

### Pasta Montana

### Plan A: Platinum Access Care

<b>Benefit Plan Year</b>	July 1, 2024 – June 30, 2025	
<b>Benefit Accrual Period</b>	Plan Year	
<b>Maximum Lifetime Benefit</b>	<b>In-network</b>	<b>Out-of-network</b>
<b>Individual</b> (per member)	Unlimited	Unlimited
<b>Deductible</b>	<b>In-network</b>	<b>Out-of-network</b>
<b>Individual</b> (per member)	\$350	\$ 700
<b>Family</b> (per family)	\$700	\$1,400
<b>Out-of-Pocket Limit Per</b>	<b>In-network</b>	<b>Out-of-network</b>
<b>Individual</b> (per member)	\$1,200	\$2,400
<b>Family</b> (per family)	\$2,400	\$4,800
<b>Coinsurance</b>	<b>In-network</b>	<b>Out-of-network</b>
	10%	30%

This Policy provides a network through which members can receive benefits for allowable services from in-network providers. When using an in-network provider for covered medical expenses, the member is only responsible for applicable deductible, coinsurance and/or copayments of the allowable amount up to the maximum out-of-pocket. When using an out-of-network provider, the member is responsible for payment of billed charges beyond the allowed amount for covered medical expenses. Please note: The member is responsible for full charge of any non-covered medical expense. When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing. For more information about “surprise billing”, visit <https://mountainhealth.coop/members/> and review the information provided under “Surprise Billing”.

### COVERED BENEFITS

This Policy will pay Covered Medical Expenses incurred for Covered Benefits provided in Section 5 of your policy Document, Covered Benefits: based on the Allowable Fee, Deductible, Coinsurance, and Annual Out-of-Pocket Maximum amounts shown under the Benefit Information section of this Outline of Coverage. If a Copayment applies to a Covered Benefit, it will be indicated below in this Covered Benefits section. For Information regarding Prior Authorization requirements, please see section 6, Utilization Review, Management Program of your policy document.

<b>Covered Benefit</b>	<b>YOUR COST IN-NETWORK</b>	<b>YOUR COST OUT-OF-NETWORK</b>
<b>Preventive Care</b>		
<b>Preventive/Wellness</b>	No Charge	30% After Deductible

<b>Professional Services*</b>		
<b>Primary care office visit – Tier 1 Provider</b>	N/A	N/A
<b>Primary care office visit – Tier 2 Provider</b>	\$20 Copayment	30% After Deductible
<b>Specialist office visit</b>	\$40 Copayment	30% After Deductible
<b>Therapy office visit - PT, OT, ST</b>	10% After Deductible	30% After Deductible
<b>Doctor on Demand</b>	No Charge	N/A
<b>Surgeon</b>	10% After Deductible	30% After Deductible
<b>Anesthesiologist</b>	10% After Deductible	30% After Deductible
<b>Outpatient habilitation services</b>	10% After Deductible	30% After Deductible
<b>Outpatient rehabilitation services</b>	10% After Deductible	30% After Deductible
<b>Chiropractic Services (20 visits per year)</b>	\$40 Copayment	30% After Deductible
<b>Hospital/Facility Services*</b>		
<b>Inpatient room and board</b>	10% After Deductible	30% After Deductible
<b>Inpatient habilitation services</b>	10% After Deductible	30% After Deductible
<b>Inpatient rehabilitation services</b>	10% After Deductible	30% After Deductible
<b>Skilled nursing facility care (60 days per year)</b>	10% After Deductible	30% After Deductible
<b>Outpatient surgery/services</b>	10% After Deductible	30% After Deductible
<b>Diagnostic and therapeutic radiology/laboratory and dialysis</b>	10% After Deductible	30% After Deductible
<b>Center of Excellence with prior approval by the Co-op</b>	10% After Deductible	30% After Deductible
<b>Urgent and Emergency Services</b>		
<b>Urgent care center</b>	10% After Deductible	30% After Deductible
<b>Doctor on Demand</b>	No Charge	N/A
<b>Emergency room</b>	10% After Deductible	10% After Deductible

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<b>Ambulance; ground and air</b>	10% After Deductible	10% After Deductible
<b>Prescription Drug Benefit*</b>	<i>If you choose a higher Tier drug when a lower Tier drug is available, you may be subject to additional member responsibility.</i>	
<b>\$0 Out of Pocket Prescriptions</b> (Value Preventive Drug List)	No Charge	N/A
<b>Retail Pharmacy Prescriptions - (up to 30-day supply)</b>		
Tier 1-Preferred Generic Drug	\$5 Copayment	30% After Deductible
Tier 2-Preferred Brand and Non-Preferred Generic Drugs	\$20 Copayment	30% After Deductible
Tier 3-Non-Preferred Brand Drugs	\$45 Copayment	30% After Deductible
Tier 4-Specialty Drugs	\$70 Copayment	N/A
<b>Mail Order Maintenance - (up to 90-day supply)</b>		
Tier 1-Preferred Generic Drug	\$10 Copayment	N/A
Tier 2-Preferred Brand and Non-Preferred Generic Drugs	\$40 Copayment	N/A
Tier 3-Non-Preferred Brand Drugs	\$90 Copayment	N/A
<b>Mental Health, Autism Spectrum Disorder and Substance Use Disorder Services*</b>		
<b>Office visits</b>	\$0 first Visit, then \$20 Copayment	30% After Deductible
<b>Inpatient care</b>	10% After Deductible	30% After Deductible
<b>Outpatient care</b>	10% After Deductible	30% After Deductible
<b>Doctor on Demand</b>	No Charge	N/A
<b>Residential programs</b>	10% After Deductible	30% After Deductible
<b>Other Covered Services*</b>		
<b>Durable medical equipment</b>	10% After Deductible	30% After Deductible
<b>Home health</b> (180 visits per year)	10% After Deductible	30% After Deductible
<b>Prosthetics</b>	10% After Deductible	30% After Deductible
<b>Transplants</b>	10% After Deductible	30% After Deductible
<b>Pediatric Vision Care Services</b>	<i>This Vision Care Benefit only applies to Covered Dependents under age 19.</i>	
<b>Vision examination</b> (One per year)	No Charge	25% After Deductible
<b>Vision care materials</b> (See policy for limitations)	No Charge	25% After Deductible
<b>Vision Exam Reimbursement</b>	<b>Reimbursement Maximum</b>	
<b>Vision examination</b>	\$60	

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<i>(One per year)</i>	
<b>Dental Exam Reimbursement</b>	<b>Reimbursement Maximum</b>
<b>Dental exam/cleaning</b> <i>(One per year)</i>	\$100

\*Prior authorization may be required.

**This is a brief summary of benefits. Refer to your policy for additional information or a further explanation of benefits, limitations, and exclusions.**