

 **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\\_go3h30blcimtp\\_mt\\_2025.pdf](http://www.bcbsmt.com/bb/ind/bb_go3h30blcimtp_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/](http://www.healthcare.gov/sbc-glossary/) or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	\$0 at Indian Health Care <u>Provider</u> or with IHCP <u>referral</u> at non-IHCP; or In-Network: \$100 Individual / \$200 Family Out-of-Network: \$400 Individual / \$800 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> .
<b>Are there services covered before you meet your deductible?</b>	Yes. Services from Indian Health Care <u>Providers</u> , In-Network <u>Preventive Care</u> services, 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 <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	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.
<b>What is the out-of-pocket limit for this plan?</b>	In-Network: \$8,700 Individual / \$17,400 Family Out-of-Network: \$34,800 Individual / \$69,600 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.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.bcbsmt.com/bluefocuspos">www.bcbsmt.com/bluefocuspos</a> or call 1-855-258-8471 for a list of In-Network <u>providers</u> .	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 provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> 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.
<b>Do you need a referral to see a specialist?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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
		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)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	No Charge	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Virtual Visits: 40% <u>coinsurance</u> . See your contract* for details.
	<u>Specialist visit</u>	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Preventive care/screening/immunization</u>	No Charge	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.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> may be required; see your contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Imaging (CT/PET scans, MRIs)	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> may be required; see your contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		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)	
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.bcbsmt.com/rx25/6T">www.bcbsmt.com/rx25/6T</a>	Generic drugs (Preferred)	No Charge	Value - 10% <u>coinsurance</u> Participating - 20% <u>coinsurance</u>	Retail: 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 supply at mail order. <u>Specialty drugs</u> are limited to a 30-day supply except for certain FDA-designated dosing regimens. Payment of the difference between the cost of a brand name drug and a generic drug equivalent may also be required if a generic drug equivalent is available. All Out-of-Network prescriptions are subject to a 50% additional charge after the applicable <u>copay/coinsurance</u> . Additional charge will not apply to any <u>deductible</u> or out-of-pocket amounts. A covered insulin drug will not exceed \$25 <u>copayment</u> for a 30-day supply.
	Generic drugs (Non-Preferred)	No Charge	Value - 20% <u>coinsurance</u> Participating - 30% <u>coinsurance</u>	Retail: 30% <u>coinsurance</u>	
	Brand drugs (Preferred)	No Charge	Value - 30% <u>coinsurance</u> Participating - 35% <u>coinsurance</u>	Retail: 35% <u>coinsurance</u>	
	Brand drugs (Non-Preferred)	No Charge	Value - 35% <u>coinsurance</u> Participating - 40% <u>coinsurance</u>	Retail: 40% <u>coinsurance</u>	
	<u>Specialty drugs</u> (Preferred)	No Charge	45% <u>coinsurance</u>	45% <u>coinsurance</u>	
	<u>Specialty drugs</u> (Non-Preferred)	No Charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No Charge	\$600/visit plus 40% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	<u>Preauthorization</u> may be required. For Outpatient Infusion Therapy, see your contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Physician/surgeon fees	No Charge	\$200/visit plus 40% <u>coinsurance</u>	50% <u>coinsurance</u>	
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	No Charge	\$1,000/visit plus 40% <u>coinsurance</u>	\$1,000/visit plus 40% <u>coinsurance</u>	Per occurrence <u>deductible</u> waived if admitted. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Emergency medical transportation</u>	No Charge	40% <u>coinsurance</u>	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> .
	<u>Urgent care</u>	No Charge	40% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No Charge	\$850/visit plus 40% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	<u>Preauthorization</u> required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		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)	
	Physician/surgeon fees	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Cost sharing</u> waived at non-IHCP with <u>IHCP referral</u> .
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> may be required; see your contract* for details. <u>Cost sharing</u> waived at non-IHCP with <u>IHCP referral</u> .
	Inpatient services	No Charge	\$850/visit plus 40% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	<u>Preauthorization</u> required. Residential treatment facilities will be covered if medical necessity criteria are met. <u>Cost sharing</u> waived at non-IHCP with <u>IHCP referral</u> .
<b>If you are pregnant</b>	Office visits	No Charge	Primary Care: 20% <u>coinsurance</u> Specialist: 40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Cost sharing</u> waived at non-IHCP with <u>IHCP referral</u> .
	Childbirth/delivery professional services	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	
	Childbirth/delivery facility services	No Charge	\$850/visit plus 40% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		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)	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> may be required. 180-visit maximum per benefit period. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	<u>Rehabilitation services</u>	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> may be required. Includes physical, occupational and speech therapy. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	<u>Habilitation services</u>	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> may be required. 60-day maximum per benefit period. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	<u>Skilled nursing care</u>	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	<u>Durable medical equipment</u>	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	<u>Hospice services</u>	No Charge	No Charge; <u>deductible</u> does not apply	Inpatient: \$2,000/visit plus 50% <u>coinsurance</u> Outpatient: 50% <u>coinsurance</u>	<u>Preauthorization</u> may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
<b>If your child needs dental or eye care</b>	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.
	Children's glasses	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	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:

### 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)
- Bariatric surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- 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 (when medically necessary)
- 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)
- Routine foot care (when medically necessary)

**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](http://www.dol.gov/ebsa/healthreform). You may also contact your state insurance department at [www.csi.mt.gov/industry/insurance.asp](http://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](http://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](http://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](http://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, kwijigo holne' 1-855-258-8471.

