	\$286	\$308	\$322	\$364	\$451	\$563	\$685	\$757
	Blue Preferred Bronze PPO 101	\$8,550	\$8,550	100%	\$241	\$314	\$316	\$357	\$384	\$402	\$454	\$562	\$701	\$853	\$943
	Blue Preferred Bronze PPO 134	\$6,500	\$7,000	60%	\$248	\$325	\$326	\$368	\$397	\$415	\$469	\$580	\$724	\$881	\$974
Mountain Health Co-Op	Connect SG Bronze MT	\$7,200	\$8,150	60%	\$243	\$318	\$319	\$361	\$389	\$407	\$459	\$568	\$710	\$864	\$955
	Connect SG Bronze MT HD	\$7,000	\$7,000	0%	\$253	\$331	\$333	\$376	\$405	\$423	\$478	\$592	\$739	\$899	\$994
	Connect SG Bronze MT Expanded	\$6,500	\$8,550	50%	\$244	\$319	\$320	\$362	\$389	\$407	\$460	\$569	\$711	\$865	\$956
	Plus SG Bronze MT Expanded	\$7,800	\$8,550	60%	\$218	\$285	\$286	\$324	\$349	\$365	\$412	\$510	\$636	\$774	\$856
	Plus SG Bronze MT HD	\$7,050	\$7,050	0%	\$232	\$304	\$305	\$345	\$371	\$388	\$438	\$542	\$677	\$824	\$911
	Access SG Bronze MT	\$7,200	\$8,150	60%	\$243	\$318	\$319	\$361	\$389	\$407	\$459	\$568	\$710	\$864	\$955
	Access SG Bronze MT HD	\$7,000	\$7,000	0%	\$253	\$331	\$333	\$376	\$405	\$423	\$478	\$592	\$739	\$899	\$994
PacificSource	Navigator Bronze HSA 7050	\$7,050	\$7,050	0%	\$236	\$308	\$310	\$350	\$377	\$394	\$445	\$551	\$688	\$837	\$924
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$241	\$315	\$316	\$357	\$385	\$402	\$455	\$562	\$702	\$855	\$945
	Navigator Bronze 9100	\$9,100	\$9,100	0%	\$218	\$285	\$287	\$324	\$349	\$365	\$412	\$510	\$637	\$775	\$855
	Navigator Bronze 8700	\$8,700	\$8,700	0%	\$260	\$340	\$341	\$386	\$415	\$434	\$491	\$607	\$758	\$922	\$1,019
	Navigator Bronze 8700 VH	\$8,700	\$8,700	0%	\$263	\$343	\$345	\$390	\$420	\$439	\$496	\$613	\$766	\$932	\$1,029
UnitedHealthcare	UHC Choice Plus HSA Bronze 7350	\$7,350	\$7,350	0%	\$310	\$405	\$407	\$460	\$495	\$518	\$585	\$723	\$903	\$1,099	\$1,215
	UHC Choice Plus Bronze 9100	\$9,100	\$9,100	0%	\$294	\$384	\$386	\$436	\$469	\$491	\$555	\$686	\$857	\$1,043	\$1,152
Bronze															

