Coverage for: Individual/Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, visit www.bcbsmt.com/bb/ind/bb_go3h30blcimtp_mt_2024.pdf or by calling 1-855-258-8471. 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 at www.healthcare.gov/sbc-glossary/ or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider or with IHCP referral at non-IHCP; or In-Network: \$250 Individual / \$500 Family Out-of-Network: \$1,000 Individual / \$2,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Services from Indian Health Care Providers, In-Network Preventive Care services, and In-Network hospice are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	Yes. ER \$1,000; Inpatient \$850/\$2,000; Outpatient Surgery Facility \$600/\$2,000. There are other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-Network: \$9,450 Individual / \$18,900 Family Out-of-Network: \$37,800 Individual / \$75,600 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> 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 <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.bcbsmt.com/bluefocuspos or call 1-855-258-8471 for a list of In-Network providers .	You pay the least if you use a <u>provider</u> in IHCP <u>Network</u> . You pay more if you use a <u>provider</u> in Non-IHCP <u>Network</u> . You will pay the most if you use an <u>out-of-network</u> <u>provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.



All $\underline{\textbf{copayment}}$ and $\underline{\textbf{coinsurance}}$ costs shown in this chart are after your $\underline{\textbf{deductible}}$ has been met, if a $\underline{\textbf{deductible}}$ applies.

	Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		Primary care visit to treat an injury or illness	No Charge	20% coinsurance	50% coinsurance	None
- 11	f you visit a health care provider's office	<u>Specialist</u> visit	No Charge	40% coinsurance	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral.
- 11	or clinic	Preventive care/screening/ Immunization	INO Chame	No Charge; <u>deductible</u> does not apply	50% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
	If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	40% <u>coinsurance</u>	50% coinsurance	Preauthorization may be required; see your contract* for details. Cost sharing waived at non-IHCP with IHCP referral.
11		Imaging (CT/PET scans, MRIs)	No Charge	40% coinsurance	50% coinsurance	Preauthorization may be required; see your contract* for details. Cost sharing waived at non-IHCP with IHCP referral.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Generic drugs (Preferred)	No Charge	Value - 10% <u>coinsurance</u> Participating - 20% <u>coinsurance</u>		Limited to a 30-day supply at retail (or a 90-day supply at a <u>network</u> of select retail pharmacies). Up to a 90-day
	Generic drugs (Non- preferred)	No Charge	Value - 20% <u>coinsurance</u> Participating - 30% <u>coinsurance</u>	Retail: 30% coinsurance	supply at mail order. Specialty drugs are limited to a 30-day supply except for certain FDA-designated dosing regimens.
condition More information about prescription	Brand drugs (Preferred)	No Charge	Value - 30% <u>coinsurance</u> Participating - 35% <u>coinsurance</u>	Retail: 35% coinsurance	Payment of the difference between the cost of a brand name drug and a generic drug equivalent may also be
drug coverage is available at www.bcbsmt.com/rx24/6T	Brand drugs (Non- preferred)	No Charge	Value - 35% <u>coinsurance</u> Participating - 40% <u>coinsurance</u>	Retail: 40% coinsurance	required if a generic drug equivalent is available. All Out-of-Network prescriptions are subject to a 50% additional charge after the applicable copay/coinsurance.
<u>/01</u>	Specialty drugs (Preferred)	No Charge	45% coinsurance	45% coinsurance	
	Specialty drugs (Non- preferred)	No Charge	50% <u>coinsurance</u>	50% coinsurance	Additional charge will not apply to any deductible or out-of-pocket amounts. A covered insulin drug will not exceed \$25 copayment for a 30-day supply.
	Facility fee (e.g., ambulatory surgery center)	No Charge	\$600/visit plus 40% coinsurance	\$2,000/visit plus 50% coinsurance	<u>Preauthorization</u> may be required. For Outpatient Infusion Therapy, see your
outpatient surgery	Physician/surgeon fees	No Charge	\$200/visit plus 40% coinsurance	50% coinsurance	contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Emergency room care	No Charge	\$1,000/visit plus 40% coinsurance	\$1,000/visit plus 40% coinsurance	Per occurrence <u>deductible</u> waived if admitted. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Emergency medical transportation	No Charge	40% coinsurance	40% <u>coinsurance</u>	<u>Preauthorization</u> may be required for non-emergency transportation; see your contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Urgent care	No Charge	40% coinsurance	40% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP <u>referral</u> .

 $[\]hbox{``For more information about limitations and exceptions, see the $\underline{\tt plan}$ or policy document at $\underline{\tt www.bcbsmt.com/bb/ind/bb_go3h30blcimtp_mt_2024.pdf}.$

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	\$850/visit plus 40% coinsurance	\$2,000/visit plus 50% coinsurance	Preauthorization required. Cost sharing waived at non-IHCP with IHCP referral.
stay	Physician/surgeon fees	No Charge	40% <u>coinsurance</u>	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral.
If you need mental	Outpatient services	No Charge	40% <u>coinsurance</u>	50% coinsurance	<u>Preauthorization</u> may be required; see your contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
health, behavioral health, or substance abuse services	Inpatient services	No Charge	\$850/visit plus 40% coinsurance	\$2,000/visit plus 50% coinsurance	Preauthorization required. Residential treatment facilities will be covered if medical necessity criteria are met. Cost sharing waived at non-IHCP with IHCP referral.
	Office visits	No Charge	Primary Care: 20% coinsurance Specialist: 40% coinsurance	50% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance or deductible may apply. Maternity care
If you are pregnant	Childbirth/delivery professional services	No Charge	40% coinsurance	50% coinsurance	may include tests and services described elsewhere in the SBC (i.e., ultrasound). Cost sharing waived at
	Childbirth/delivery facility services	No Charge	\$850/visit plus 40% coinsurance	\$2,000/visit plus 50% coinsurance	non-IHCP with IHCP referral.
If you need help recovering or have other special health needs	Home health care	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization may be required. 180-visit maximum per benefit period. Cost sharing waived at non-IHCP with IHCP referral.

