PacificSource HEALTH PLANS

2026 Montana Navigator Large Group Medical Plans

	500+20_20		750+20_20		1000+20_20		1500+20_20		2000+20_30	
	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	**$500 / $1,000**	**$3,000 / $6,000**	**$750 / $1,500**	**$5,000 / $10,000**	**$1,000 / $2,000**	**$5,000 / $10,000**	**$1,500 / $3,000**	**$5,000 / $10,000**	**$2,000 / $4,000**	**$7,500 / $15,000**
Out-of-Pocket Maximum Individual / Family	**$2,000 / $4,000**	**$10,000 / $20,000**	**$3,000 / $6,000**	**$10,000 / $20,000**	**$4,000 / $8,000**	**$10,000 / $20,000**	**$5,000 / $10,000**	**$10,000 / $20,000**	**$5,000 / $10,000**	**$15,000 / $30,000**
	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:
Preventive Services	Covered in full	50%‡	Covered in full	50%‡	Covered in full	50%‡	Covered in full	50%‡	Covered in full	55%‡
	AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:	
Telehealth	$20*	50%	$20*	50%	$20*	50%	$20*	50%	$20*	55%
Office Visits: Primary, Behavioral Health, Urgent Care, and Specialist	$20*	50%	$20*	50%	$20*	50%	$20*	50%	$20*	55%
Inpatient Hospital	20%	50%	20%	50%	20%	50%	20%	50%	30%	55%
Lab / X-ray	20%	50%	20%	50%	20%	50%	20%	50%	30%	55%
Physical, Occupational, and Speech Therapy	20%	50%	20%	50%	20%	50%	20%	50%	30%	55%
Chiropractic / Acupuncture 15 visits combined per benefit period	$20*	50%	$20*	50%	$20*	50%	$20*	50%	$20*	55%
Outpatient Surgery	20%	50%	20%	50%	20%	50%	20%	50%	30%	55%
Emergency Services Copay waived if admitted	$100 plus 20%	$100 plus 20%	$100 plus 20%	$100 plus 20%	$100 plus 20%	$100 plus 20%	$100 plus 20%	$100 plus 20%	$100 plus 30%	$100 plus 30%
Prescription (Rx) Drug Coverage	For more details on prescription drug coverage, search Pharmacy Plans at PacificSource.com.									

*Not subject to deductible.
‡Out-of-network well-baby and well-child care, preventive physicals, and prostate cancer screenings are not subject to deductible. Out-of network well-woman visits, preventive mammograms, and immunizations are covered in full.

Plans are available to businesses statewide.

Out-of-network services are covered up to an allowed amount. After that amount is reached, members may be subject to balance billing. This is a brief summary. Contact us at **866-722-7720,** MontanaSales@PacificSource.com, or go to PacificSource.com for details or to see a plan's Summary of Benefits.

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PacificSource HEALTH PLANS

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	2500+20_30		3000+20		4000+20_30		9200+50+Rx	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Deductible Individual / Family	$2,500 / $5,000	$7,500 / $15,000	$3,000 / $6,000	$7,500 / $15,000	$4,000 / $8,000	$10,000 / $20,000	$9,200 / $18,400	$15,000 / $30,000
Out-of-Pocket Maximum Individual / Family	$7,000 / $14,000	$15,000 / $30,000	$3,000 / $6,000	$15,000 / $30,000	$8,000 / $16,000	$20,000 / $40,000	$9,200 / $18,400	$30,000 / $60,000
	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:
Preventive Services	Covered in full	55%‡	Covered in full	55%‡	Covered in full	55%‡	Covered in full	55%‡
	AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:	
Telehealth	$20*	55%	$20*	55%	$20*	55%	$50*	55%
Office Visits: Primary, Behavioral Health, Urgent Care, and Specialist	$20*	55%	$20*	55%	$20*	55%	$50*	55%
Inpatient Hospital	30%	55%	Covered in full	55%	30%	55%	Covered in full	55%
Lab / X-ray	30%	55%	Covered in full	55%	30%	55%	Covered in full	55%
Physical, Occupational, and Speech Therapy	30%	55%	Covered in full	55%	30%	55%	Covered in full	55%
Chiropractic / Acupuncture 15 visits combined per benefit period	$20*	55%	$20*	55%	$20*	55%	$50*	55%
Outpatient Surgery	30%	55%	Covered in full	55%	30%	55%	Covered in full	55%
Emergency Services Copay waived if admitted	$100 plus 30%	$100 plus 30%	Covered in full	Covered in full	$100 plus 30%	$100 plus 30%	Covered in full	Covered in full
Prescription (Rx) Drug Coverage	For more details on prescription drug coverage, search Pharmacy Plans at PacificSource.com.						Covered in full	90%

