

## Outline of Coverage

### ROCKY MOUNTAIN INDIVIDUAL BRONZE STANDARD MONTANA EXPANDED NALC

Read Your Policy Carefully – This managed care Outline Of Coverage (OOC) provides a very brief description of important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations, of both you and those of Mountain Health Co-op. It is, therefore, important that you **please read your policy carefully.**

**Provider Network:** ROCKY MOUNTAIN

**Coverage Year:** 2023

**Premium Due Date:** 1<sup>st</sup> day of each month

**Premium:** [ ]

	In-network	Out-of-network
<b>Maximum Lifetime Benefit</b>		
<b>Individual</b> (per member)	Unlimited	Unlimited
<b>Deductible – Benefit/Plan Year</b>	In-network	Out-of-network
<b>Individual</b> (per member)	\$7,500	\$22,500
<b>Family</b> (per family)	\$15,000	\$45,000
<b>Out-of-Pocket Limit Per Benefit/Plan Year</b>	In-network	Out-of-network
<b>Individual</b> (per member)	\$9,000	\$27,000
<b>Family</b> (per family)	\$18,000	\$54,000
<b>Coinsurance</b>	In-network	Out-of-network
	50%	70%

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 section 6, *Utilization Review, Management Program*.

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<b>Covered Benefit</b>	<b>Indian Health Care Provider (IHCP)</b>	<b>Your Cost In-Network</b>	<b>Your Cost Out-Of-Network</b>
<b>Preventive Care</b>			
Prior Authorization May be Required			
<a href="#"><u>Preventive/Wellness</u></a>	no charge	no charge	70% after deductible

<b>Professional Services</b>			
Prior Authorization May be Required			
	<b>Indian Health Care Provider (IHCP)</b>	<b>Your Cost In-Network</b>	<b>Your Cost Out-Of-Network</b>
<b>Primary care provider</b>	no charge	\$50 no deductible	70% after deductible
<b>Specialist office visit</b>	no charge	\$100 no deductible	70% after deductible
<b>Therapy office visit -PT, OT, ST</b>	no charge	\$50 no deductible	70% after deductible
<b>Acupuncture</b> (12 visits per benefit/plan year)	no charge	50% after deductible	70% after deductible
<a href="#"><u>Doctor on Demand</u></a>	no charge	\$20 no deductible	NA
<b>Surgeon</b>	no charge	50% after deductible	70% after deductible
<b>Anesthesiologist</b>	no charge	50% after deductible	70% after deductible
<b>Outpatient habilitation services</b>	no charge	50% after deductible	70% after deductible
<b>Outpatient rehabilitation services)</b>	no charge	50% after deductible	70% after deductible
<b>Hospital/Facility Services</b>			
Prior Authorization May be Required			
	<b>Indian Health Care Provider (IHCP)</b>	<b>Your Cost in Network</b>	<b>Your Cost Out-Of-Network</b>
<b>Inpatient room and board</b>	no charge	50% after deductible	70% after deductible

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<b>Inpatient habilitation services</b>	no charge	50% after deductible	70% after deductible
<b>Inpatient rehabilitation services</b>	no charge	50% after deductible	70% after deductible
<b>Skilled nursing facility care</b> (60-day limit per plan/benefit year)	no charge	50% after deductible	70% after deductible
<b>Outpatient surgery/services</b>	no charge	50% after deductible	70% after deductible
<b>Diagnostic and therapeutic radiology/laboratory and dialysis</b>	no charge	50% after deductible	70% after deductible
<b>Center of Excellence with prior approval by the Co-op</b>	no charge	no charge	NA
<b>Urgent and Emergency Services</b>			
<b>Urgent care center</b>	no charge	\$75 no deductible	70% after deductible
<a href="#"><u>Doctor on Demand</u></a>	no charge	\$20 no deductible	NA
<b>Emergency room</b>	no charge	50% after deductible	50% after deductible
<b>Ambulance, ground, and air</b>	no charge	50% after deductible	50% after deductible
<b>Prescription Drug Benefit</b> Prior Authorization May be Required	<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>Preventive Drugs</b> (Tier 5 online search)	no charge	no charge	70% after deductible
<b>Retail Pharmacy Prescriptions</b> (30-day supply)			
Tier 1-Preferred Generic Drug	no charge	\$25 no deductible	70% after deductible
Tier 2-Preferred Brand and Non-Preferred Generic Drugs	no charge	\$50 after deductible	70% after deductible

