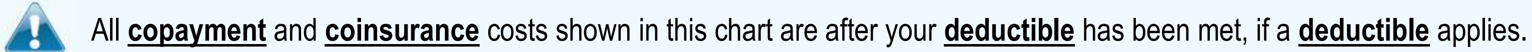
The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to https://PacificSource.com/montana/small-group-plan-details-2018. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary http://www.dol.gov/ebsa/healthreform or call 1-877-590-1596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Participating provider: $5,000 person/$10,000 family | Non-participating provider: $10,000 person/$20,000 family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Participating: preventive care; office visits. Non-participating: well baby/child; preventive mammograms. Participating Rx drugs. Vision age 18 and younger - 1st $150 vision hardware. Participating: vision exam. Non-participating: 1st $40 vision exam.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Participating provider: $7,350 person/$14,700 family | Non-participating provider: $14,700 person/$29,400 family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out–of–pocket limit.
Will you pay less if you use a network provider?	Yes. See http://providerdirectory.PacificSource.com/?nPlan=PSN or call 1-877-590-1596 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.


All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-participating Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 co-pay/visit, deductible does not apply	Deductible then 25% co-insurance	None
	Specialist visit	$50 co-pay/visit, deductible does not apply	Deductible then 25% co-insurance	None
	Preventive care/screening/immunization	No charge, deductible does not apply	Deductible then 25% co-insurance Preventive mammograms: No charge, deductible does not apply Well baby/child: 25% co-insurance, deductible does not apply Tobacco Cessation: Not covered	Preventive Physicals: 1 hospital visit at birth, as recommended by child's pediatrician ages 0-7, annually ages 8 and older. Well Woman Visits: annually. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Deductible then 30% co-insurance	Deductible then 55% co-insurance	None
	Imaging (CT/PET scans, MRIs)	Deductible then 30% co-insurance	Deductible then 55% co-insurance	Preauthorization required.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://PacificSource.com/drug-list/MT/.	Tier one drugs	Retail: $15 co-pay/per prescription, deductible does not apply Mail: $30 co-pay/per prescription, deductible does not apply	Deductible then 50% co-insurance	Retail limited to 30 day supply. Mail limited to 90 day supply. Preauthorization required for certain drugs.
	Tier two drugs	Retail: $60 co-pay/per prescription, deductible does not apply Mail: $180 co-pay/per prescription, deductible does not apply	Deductible then 50% co-insurance	
	Tier three drugs	Retail: $100 co-pay/per prescription, deductible does not apply	Deductible then 50% co-insurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-participating Provider (You will pay the most)	
		Mail: $300 co-pay/per prescription, deductible does not apply		
	Tier four specialty drugs	$250 co-pay/per prescription, deductible does not apply	Deductible then 50% co-insurance	Participating provider benefit available only through our specialty pharmacy services provider. Limited to 30 day supply. Preauthorization required for certain drugs.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Deductible then 30% co-insurance	Deductible then 55% co-insurance	None
	Physician/surgeon fees	Deductible then 30% co-insurance	Deductible then 55% co-insurance	
If you need immediate medical attention	Emergency room services	Medical Emergency: Deductible then $250 co-pay/visit plus 30% co-insurance Non-Emergency: Deductible then $250 co-pay/visit plus 30% co-insurance	Medical Emergency: Deductible then $250 co-pay/visit plus 30% co-insurance Non-Emergency: Deductible then $250 co-pay/visit plus 55% co-insurance	Co-pay waived if admitted.
	Emergency medical transportation	Ground: Deductible then 30% co-insurance Air: Deductible then 30% co-insurance	Ground: Deductible then 30% co-insurance Air: Deductible then 30% co-insurance	Limited to nearest facility able to treat condition. Air covered if ground medically or physically inappropriate. Non-participating air based on 200 percent of Medicare allowance, except as required by law.
	Urgent care	$20 co-pay/visit, deductible does not apply	Deductible then 25% co-insurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	Deductible then 30% co-insurance	Deductible then 55% co-insurance	Limited to semi-private room unless intensive or coronary care units, medically necessary isolation, or hospital only has private rooms. Preauthorization required for some inpatient services.
	Physician/surgeon fees	Deductible then 30% co-insurance	Deductible then 55% co-insurance	None
If you need mental health, behavioral	Outpatient services	$20 co-pay/visit, deductible does not apply	Deductible then 25% co-insurance	None

