

 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 costs, visit [Choices](#) or call the MUS Plan Administrator at 1-877-501-1722. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, visit [Glossary of Health Coverage and Medical Terms](#) or call the MUS Plan Administrator at 1-877-501-1722 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$750/Individual or \$1,500/Family <a href="#">In-Network</a>	You must pay all of the costs from providers up to the <a href="#">deductible</a> amount before the <a href="#">Plan</a> begins to pay. <a href="#">Deductible</a> applies to all services, unless otherwise indicated, or a copayment applies.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> , primary care and <a href="#">specialist</a> provider office visits are covered before you meet your <a href="#">deductible</a> .	The <a href="#">Plan</a> covers some services even if you haven't met the <a href="#">deductible</a> amount, but <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">Plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="#">Preventive Health Services</a> .
Are there other <a href="#">deductibles</a> for specific services?	Yes. \$750/Individual or \$1,750/Family <a href="#">Out-of-Network</a>	You must pay all of the costs from <a href="#">out-of-network providers</a> up to the <a href="#">deductible</a> amount before the <a href="#">Plan</a> begins to pay.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">Plan</a> ?	\$4,000/Individual or \$8,000/Family <a href="#">In-Network</a> \$6,000/Individual or \$12,000/Family <a href="#">Out-of-Network</a>	The <a href="#">out-of-pocket limit</a> is the most you could pay in a Plan Year for covered services. If you have other family members in this <a href="#">Plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">Plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">In-Network provider</a> ?	Yes. Visit <a href="#">BlueCross BlueShield of Montana</a> or call 1-800-820-1674 for a list of In-Network participating providers.	You will pay less if you use an <a href="#">In-Network provider</a> . You will pay the most if you use an <a href="#">Out-of-Network provider</a> , and you may receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">Plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">In-Network provider</a> might use an <a href="#">Out-of-Network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see a <a href="#">specialist</a> without a <a href="#">referral</a> or permission from the <a href="#">Plan</a> .



All [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	Out-of-Network Provider	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary Care Provider (PCP) office visit to treat an injury or illness, includes Naturopathic and Telemedicine visits.	\$25 <a href="#">copay</a> /office visit; 25% <a href="#">coinsurance</a> for other outpatient services; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	Office visit limited to evaluation and management charges. All other charges are subject to deductible and coinsurance. Naturopathic services- You may be responsible for balance billing.
	<a href="#">Specialist</a> Provider office visit	\$40 <a href="#">copay</a> /office visit; 25% <a href="#">coinsurance</a> for other outpatient services; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	Office visit limited to evaluation and management charges.  All other charges are subject to deductible and coinsurance.
	<a href="#">Preventive care/screening/</a> Immunization	0%	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">Plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	25% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	May require prior authorization.
	Imaging (CT/PET scans, MRIs)	25% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
If you need drugs to treat your illness or condition  More information about <a href="#">prescription drug coverage</a> is available at <a href="#">Navitus Health Solutions</a> .		<b>Retail</b> (34-day supply)	<b>Retail or Mail Order</b> (90-day supply)	Covers up to a 34-day supply (retail prescription); 90-day supply (retail or mail order prescription).
	Certain Preventive Drugs- (Tier \$0)	\$0 <a href="#">copay</a>	\$0 <a href="#">copay</a>	
	Preferred brand drugs- (Tier 1) (Tier 2)	\$15 <a href="#">copay</a> \$50 <a href="#">copay</a>	\$30 <a href="#">copay</a> \$100 <a href="#">copay</a>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider	Out-of-Network Provider	
	Non-preferred brand drugs- (Tier 3)	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	50% coinsurance does not apply to annual prescription <a href="#">out-of-pocket limit</a> .
	<a href="#">Specialty drugs</a> (Tier 4)	\$200 copay (preferred specialty pharmacy)  50% coinsurance (retail or out-of-network pharmacy)		
	<a href="#">Out-of-Pocket Limit</a> - \$2,150/Individual or \$4,300/Family			
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	25% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	None.
	Physician/surgeon fees	25% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	None.
<b>If you need immediate medical attention</b>	<a href="#">Emergency Room care</a>	\$250 <a href="#">copay</a> /visit; 25% <a href="#">coinsurance</a> for other outpatient services; <a href="#">deductible</a> applies	\$250 <a href="#">copay</a> /visit; 25% <a href="#">coinsurance</a> for other outpatient services; <a href="#">deductible</a> applies	None.
	<a href="#">Emergency medical transportation</a>	\$200 <a href="#">copay</a> /transport	\$200 <a href="#">copay</a> /transport	Medical emergency only or from one facility to another for a higher level of care.
	<a href="#">Urgent Care</a>	\$75 <a href="#">copay</a> /visit; 25% <a href="#">coinsurance</a> for other outpatient services; <a href="#">deductible</a> applies	\$75 <a href="#">copay</a> /visit; 25% <a href="#">coinsurance</a> for other outpatient services; <a href="#">deductible</a> applies	Office visit limited to evaluation and management charges. All other charges are subject to deductible and coinsurance.
<b>If you have a hospital</b>	Facility fee (e.g., hospital)	25% <a href="#">coinsurance</a> ;	35% <a href="#">coinsurance</a> ;	Pre-certification recommended for all inpatient

