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# 2022 Medical Plans for **Montana Individuals and Families**

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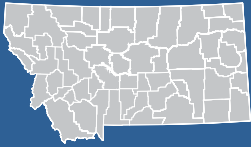
# 2022 Montana | Navigator Individual and Family Medical Plans

	NON-HSA QUALIFIED PLANS												HSA QUALIFIED PLANS			
Product	Gold 1500		Silver 3000 <sup>†</sup>		Silver 4000 <sup>†</sup>		Silver 5000		Bronze 7000		Bronze 8700		Silver HSA 3500		Bronze HSA 7000	
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
Deductible Individual / Family	\$1,500 / \$3,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$6,000 / \$12,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$7,000 / \$14,000	\$14,000 / \$28,000	\$8,700 / \$17,400	\$17,400 / \$34,800	\$3,500 / \$7,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$14,000 / \$28,000
Out-of-Pocket Maximum Individual / Family	\$5,000 / \$10,000	\$25,000 / \$50,000	\$8,150 / \$16,300	\$25,000 / \$50,000	\$7,000 / \$14,000	\$25,000 / \$50,000	\$8,150 / \$16,300	\$25,000 / \$50,000	\$8,550 / \$17,100	\$25,000 / \$50,000	\$8,700 / \$17,400	\$25,000 / \$50,000	\$6,750 / \$13,500	\$25,000 / \$50,000	\$7,000 / \$14,000	\$25,000 / \$50,000
	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:
Preventive Services	Covered in Full	25% ^	Covered in Full	25% ^	Covered in Full	25% ^	Covered in Full	25% ^	Covered in Full	25% ^	Covered in Full	25% ^	Covered in Full	25% ^	Covered in Full	25% ^
Preventive Drug Coverage	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%	Covered in Full	50%
Accident Benefit	Covered in full* up to \$500, within 90 days of accident		Covered in full* up to \$500, within 90 days of accident		Covered in full* up to \$500, within 90 days of accident		Covered in full* up to \$500, within 90 days of accident.		Covered in full* up to \$500, within 90 days of accident		Covered in full* up to \$500, within 90 days of accident		Covered in full* up to \$500, within 90 days of accident		Covered in full* up to \$500, within 90 days of accident	
	AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:	
Telehealth (including behavioral health for adults)	Covered in Full*	50%	Covered in Full*	50%	Covered in Full*	50%	Covered in Full*	50%	Covered in Full*	50%	Covered in Full*	50%	25%	50%	Covered in Full	50%
Office Visits Primary, Urgent Care, and Specialist	10%	50%	Primary/Urgent Care: \$35* Specialist: 40%	50%	Primary/Urgent Care: \$20* Specialist: \$40*	50%	Primary/Urgent Care: \$35* Specialist: \$70*	50%	Primary/Urgent Care: \$35* Specialist: 40%	50%	Covered in Full	50%	25%	50%	Covered in Full	50%
Inpatient Hospital	10%	50%	40%	50%	30%	50%	30%	50%	40%	50%	Covered in Full	50%	25%	50%	Covered in Full	50%
Lab / X-ray	10%	50%	40%	50%	30%	50%	30%	50%	40%	50%	Covered in Full	50%	25%	50%	Covered in Full	50%
Physical, Occupational, and Speech Therapy	10%	50%	40%	50%	30%	50%	30%	50%	40%	50%	Covered in Full	50%	25%	50%	Covered in Full	50%
Outpatient Surgery	10%	50%	40%	50%	30%	50%	30%	50%	40%	50%	Covered in Full	50%	25%	50%	Covered in Full	50%
Emergency Services	10%	10%	40%	40%	30%	30%	30%	30%	40%	40%	Covered in Full		25%	25%	Covered in Full	Covered in Full
Chiropractic / Acupuncture Visits per benefit period: Chiro: 10 / Acu: 12	10%	50%	\$35*	50%	\$20*	50%	\$35*	50%	\$35*	50%	Covered in Full	50%	25%	50%	Covered in Full	50%
Prescription (Rx) Drug Coverage Out-of-network: 30-day max fill, no more than 3 per year	Tier 1: \$15* Tier 2: \$50* Tier 3: \$75* Tier 4: \$250*	50%	Tier 1: \$15* Tier 2: \$60* Tier 3: \$100* Tier 4: \$250*	50%	30%	50%	30%	50%	40%	50%	Covered in Full	50%	25%	50%	Covered in Full	50%
Pediatric Eye Exam One exam per benefit period	Covered in Full*	Covered in full up to \$40*	Covered in Full*	Covered in full up to \$40*	Covered in Full*	Covered in full up to \$40*	Covered in Full*	Covered in full up to \$40*	Covered in Full*	Covered in full up to \$40*	Covered in Full*	Covered in full up to \$40*	Covered in Full*	Covered in full up to \$40*	Covered in Full*	Covered in full up to \$40*
Pediatric Vision Hardware One item per benefit period	Covered in full* up to \$150 then subject to in-network deductible and 10%		Covered in full* up to \$150 then subject to in-network deductible and 40%		Covered in full* up to \$150 then subject to in-network deductible and 30%		Covered in full* up to \$150 then subject to in-network deductible and 30%		Covered in full* up to \$150 then subject to in-network deductible and 40%		Covered in full* up to \$150 then subject to in-network deductible		Covered in full* up to \$150 then subject to in-network deductible and 25%		Covered in full* up to \$150 then subject to in-network deductible	

\*Not subject to deductible. ^Well-baby and well-child care services are not subject to deductible. Preventive mammograms are not subject to deductible and are covered in full both in and out of network. †Available when purchased from sources other than the exchange. This is a brief summary. Contact a Coverage Advisor at **855-330-2792** or by email at [CoverageAdvisors@PacificSource.com](mailto:CoverageAdvisors@PacificSource.com). Go to [PacificSource.com](https://www.pacificsource.com) for details or to see a plan's Summary of Benefits. Accessibility help: For assistance reading this table or the rest of the document, please call us at **888-977-9299; TTY 711** or **800-735-3260**.

# Availability Map **by County**

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Navigator is a coordinated care product, where we work with local healthcare providers who support each member on their journey toward optimal health. Navigator promotes member engagement, self-management, and shared decision making with providers.

**Navigator is available for purchase by people living in all Montana counties.**

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For more information, contact a Coverage Advisor at **855-330-2792**  
or by email at [CoverageAdvisors@PacificSource.com](mailto:CoverageAdvisors@PacificSource.com).