Common Medical Event	Services You May Need	What You Will Pay: Participating Provider (You will pay the least)	What You Will Pay: Non-participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
health, or substance abuse services	Inpatient services	Deductible then 30% co-insurance	Deductible then 55% co-insurance	Preauthorization required for some inpatient services.
If you are pregnant	Office visits	Deductible then 30% co-insurance	Deductible then 55% co-insurance	Cost sharing does not apply to certain preventive services. Practitioner delivery and hospital visits are covered under prenatal and postnatal care. Facility is covered the same as any other hospital services. Coverage includes termination of pregnancy.
	Childbirth/delivery professional services			
	Childbirth/delivery facility services			
If you need help recovering or have other special health needs	Home health care	Deductible then 30% co-insurance	Deductible then 55% co-insurance	Limited to 180 days/year. No coverage for private duty nursing or custodial care. Preauthorization required.
	Rehabilitation services	Inpatient: Deductible then 30% co-insurance Outpatient: Deductible then 30% co-insurance	Inpatient: Deductible then 55% co-insurance Outpatient: Deductible then 55% co-insurance	Preauthorization required. No coverage for recreation therapy. Inpatient: None Outpatient: None
	Habilitation services	Inpatient: Deductible then 30% co-insurance Outpatient: Deductible then 30% co-insurance	Inpatient: Deductible then 55% co-insurance Outpatient: Deductible then 55% co-insurance	Preauthorization required. No coverage for recreation therapy. Inpatient: None Outpatient: None
	Skilled nursing care	Deductible then 30% co-insurance	Deductible then 55% co-insurance	Limited to 60 days/year. No coverage for custodial care. Preauthorization required.
	Durable medical equipment	Deductible then 30% co-insurance	Deductible then 55% co-insurance	Limited to: $5,000 year overall; one pair/year for glasses or contact lenses; one breast pump/pregnancy; $150/year for wig for chemotherapy or radiation therapy. Preauthorization required if equipment is over $1,000 and for power-assisted wheelchairs.
	Hospice services	Deductible then 30% co-insurance	Deductible then 55% co-insurance	Preauthorization required. No coverage for private duty nursing.
If your child needs dental or eye care	Children's eye exam	No charge, deductible does not apply	No charge up to $40 maximum, deductible does not apply, then Deductible then 100% co-insurance	For age 18 or younger, one eye exam/year.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-participating Provider (You will pay the most)	
	Children's glasses	Combined participating and non-participating: No charge up to $150 maximum, deductible does not apply, then subject to participating providers medical deductible and co-insurance	Combined participating and non-participating: No charge up to $150 maximum, deductible does not apply, then subject to participating providers medical deductible and co-insurance	Combined participating and non-participating: For age 18 or younger, one pair of glasses (frames and lenses) or contact lenses in lieu of glasses per year. Additional coatings not covered.
	Children's dental check-up	Not covered	Not covered	Not covered

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
• Bariatric surgery • Cosmetic surgery (Except medically necessary or certain reconstructive surgeries) • Custodial care	• Dental care (Adult) • Dental check-up (Child) • Hearing aids (Child) • Hearing aids (Adult) • Long-term care	• Non-emergency care when traveling outside the U.S. • Private-duty nursing • Routine eye care (Adult) • Routine foot care, other than with diabetes mellitus

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Abortion • Acupuncture	• Chiropractic care • Infertility treatment (Except for reversal of sterilization and in vitro fertilization)	• Weight loss programs

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: The PacificSource Customer Service team at 1-877-590-1596 or the Montana Commissioner of Securities and Insurance at 1-800-332-6148 or at csimt.gov. For group health coverage subject to ERISA, you can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-590-1596.

——————*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*———

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- **The plan's overall deductible** $5000
- **Specialist** $50 co-payment
- **Hospital (facility)** 30% co-insurance
- **Other** 30% co-insurance

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$3,630
Copayments	$0
Coinsurance	$3,720
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$7,410**

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** $5000
- **Specialist** $50 co-payment
- **Hospital (facility)** 30% co-insurance
- **Other** 30% co-insurance

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$915
Copayments	$1,700
Coinsurance	$392
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	**$3,062**

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- **The plan's overall deductible** $5000
- **Specialist** $50 co-payment
- **Hospital (facility)** 30% co-insurance
- **Other** 30% co-insurance

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$1,925**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,142
Copayments	$150
Coinsurance	$490
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,782**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.