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider	Out-of-Network Provider	
stay	room)	<a href="#">deductible</a> applies	<a href="#">deductible</a> applies	admissions.
	Physician/surgeon fees	25% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	None.
If you need mental health or substance use disorder services	Outpatient services	1 <sup>st</sup> 4 visits at \$0, then \$25 <a href="#">copay</a> /visit  Psychiatrist- \$40 <a href="#">copay</a> /visit	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	1 <sup>st</sup> 4 visits at \$0 copay/visit- mental health, behavioral health, and substance abuse combined visits (excludes psychiatrist).
	Inpatient services	25% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
If you are pregnant	Office visits	\$25 <a href="#">copay</a> /visit	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	None.
	Childbirth/delivery professional services	25% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
	Childbirth/delivery facility services	25% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
If you need help recovering or have other special health needs	<a href="#">Home Health Care</a>	\$25 <a href="#">copay</a> /visit	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	Prior authorization is recommended/max 30 visits/year.
	Outpatient <a href="#">Rehabilitative services</a> visit- physical, speech, occupational, pulmonary, cardiac, respiratory, and medical massage therapies; chiropractic; acupuncture	\$25 <a href="#">copay</a> /visit	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	Outpatient maximum 60 visits/year- all outpatient rehabilitative services combined.  Massage therapy and Acupuncture services- You may be responsible for balance billing.
	Inpatient <a href="#">Rehabilitative services</a>	25% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	Inpatient maximum 30 days/year.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider	Out-of-Network Provider	
	<a href="#">Skilled Nursing Facility</a>	25% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	Prior authorization is recommended/max 30 days/year.
	<a href="#">Durable Medical Equipment</a>	25% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
	<a href="#">Hospice services</a>	25% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	Maximum is 6 months.
<b>If you need dental or eye care</b>	Eye exam ***covered by Medical Plan	0%	35% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	Limited to one exam per year (routine or medical).
	Optional Vision Hardware *** <a href="#">BlueCross BlueShield of Montana</a>			Up to \$300- 1 pair of eyeglass frames and lenses, in lieu of contact lenses/year.  Up to \$200- 1 pair or one single purchase of contact lenses, in lieu of eyeglass frames and lenses/year.
	Dental *** <a href="#">Delta Dental</a>	Fee schedule payment.	Fee schedule payment.	Basic Plan covers up to \$750/individual.  Select Plan covers up to \$2,000/individual.

