



The Summary of Benefits and Coverage (SBC) document indicates how you and the [Plan](#) would share the cost for covered health care services per Plan Year. **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 contact 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 contact the MUS Plan Administrator at 1-877-501-1722 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$1,500/Individual or \$3,750/Family In-Network \$1,250/Individual or \$3,125/Family Out-of-Network (separate)	You must pay all of the costs from providers up to the deductible amount before the Plan begins to pay. Deductible applies to all covered services, unless otherwise indicated, or a copayment applies.
Are there services covered before you meet your deductible ?	Yes. Preventive care , primary care and specialist provider office visits are covered before you meet your deductible .	The Plan pays some covered services even if you haven't met the deductible amount, but copayment or coinsurance may apply. For example, this Plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at Preventive Health Services .
Are there other deductibles for specific services?	No.	
What is the out-of-pocket limit for this Plan ?	\$5,600/Individual or \$14,000/Family In-Network \$8,450/Individual or \$21,100/Family Out-of-Network (separate)	The out-of-pocket limit is the most you will pay in a Plan Year for covered services. If you have other family members in this Plan , they must meet their own out-of-pocket limits until the overall family out-of-pocket limit 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 out-of-pocket limit .
Will you pay less if you use a In-Network provider ?	Yes. Visit BlueCross BlueShield of Montana or call 1-800-820-1674 for a list of In-Network participating providers.	You will pay less if you use an In-Network provider . You will pay the most if you use an Out-of-Network provider , and you may receive a bill from a provider for the difference between the provider's charge and what your Plan pays (balance billing). Be aware, your In-Network provider may use an Out-of-Network provider for some covered services (such as lab work). Check with your provider before you get services.

Do you need a referral to see a specialist ?	No.	You can see a covered specialist without a referral or permission from the Plan .
--	-----	---



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 provider's office or clinic	Primary Care Provider (PCP) office visit to treat an injury or illness, includes Naturopathic and Telemedicine visits.	\$40 copay /office visit only; other outpatient services subject to deductible and 30% coinsurance	40% coinsurance ; deductible applies	Office visits are limited to evaluation and management charges. Naturopathic services- You may be responsible for balance-billing .
	Federally Qualified Health Center (FQHC) visit	\$15 copay /office visit	N/A	Office visit includes all covered services rendered by the FQHC during the visit. No deductible or coinsurance applies.
	MD LIVE virtual visit	\$15 copay /virtual visit	N/A	No deductible or coinsurance applies.
	Specialist Provider office visit	\$60 copay /office visit only; other outpatient services subject to deductible and 30% coinsurance	40% coinsurance ; deductible applies	Office visit limited to evaluation and management charges. You can see a covered specialist without a referral or permission from the Plan .
	Preventive care/screening /Immunization	0%	40% coinsurance ; deductible applies	You may have to pay for services that aren't preventive . Ask your provider if the services you need are preventive. Then check what your Plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance ; deductible applies	40% coinsurance ; 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	
	Imaging (CT/PET scans, MRIs)	30% coinsurance ; deductible applies	40% coinsurance ; deductible applies	May require prior authorization.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at Navitus Health Solutions .	Certain preventive drugs- (Tier \$0)	Retail (34-day supply) \$0 copay	Retail or Mail Order (90-day supply) \$0 copay	Covers up to a 34-day supply (retail prescription); 90-day supply (retail or mail order prescription).
	Preferred brand drugs- (Tier 1) (Tier 2)	\$20 copay \$60 copay	\$40 copay \$120 copay	
	Non-preferred brand drugs- (Tier 3)	50% coinsurance	50% coinsurance	
	Specialty drugs (Tier 4)	\$250 copay (preferred specialty pharmacy) 50% coinsurance (retail or out-of-network pharmacy)		
	Out-of-Pocket Limit - \$2,400/Individual or \$6,000/Family (Commercial Plan) \$2,400/Individual (MedicareRx Plan)			50% coinsurance does not apply to annual prescription out-of-pocket limit .

