

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

WMI Plans offered Off Exchange in Montana

The age for each person is based on their first date of coverage in 2017. 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.

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.

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.

Plan ID	45632MT0060001	45632MT0060002	45632MT0060003	45632MT0060005
Plan Name	Montana bronze plan	Montana silver 1 plan	Montana silver 2 plan	Montana gold 2 plan
Metal Tier	Bronze	Silver	Silver	Gold
Deductible	\$5,000	\$1,500	\$2,500	\$1,000
OOP Max*	\$6,850	\$4,200	\$4,000	\$3,400
Coinsurance	50%	40%	30%	30%
Age	Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone			
0-20	\$180	\$214	\$214	\$235
21-24	\$284	\$337	\$336	\$370
25	\$285	\$339	\$338	\$372
30	\$322	\$383	\$382	\$420
35	\$347	\$412	\$411	\$453
40	\$363	\$431	\$430	\$473
45	\$410	\$487	\$486	\$535
50	\$507	\$602	\$601	\$662
55	\$633	\$752	\$750	\$826
60	\$770	\$915	\$913	\$1,005
64-120	\$851	\$1,011	\$1,008	\$1,110
Age	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton			
0-20	\$180	\$214	\$214	\$235
21-24	\$284	\$337	\$336	\$370
25	\$285	\$339	\$338	\$372
30	\$322	\$383	\$382	\$420
35	\$347	\$412	\$411	\$453
40	\$363	\$431	\$430	\$473
45	\$410	\$487	\$486	\$535
50	\$507	\$602	\$601	\$662
55	\$633	\$752	\$750	\$826
60	\$770	\$915	\$913	\$1,005
64-120	\$851	\$1,011	\$1,008	\$1,110
Age	Counties of: Flathead, Lake, Missoula			
0-20	\$180	\$214	\$214	\$235
21-24	\$284	\$337	\$336	\$370
25	\$285	\$339	\$338	\$372
30	\$322	\$383	\$382	\$420
35	\$347	\$412	\$411	\$453
40	\$363	\$431	\$430	\$473
45	\$410	\$487	\$486	\$535
50	\$507	\$602	\$601	\$662
55	\$633	\$752	\$750	\$826
60	\$770	\$915	\$913	\$1,005
64-120	\$851	\$1,011	\$1,008	\$1,110
Age	Counties of: All others			
0-20	\$180	\$214	\$214	\$235
21-24	\$284	\$337	\$336	\$370
25	\$285	\$339	\$338	\$372
30	\$322	\$383	\$382	\$420
35	\$347	\$412	\$411	\$453
40	\$363	\$431	\$430	\$473
45	\$410	\$487	\$486	\$535
50	\$507	\$602	\$601	\$662
55	\$633	\$752	\$750	\$826
60	\$770	\$915	\$913	\$1,005
64-120	\$851	\$1,011	\$1,008	\$1,110

*OOP Max = Out of Pocket Maximum