### Excluded Services & Other Covered Services:

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

- |                         |                                 |                                 |
|-------------------------|---------------------------------|---------------------------------|
| • Cosmetic Surgery      | • Homeopathic services          | • Work related accident/illness |
| • Infertility Treatment | • Non-surgical treatment of TMJ | • Routine Foot Care             |

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

- |                    |   |   |
|--------------------|---|---|
| • Hearing Aids     | • Private Duty Nursing                              | • Medically necessary travel with prior authorization |
| • Hearing Exams    | • Emergency Care when traveling outside of the U.S. | • Bariatric Surgery                                   |
| • Organ Transplant |   |   |

**Your Rights to Continue Coverage:** If you lose coverage under the Plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the Plan. Other limitations on your rights to continue coverage may also apply.

You can keep this coverage as long as your premiums are paid, unless your employment terminates, or hours worked drop below 20. If you have no other coverage, you can choose to keep this coverage by electing COBRA (Consolidated Omnibus Budget Reconciliation Act). See your campus Human Resources/Benefits office for rules regarding election of COBRA benefits and making premium payments.

For more information on your rights to continue coverage, visit [Choices](#) or call the MUS Plan Administrator at 1-877-501-1722.

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 [HealthCare.gov](#) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** If you have a complaint or are dissatisfied with a denial of coverage for claims under your Plan, you may be able to [appeal](#) or file a [grievance](#). 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, call BlueCross BlueShield of Montana at 1-800-820-1674, visit [Choices](#), or call the MUS Plan Administrator at 1-877-501-1722.

**Does this Plan provide Minimum Essential Coverage? Yes.**

The Affordable Care Act requires people to have health care coverage that qualifies as “minimum essential coverage.” This Plan does provide [Minimum Essential Coverage](#).

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this Plan meet Minimum Value Standards? Yes.**

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. This health coverage does meet the [Minimum Value Standards](#) for the benefits it provides.

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](#).

---

*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](#). Please note these coverage examples are based on self-only coverage.

**Having a Baby**  
(9 months of In-Network pre-natal care and a hospital delivery)

- The [Plan's](#) overall [deductible](#) \$750
- Primary Care office visit [copayment](#) \$25
- Hospital (facility) [coinsurance](#) 25%
- Other [coinsurance](#) 25%

**This EXAMPLE event includes services like:**

Primary Care an office visit (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Other services (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,800</b>
---------------------------	-----------------

**In this example, patient would pay:**

<i>Cost Sharing</i>	
Deductible	\$750
Primary Care Office Visit Copayment	\$25
Coinsurance	\$3,012.50
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total patient would pay is</b>	<b>\$3,787.50</b>

**Managing Type 2 Diabetes**  
(a year of routine In-Network care of a well-controlled condition)

- The [Plan's](#) overall [deductible](#) \$750
- [Specialist copayment](#) \$40
- Hospital (facility) [coinsurance](#) 25%
- Other [coinsurance](#) 25%

**This EXAMPLE event includes services like:**

Specialist office visit (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs

<b>Total Example Cost</b>	<b>\$7,400</b>
---------------------------	----------------

**In this example, patient would pay:**

<i>Cost Sharing</i>	
Deductible	\$750
Specialist Office Visit Copayment	\$40
Prescription Copayment	\$50
Coinsurance	\$1,662.50
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total patient would pay is</b>	<b>\$2,502.50</b>

**Simple Fracture**  
(In-Network emergency room visit and follow up care)

- The [Plan's](#) overall [deductible](#) \$750
- Emergency Room [copayment](#) \$250
- Hospital (facility) [coinsurance](#) 25%
- Other [coinsurance](#) 25%

**This EXAMPLE event includes services like:**

Emergency Room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Outpatient Rehabilitative services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,900</b>
---------------------------	----------------

**In this example, patient would pay:**

<i>Cost Sharing</i>	
Deductible	\$750
Emergency Room Copayment	\$250
Physical Therapy Visit Copayment	\$25
Coinsurance	\$287.50
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total patient would pay is</b>	<b>\$1,312.50</b>