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 have outpatient surgery	Facility fee (e.g., outpatient hospital or ambulatory surgery center)	30% coinsurance ; deductible applies	40% coinsurance ; deductible applies	None.
	Physician/surgeon fees	30% coinsurance ; deductible applies	40% coinsurance ; deductible applies	None.
If you need immediate medical attention	Emergency Room care	\$250 copay /ER visit only; other outpatient services subject to deductible and 30% coinsurance	\$250 copay /ER visit only; other outpatient services subject to deductible and 40% coinsurance	None.
	Emergency medical transportation	\$200 copay /transport only; other services subject to deductible and 30% coinsurance	\$200 copay /transport only; other services subject to deductible and 40% coinsurance	Medical emergency only or from one facility to another for a higher level of care.
	Urgent Care	\$75 copay /UC visit only; other outpatient services subject to deductible and	\$75 copay /UC visit only; other outpatient services subject to deductible and	Office visit limited to evaluation and management charges. All other charges are subject to deductible and coinsurance .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider	Out-of-Network Provider	
		30% coinsurance	40% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance ; deductible applies	40% coinsurance ; deductible applies	Pre-certification recommended for all inpatient admissions.
	Physician/surgeon fees	30% coinsurance ; deductible applies	40% coinsurance ; deductible applies	None.
If you need mental health or substance use disorder services	Outpatient services	1 st 4 visits at \$0, then \$40 copay /office visit only; other outpatient services subject to deductible and 30% coinsurance	40% coinsurance ; deductible applies	Combined maximum of 4 visits at \$0 copay for mental health and substance use disorder services.
	Inpatient services	30% coinsurance ; deductible applies	40% coinsurance ; deductible applies	
If you are pregnant	Office visits	\$40 copay /office visit only; other outpatient services subject to deductible and 30% coinsurance	40% coinsurance ; deductible applies	None.
	Childbirth/delivery professional services	30% coinsurance ; deductible applies	40% coinsurance ; deductible applies	
	Childbirth/delivery facility services	30% coinsurance ; deductible applies	40% coinsurance ; deductible applies	
If you need help recovering or have	Home Health Care	\$40 copay /office visit only; other outpatient services	40% coinsurance ; deductible applies	Prior authorization is recommended/maximum of 30 visits.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider	Out-of-Network Provider	
other special health needs		subject to deductible and 25% coinsurance		
	Outpatient Rehabilitative services visit- physical, speech, occupational, pulmonary, cardiac, respiratory, and medical massage therapies, acupuncture, and chiropractic	\$40 copay /office visit only; other outpatient services subject to deductible and 25% coinsurance	40% coinsurance ; deductible applies	Combined outpatient maximum of 60 visits for all covered outpatient rehabilitative services. Massage therapy and Acupuncture services- You may be responsible for balance billing.
	Inpatient Rehabilitative services	30% coinsurance ; deductible applies	40% coinsurance ; deductible applies	Inpatient maximum of 30 days.
	Skilled Nursing Facility	30% coinsurance ; deductible applies	40% coinsurance ; deductible applies	Prior authorization is recommended/maximum of 30 days.
	Durable Medical Equipment	30% coinsurance ; deductible applies	40% coinsurance ; deductible applies	
	Hospice services	30% coinsurance ; deductible applies	40% coinsurance ; deductible applies	Maximum of 6 months.
If you need dental or eye care	Eye exam *** BlueCross BlueShield of Montana Medical Plan	0%	40% coinsurance ; deductible applies	Eye exams are covered by Medical Plan . Limited to one exam per Plan year (preventive)

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider	Out-of-Network Provider	
				or medical).
	Vision Hardware (optional) *** BlueCross BlueShield of Montana			Additional exams subject to office visit copay. Up to \$300 allowance- 1 pair of eyeglass frames and lenses, in lieu of contact lenses per Plan Year. Up to \$200 allowance- 1 pair or one single purchase of contact lenses, in lieu of eyeglass frames and lenses per Plan Year.
	Dental *** Delta Dental	Fee schedule payment.	Fee schedule payment.	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. Check your [Plan](#) document for more information on covered services.)

- | | | |
|--------------------|---|--|
| • 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 contact the MUS Plan Administrator at 1-877-501-1722.

Other coverage options may be available to you, 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 need assistance, contact BlueCross BlueShield of Montana at 1-800-820-1674, visit [Choices](#), or contact 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](#).**

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 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 (In-Network pre-natal care and hospital delivery)

■ The Plan's overall deductible	\$1500
■ Primary Care office visit copayment	\$40
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services:

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

Total Example Cost	\$12,800
---------------------------	-----------------

In this example, patient would pay:

Cost Sharing	
Deductible	\$1,500
Primary Care Office Visit Copayment	\$40
Coinsurance	\$3,378
What isn't covered	
Limits or exclusions	\$0
The total patient would pay is	\$4,918

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

■ The Plan's overall deductible	\$1500
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services:

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

Total Example Cost	\$7,400
---------------------------	----------------

In this example, patient would pay:

Cost Sharing	
Deductible	\$1,500
Specialist Office Visit Copayment	\$60
Prescription Copayment	\$60
Coinsurance	\$1,752
What isn't covered	
Limits or exclusions	\$0
The total patient would pay is	\$3,372

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

■ The Plan's overall deductible	\$1500
■ Emergency Room copayment	\$250
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services:

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

Total Example Cost	\$1,900
---------------------------	----------------

In this example, patient would pay:

Cost Sharing	
Deductible	\$1,500
Emergency Room Copayment	\$250
Physical Therapy Visit Copayment	\$40
Coinsurance	\$33.00
What isn't covered	
Limits or exclusions	\$0
The total patient would pay is	\$1,823