



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, go to www.mhc.coop or call 1-844-262-1560. 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 <https://www.healthcare.gov/sbc-glossary/> or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For network providers : \$750 individual / \$1,500 family; for out-of-network providers : \$2,250 individual / \$4,500 family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible?	Yes. Preventive care and primary care services are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For network providers \$5,750 individual / \$11,500 family; for out-of-network providers \$17,250 individual / \$34,500 family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to 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?	Copayments on certain services, 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 network provider?	Yes. See www.mhc.coop or call 1-855 447-2900 for information regarding network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some 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 the specialist you choose without a referral .



Most [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)	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	No charge	Tier 1: \$5 copay /office visit Tier 2: 30% coinsurance after deductible 30% coinsurance after deductible for other outpatient services	50% coinsurance after deductible	None
	Specialist visit	No charge	\$40 copay /office visit	50% coinsurance after deductible	None
	Preventive care/screening/immunization	No charge	No charge	50% coinsurance after deductible	(Out of network-Well Child Care visits covered at 100% before deductible; Mammograms covered at a minimum payment of \$70 before deductible)
If you have a test	Diagnostic test (x-ray, blood work)	No charge	30% coinsurance after deductible	50% coinsurance after deductible	This benefit does not include diagnostic services such as biopsies, which are services that are routinely covered under the Surgical Services Benefit.
	Imaging (CT/PET scans, MRIs)	No charge	30% coinsurance after deductible	50% coinsurance after deductible	None

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)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.mhc.coop/Montana/explore-plans/drug-list/	Preferred Generic Drugs (Tier 1)	No charge	10% coinsurance per drug /script for 31-day retail order or 90-day mail order	50% coinsurance after deductible	None
	Non-Preferred Generic & Preferred Brand Drugs (Tier 2)	No charge	25% coinsurance per drug /script for 31-day retail order or 90-day mail order	50% coinsurance after deductible	If you choose a higher Tier drug when a lower Tier drug is available, you must pay an ancillary charge in addition to the deductible and/or coinsurance , as applicable.
	Non-Preferred Brand Drugs (Tier 3)	No charge	35% coinsurance per drug /script for 31-day retail order or 90-day mail order	50% coinsurance after deductible	
	Specialty drugs Specialty Drugs (Tier 4)	No charge	45% coinsurance per drug /script for 31-day retail or mail order 90-day mail order not available	50% coinsurance after deductible	In-Network coverage limited to select pharmacies.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	30% coinsurance after deductible	50% coinsurance after deductible	None
	Physician/surgeon fees	No charge	30% coinsurance after deductible	50% coinsurance after deductible	None
If you need immediate medical attention	Emergency room care	No charge	30% coinsurance after deductible	30% coinsurance after deductible	None
	Emergency medical transportation	No charge	30% coinsurance after deductible	50% coinsurance after deductible	None
	Urgent care	No charge	\$105 copay / visit	50% coinsurance after deductible	None

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)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	30% coinsurance after deductible	50% coinsurance after deductible	None
	Physician/surgeon fees	No charge	30% coinsurance after deductible	50% coinsurance after deductible	None
If you need mental health, behavioral health, or substance abuse services	<u>Outpatient Services</u> Mental/Behavioral health Substance use disorder	No charge	Tier 1: \$5 copay /office visit Tier 2: 30% coinsurance after deductible	50% coinsurance after deductible	None
	<u>Inpatient services</u> Mental/Behavioral health Substance use disorder	No charge	30% coinsurance after deductible	50% coinsurance after deductible	None
If you are pregnant	Office visits - Prenatal and postnatal care	No charge	30% coinsurance after deductible	50% coinsurance after deductible	None
	Childbirth/delivery professional services	No charge	30% coinsurance after deductible	50% coinsurance after deductible	None
	Childbirth/delivery facility services	No charge	30% coinsurance after deductible	50% coinsurance after deductible	None
If you need help recovering or have other special health needs	Home health care	No charge	30% coinsurance after deductible	50% coinsurance after deductible	180 visit limit/year
	Rehabilitation services	No charge	\$40 copay /office visit	50% coinsurance after deductible	None
	Habilitation services	No charge	30% coinsurance after deductible	50% coinsurance after deductible	None
	Skilled nursing care	No charge	30% coinsurance after deductible	50% coinsurance after deductible	60 day limit/year

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)	Out-of-Network Provider (You will pay the most)	
	Durable medical equipment	No charge	30% coinsurance after deductible	50% coinsurance after deductible	Preauthorization is required for original purchase or replacement of Durable Medical Equipment over \$500
	Hospice services	No charge	30% coinsurance after deductible	50% coinsurance after deductible	None
If your child needs dental or eye care	Children's eye exam	No charge	No charge	25% coinsurance	Coverage is limited to one Vision Examination per Covered Dependent Child per Calendar Year.
	Children's glasses	No charge	No charge	25% coinsurance	Coverage is limited to one frame per Covered Dependent Child per Calendar Year.
	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 .)		
<ul style="list-style-type: none"> Abortion (except in the case of rape, incest, or when the life of the mother is endangered) Bariatric surgery Dental care and treatment Hearing Aids 	<ul style="list-style-type: none"> Long-term care Private-duty nursing Religious counseling Reversal of an elective sterilization Rolfing therapy Routine eye care (Adult) 	<ul style="list-style-type: none"> Self-help programs Temporomandibular joint dysfunction Transplants of non-human/artificial organs Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> Chiropractic care (Up to 20 visits/year) Acupuncture (Up to 12 visits/year) 	<ul style="list-style-type: none"> Cosmetic surgery (Only if medically necessary or for certain reconstructive surgeries) Routine foot care provided for Members with Diabetes 	<ul style="list-style-type: none"> Non-emergency care when traveling outside the United States. See www.mhc.coop