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	HSA 3400_50+Rx		HSA 3400+Rx		HSA 4000+Rx		HSA 5000+Rx	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Deductible Individual / Family	$3,400 / $6,800	$7,500 / $15,000	$3,400 / $6,800	$7,500 / $15,000	$4,000 / $8,000	$10,000 / $20,000	$5,000 / $10,000	$10,000 / $20,000
Out-of-Pocket Maximum Individual / Family	$8,000 / $16,000	$15,000 / $30,000	$3,400 / $6,800	$15,000 / $30,000	$4,000 / $8,000	$20,000 / $40,000	$5,000 / $10,000	$20,000 / $40,000
	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:
Preventive Services	Covered in full	25%‡	Covered in full	25%‡	Covered in full	25%‡	Covered in full	25%‡
	AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:	
Telehealth	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Office Visits: Primary, Behavioral Health, Urgent Care, and Specialist	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Inpatient Hospital	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Lab / X-ray	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Physical, Occupational, and Speech Therapy	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Chiropractic / Acupuncture 15 visits combined per benefit period	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Outpatient Surgery	50%	75%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Emergency Services	50%	50%	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Prescription (Rx) Drug Coverage	50%	90%	Covered in full	90%	Covered in full	90%	Covered in full	90%

*Not subject to deductible.
‡Out-of-network well-baby and well-child care, preventive physicals, and prostate cancer screenings are not subject to deductible. Out-of network well-woman visits, preventive mammograms, and immunizations are covered in full.

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	HSA 2600_30+Rx Non-embedded		HSA 6000+Rx		HSA 7000+Rx		HSA 8500+Rx	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Deductible Individual / Family	$2,600 / $5,200	$10,000 / $20,000	$6,000 / $12,000	$10,000 / $20,000	$7,000 / $14,000	$10,000 / $20,000	$8,500 / $17,000	$10,000 / $20,000
Out-of-Pocket Maximum Individual / Family	$5,000 / $10,000	$20,000 / $40,000	$6,000 / $12,000	$20,000 / $40,000	$7,000 / $14,000	$20,000 / $40,000	$8,500 / $17,000	$20,000 / $40,000
	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:
Preventive Services	Covered in full	55%‡	Covered in full	25%‡	Covered in full	25%‡	Covered in full	25%‡
	AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:		AFTER DEDUCTIBLE, MEMBER PAYS:	
Telehealth	30%	55%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Office Visits: Primary, Behavioral Health, Urgent Care, and Specialist	30%	55%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Inpatient Hospital	30%	55%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Lab / X-ray	30%	55%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Physical, Occupational, and Speech Therapy	30%	55%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Chiropractic / Acupuncture 15 visits combined per benefit period	30%	55%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Outpatient Surgery	30%	55%	Covered in full	25%	Covered in full	25%	Covered in full	25%
Emergency Services	30%	30%	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Prescription (Rx) Drug Coverage	Tier 1: $15 Tier 2: $45 Tier 3&4: 35%	90%	Covered in full	90%	Covered in full	90%	Covered in full	90%

*Not subject to deductible.
‡Out-of-network well-baby and well-child care, preventive physicals, and prostate cancer screenings are not subject to deductible. Out-of network well-woman visits, preventive mammograms, and immunizations are covered in full.

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