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Tier 3-Non-Preferred Brand Drugs	no charge	\$100 after deductible	70% after deductible
Tier 4-Non-Preferred Brand Drugs	no charge	\$500 after deductible	70% after deductible
<b>Mail Order Maintenance</b> (90-day supply)			
Tier 1-Preferred Generic Drug	no charge	\$50 no deductible	70% after deductible
Tier 2-Preferred Brand and Non-Preferred Generic Drugs	no charge	\$100 after deductible	70% after deductible
Tier 3-Non-Preferred Brand Drugs	no charge	\$200 after deductible	70% after deductible
Mental Health, Autism Spectrum Disorder and Substance Use Disorder Services	Prior Authorization May be Required		
	Indian Health Care Provider (IHCP)	Your Cost In-Network	Your Cost Out-Of-Network
<b>Office visits</b>	no charge	\$50 no deductible	70% after deductible
<b>Inpatient care</b>	no charge	50% after deductible	70% after deductible
<b>Outpatient care</b>	no charge	50% after deductible	70% after deductible
<b><u>Doctor on Demand</u></b>	no charge	\$20 no deductible	NA
<b>Residential programs</b>	no charge	50% after deductible	70% after deductible
<b>Other Covered Services</b>		Prior Authorization May be Required	
<b>Durable medical equipment</b>	no charge	50% after deductible	70% after deductible
<b>Home health</b> (180 days per plan/benefit year)	no charge	50% after deductible	70% after deductible
<b>Prosthetics</b>	no charge	50% after deductible	70% after deductible
<b>Transplants</b>	no charge	50% after deductible	70% after deductible

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<b>Pediatric hearing aids</b> (under age 19)	no charge	50% after deductible	70% after deductible
<b>Pediatric Vision Care Services</b>	<i>This Vision Care Benefit only applies to Covered Dependents under age 19.</i>		
	Indian Health Care Provider (IHCP)	Your Cost In-Network	Your Cost Out-of-Network
<b>Vision examination</b> (one per benefit/plan year)	no charge	0% after deductible	25% after deductible
<b>Vision care materials</b>	no charge	See Policy for limitations	
<b>Vision Exam Reimbursement</b>	Reimbursement Maximum		
<b>Vision exam</b> (one per benefit/plan year)	\$60		
<b>Dental Exam Reimbursement</b>	Reimbursement Maximum		
<b>Dental exam</b> (one per benefit/plan year)	\$100		

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

- (1) Comprehensive Health Insurance Coverage** — Policies of this category are designed to provide to members, coverage for major hospital, medical, and surgical expenses incurred as a result of a covered accident or sickness. Coverage is provided for daily hospital room and board, miscellaneous hospital services, surgical services, anesthesia services, in-hospital medical services, and out-of-hospital care, subject to any deductibles, co-payment and/or coinsurance provisions, or other limitations which may be set forth in the policy.
- (2) Description of Benefits** – The policy provides Comprehensive Health Preferred Provider Organization (PPO) Insurance coverage. You have the option to receive services from an In-Network or an Out-of-Network Provider. Generally, benefits are paid at a higher level when an In-Network Provider is used. The Outline of Coverage reflects the benefits payable when services for Covered Benefits are provided by an In-Network Provider or an Out-of-Network Provider. The Outline of Coverage and the Covered Benefits provided under the Policy are indicated above.
- (3) Out-of-Network Maximum** – Be aware that your actual costs for services provided by an out-of-network provider may exceed this policy's maximum out-of-pocket for out-of-network services because out-of-network providers can bill you for the difference between the amount charged by the provider and the amount allowed by the insurance company. Amounts in excess of the allowed amount are not counted toward the out-of-network deductible or maximum out-of-pocket.
- (4) Prior Approval** – Covered Services may be subject to the prior approval process. Please see the comprehensive policy document for details on what services require prior authorization.

Rating Factors and Trend: The following factors are used in setting rates: regional information and assumptions regarding our expected population, the projected claims, income, and enrollment for the next 12-month rating period, projected expenses for the plan of the next rating period, and/or age of the application or subscriber, industry, and risk characteristics. The trend of premium increases on average during the preceding five years is:

2018 (4.5%), 2019(11%), 2020(-11%), 2021 (-12%), 2022(1%)

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