

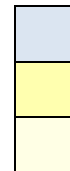


Plan Year 2025 Individual & Family Markets Products

Below are links to Summaries of Benefits and Coverage, Outlines of Coverage and Plan Comparison Charts for Blue Cross and Blue Shield of Montana qualified health plans in the individual and family ACA market.

Comparison Charts and Medical Guide
Combined Plan Comparison Chart
Gold Plan Comparison Chart
Silver Plan Comparison Chart
Bronze Plan Comparison Chart
Medical Plan Guide

Key



Off-exchange plans

On-exchange “base” plans with no cost-sharing reductions (CSRs)

On-exchange plans with CSRs:

AI/AN Zero and AI/AN Limited plans are available to eligible American Indians and Alaska Natives. Plans with actuarial values of 73%, 87% and 94% are available to eligible consumers meeting household income requirements.

Gold Plans

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Gold PPO SM 204	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM 204	On-exchange “Base” Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM 204	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM 204	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM Standard	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM Standard	On-exchange “Base” Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM Standard	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage

Gold Plans (continued)

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Gold PPO SM Standard	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM 901	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM 901	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM 901	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM 901	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 207	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 207	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 207	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 207	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM Standard	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM Standard	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM Standard	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM Standard	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 902	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 902	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 902	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 902	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage

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Silver Plans

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Silver PPO SM 203	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 203	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 203	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 203	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 203	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 203	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 203	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 306	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 206	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 206	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 206	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage

Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Silver Plans (continued)

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Focus Silver POS SM 206	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 206	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 206	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 206	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 306	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage

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Bronze Plans

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Bronze PPO SM 201	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 201	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 201	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 201	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 202	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 202	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 202	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 202	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 302	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 301	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM Standard	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM Standard	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM Standard	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM Standard	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 205	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 205	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 205	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 205	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 302	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 705	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 705	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 705	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 705	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM Standard	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM Standard	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM Standard	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM Standard	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage

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Catastrophic Plans

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Security PPO SM 200	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Security PPO SM 200	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage

Accessing Policy Booklets

We link to a plan's policy booklet in every SBC document. On the first page of an SBC, it's the first link at the top. On the next several pages of an SBC, the link to the policy booklet is located in the footer.

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Coverage Period: 01/01/2025 – 12/31/2025
 BlueCross BlueShield of Montana: **Blue Preferred Gold PPOSM 204** Coverage for: Individual/Family | Plan Type: PPO

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, visit www.bcbsmt.com/bb/ind/bb_gqsh30ppointo_mt_2025.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?	In-Network: \$750 Individual / \$1,500 Family Out-of-Network: \$3,000 Individual / \$6,000 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 deductible?	Yes. In-Network <u>Preventive Care</u> services with a copayment, prescription <u>drugs</u> , and In-Network hospice are covered before you meet your <u>deductible</u> .	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 www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles	Yes. ER \$1,000; Inpatient \$850/\$2,000; Outpatient Surgery Facility Out-of-Network	You must pay all of the costs for these services up to the specific <u>deductible</u> amount for these services.

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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
		In-Network Provider (You will pay the least)	Out-of-Network 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	\$10/visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	Virtual Visits: \$10/visit. See your contract* for details.
	Specialist visit	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Preventive care/screening/immunization	No Charge; <u>deductible</u> does not apply	50% <u>coinsurance</u>	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	Diagnostic test (x-ray, blood work)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization may be required; see your contract* for details.
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization may be required; see your contract* for details.

*For more information about limitations and exceptions, see the plan or policy document at www.bcbsmt.com/bb/ind/bb_gqsh30ppointo_mt_2025.pdf Page 2 of 7