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: www.HealthCare.gov or call 1-800-318-2596. 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: Montana Commissioner of Securities and Insurance, (406) 444-2040.

Does this plan provide Minimum Essential Coverage? Yes

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 the Minimum Value Standards? Yes

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: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-447-2900.

CHINESE: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-447-2900。

SERBO-CROATION: U ovom obavještenju su sadržane važne informacije. U ovom obavještenju su sadržane važne informacije o Vašoj prijavi ili osiguranju preko MHC. Pogledajte nalaze li se u ovom obavještenju neključni datumi. Možda ćete morati poduzeti određene radnje u datom roku kako biste i dalje zadržali svoje osiguranje ili pomoć pri plaćanju. Imate pravo da ove informacije, kao i pomoć, dobijete besplatno na svom jeziku. Nazovite 1-855-447-2900.

KOREAN: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-xxx-xxx-xxxx (TTY: 1-xxx-xxx-xxxx) 번으로 전화해 주십시오. 1-855-447-2900

VIETNAMESE: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-447-2900.

ARABIC: (رقم هاتف 855-447-2900 ملحوظة: إذا كنت تتحدث أذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1- يحوي هذا الإشعار معلومات هامة. يحوي هذا الإشعار معلومات مهمة بخصوص طلبك للحصول على التغطية من خلال البحث عن التواريخ: 855-447-2900 الصم والبكم: 1-)

GERMAN: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-447-2900.

TAGALOG: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-447-2900.

RUSSIAN: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-447-2900.

FRENCH: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-447-2900.

ITALIAN: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-447-2900.

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Montana Health CO-OP: CO-OP PLUS GOLD NALCS

Coverage Period: 01/01/2020 – 12/31/2020
Coverage for: Individual/Family | Plan Type: PPO

JAPANESE: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-855-447-2900（TTY:1-855-447-2900）まで、お電話にてご連絡ください。

THAI: เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-855-447-2900 (TTY: 1-855-447-2900).

ROMANIAN: ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-855-447-2900.

SUDANIC-FULFULDE: Anndinoore nde'e e woodi habaru kimminiidum. TAnndinoore nde'e e woodi habaru kimminiidum dow dereewol tefal maadamaada malla ko yaali dow laawol MHC. Maanda nyalaade lewru nder anndinoorende'e. Teema a gideteedo ngada goddum bako godde nyalaade ngam ko yaali njamu maada malla walla dow njobdi. Hakke maada annda habaru ngu'u ewalliinde nder wolde maada naa maa a yobii. Noddu 1-855-447-2900.

UKRAINIAN: УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-855-447-2900 (телетайп: 1-855-447-2900).

NEPALI: ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-855-447-2900 (टिटिवाइ: 1-855-447-2900)

SERBO-CROATIAN: OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-855-447-2900 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 1-855-447-2900).

BANTU: ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-855-447-2900 (TTY: 1-855-447-2900).

FARSI: تماس بگیرید. (1-855-447-2900 TTY: 1-855-447-2900) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد.

NORWEGIAN: MERK: Hvis du snakker norsk, er gratis språkassistanstjenester tilgjengelige for deg. Ring 1-855-447-2900.

PENNSYLVANIA DUTCH: Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-855-447-2900.

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)

■ The plan's overall deductible	\$750
■ Specialist [<i>cost sharing</i>]	\$40
■ Hospital (facility) [<i>cost sharing</i>]	30%AD
■ Other [<i>cost sharing</i>]	30%AD

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	\$12,732
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$750
Copayments	\$70
Coinsurance	\$3,724
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$4604

Managing Joe's type 2 Diabetes

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

■ The plan's overall deductible	\$750
■ Specialist [<i>cost sharing</i>]	\$40
■ Hospital (facility) [<i>cost sharing</i>]	30%AD
■ Other [<i>cost sharing</i>]	30%AD

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,390
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$750
Copayments	\$360
Coinsurance	\$1,522
What isn't covered	
Limits or exclusions	\$55
The total Joe would pay is	\$2,687

Mia's Simple Fracture

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

■ The plan's overall deductible	\$750
■ Specialist [<i>cost sharing</i>]	\$40
■ Hospital (facility) [<i>cost sharing</i>]	30%AD
■ Other [<i>cost sharing</i>]	30%AD

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1926
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$750
Copayments	\$128
Coinsurance	\$425
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,455

MHC-5100-GLD-NALCS-SBC 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.