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Rehabilitation services	No Charge	40% coinsurance	50% coinsurance	Preauthorization may be required.
	Habilitation services	No Charge	40% coinsurance	50% coinsurance	Includes physical, occupational and speech therapy. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Skilled nursing care No Charge 40% coinsurance 50% coinsurance		50% coinsurance	Preauthorization may be required. 60-day maximum per benefit period. Cost sharing waived at non-IHCP with IHCP referral.	
	Durable medical equipment	No Charge	40% <u>coinsurance</u>	50% coinsurance	<u>Preauthorization</u> may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Hospice services	No Charge	No Charge; <u>deductible</u> does not apply	Inpatient: \$2,000/visit plus 50% coinsurance Outpatient: 50% coinsurance	Preauthorization may be required. Cost sharing waived at non-IHCP with IHCP referral.
	Children's eye exam	No Charge	No Charge; <u>deductible</u> does not apply	No Charge; <u>deductible</u> does not apply	One exam per benefit period for children under age 19.
If your child needs dental or eye care	Children's glasses	No Charge	40% <u>coinsurance</u>	50% coinsurance	One pair of glasses or one pair of contact lenses per benefit period for children under age 19.
	Children's dental check-up	Not Covered	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

Bariatric surgery

Dental care (Adult)

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (except where a pregnancy is the result of rape or incest, or for a pregnancy which, as certified by a physician, places the woman in danger of death unless an abortion is performed)
 - Long-term care
 - Non-emergency care when traveling outside the U.S.
 - Private-duty nursing

- Routine eye care (Adult)
- Routine foot care (except when <u>medically</u> necessary)
- Weight loss programs (with the exception of preventive services)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (12-visit maximum per benefit period)
- Chiropractic care (10-visit maximum per benefit period)
- Cosmetic surgery (only for the correction of congenital deformities or conditions resulting from accidental injuries, scars, tumors, or diseases)
- Hearing aids (for a covered child 18 years of age or younger, limited to 1 item per ear every 3 years or as required by a licensed audiologist)
- Infertility treatment (with the exception of in vitro fertilization and prescription medications)

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: the plan at 1-855-258-8471, U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. You may also contact your state insurance department at www.csi.mt.gov/industry/insurance.asp. 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: Blue Cross and Blue Shield of Montana at 1-855-258-8471, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform, or the Montana Commissioner of Securities and Insurance at 1-406-444-2040 or 1-800-332-6148. Additionally, a consumer assistance program can help you file your appeal. Contact the Montana Consumer Assistance Program at 1-800-332-6148 or visit www.csi.mt.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable

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 1-855-258-8471.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-258-8471.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-855-258-8471.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-258-8471.

To see examples of how this <u>plan</u> 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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	<u>plan's</u>	overall	<u>deductible</u>
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Specialist

Hospital (facility)

Other

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 \$12,700

In this example, Peg would pay:

ii tiiis chairipic, i cg would pay.		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions \$		
The total Peg would pay is	\$60	

Managing Joe's type 2 Diabetes

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

0	■ The <u>plan's</u> overall <u>deductible</u>
0	■ Specialist
0	■ Hospital (facility)

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Other

Durable medical equipment (glucose meter)

Total Example Cost \$5,600

In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$20

Mia's Simple Fracture

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

\$0	■ The plan's overall deductible	\$0
\$0	■ Specialist	\$0
\$0	■ Hospital (facility)	\$0
\$0	Other `	\$0

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	ĄΖ

In this example, Mia would pay:

Total Evennela Coet

in this example, that we are pay.		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$0	

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-866-236-1702.

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.

Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator

Phone: 855-

855-664-7270 (voicemail)

300 E. Randolph St.

TTY/TDD: 855-661-6965

35th Floor

Fax: 855-661-6960

Chicago, Illinois 60601

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services

Phone: 800-368-1019

200 Independence Avenue SW

TTY/TDD: 800-537-7697

Room 509F, HHH Building 1019

Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Washington, DC 20201

Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول ىلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة اللتحدث مع مترجم فوري، اتصل ىلع الرم 6984-710-855.
繁體中文 Chinese	如果您,或您正在協助的對象,對此有疑問,您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員,請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રમ બાબતે પૃશ્નો હોય, તો તમને વિના ખચેર્, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यिद आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है। किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید جهت گفتگو با یک مترجم شهافی، با شماره تمسا حاصل نمایید 894-710-858
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
ار دو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کررہے ہیں، کوئی سروال درپیش دے تو، آپ کو اپنی زبان میں مغتصدد اور مطومات حاصل کرنے کا حق دے۔ مترجم سے بات کرنے کے لیمے، 6984-710-855 پر کال کریں۔
Tiếng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.