*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)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ <u>The plan's overall deductible</u>	\$0	■ <u>The plan's overall deductible</u>	\$0	■ <u>The plan's overall deductible</u>	\$0
■ <u>Specialist copayment</u>	\$0	■ <u>Specialist copayment</u>	\$0	■ <u>Specialist copayment</u>	\$0
■ <u>Hospital (facility) copayment</u>	\$0	■ <u>Hospital (facility) copayment</u>	\$0	■ <u>Hospital (facility) copayment</u>	\$0
■ <u>Other coinsurance</u>	\$0	■ <u>Other coinsurance</u>	\$0	■ <u>Other coinsurance</u>	\$0
<p><b>This EXAMPLE event includes services like:</b>  <u>Specialist</u> office visits (<i>prenatal care</i>)                      Childbirth/Delivery Professional Services                      Childbirth/Delivery Facility Services  <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>)  <u>Specialist</u> visit (<i>anesthesia</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>  <u>Primary care physician</u> office visits (<i>including disease education</i>)  <u>Diagnostic tests</u> (<i>blood work</i>)  <u>Prescription drugs</u>  <u>Durable medical equipment</u> (<i>glucose meter</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>  <u>Emergency room care</u> (<i>including medical supplies</i>)  <u>Diagnostic test</u> (<i>x-ray</i>)  <u>Durable medical equipment</u> (<i>crutches</i>)  <u>Rehabilitation services</u> (<i>physical therapy</i>)</p>	
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$60</b>	<b>The total Joe would pay is</b>	<b>\$20</b>	<b>The total Mia would pay is</b>	<b>\$0</b>

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's 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 provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

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

**Health care coverage is important for everyone.**

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. 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. 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  
300 E. Randolph St., 35<sup>th</sup> Floor  
Chicago, IL 60601

Phone: 855-664-7270 (voicemail)  
TTY/TDD: 855-661-6965  
Fax: 855-661-6960

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  
200 Independence Avenue SW  
Room 509F, HHH Building 1019  
Washington, DC 20201

Phone: 800-368-1019  
TTY/TDD: 800-537-7697  
Complaint Portal: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>  
Complaint Forms: <https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html>

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

Español	Llámenos al 855-710-6984 para recibir asistencia lingüística o comunicación en otros formatos sin costo.
العربية	لتلقي المساعدة اللغوية أو التواصل مجانًا، يرجى الاتصال بنا على الرقم 855-710-6984.
繁體中文	如欲獲得免費語言或溝通協助，請撥打855-710-6984與我們聯絡。
Français	Pour bénéficier gratuitement d'une assistance linguistique ou d'une aide à la communication, veuillez nous appeler au 855-710-6984.
Deutsch	Um kostenlose Sprach- oder Kommunikationshilfe zu erhalten, rufen Sie uns bitte unter 855-710-6984 an.
ગુજરાતી	ભાષા અથવા સંચાર સહાય મફતમાં મેળવવા માટે, કૃપા કરીને અમને 855-710-6984 પર કૉલ કરો.
हिंदी	निःशुल्क भाषा या संचार सहायता प्राप्त करने के लिए, कृपया हमें 855-710-6984 पर कॉल करें।
Italiano	Per assistenza gratuita alla lingua o alla comunicazione, chiami il numero 855-710-6984.
한국어	언어 또는 의사소통 지원을 무료로 받으려면 855-710-6984번으로 전화해 주세요.
Navajo	Niná: Doo bilagáana bizaad dinits'á'góó, shá ata' hodooni nínízingo, t'áájíí'eh bee náhaz'á. 1-866-560-4042 jí' hodíilni.
فارسی	برای دریافت کمک زبانی یا ارتباطی رایگان، لطفاً با شماره 855-710-6984 تماس بگیرید.
Polski	Aby uzyskać bezpłatną pomoc językową lub komunikacyjną, prosimy o kontakt pod numerem 855-710-6984.
Русский	Чтобы бесплатно воспользоваться услугами перевода или получить помощь при общении, звоните нам по телефону 855-710-6984.
Tagalog	Para makatanggap ng tulong sa wika o komunikasyon nang walang bayad, pakitawagan kami sa 855-710-6984.
اردو	مفت میں زبان یا مواصلت کی مدد موصول کرنے کے لیے، براہ کرم ہمیں 855-710-6984 پر کال کریں۔
Tiếng Việt	Để được hỗ trợ ngôn ngữ hoặc giao tiếp miễn phí, vui lòng gọi cho chúng tôi theo số 855-710-6984.