

**PLUS GOLD STANDARD NALC**
**Outline of Coverage**

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:** PLUS

**Coverage Year:** 2025

**State:** Montana

**Network:** Individual

**Premium Due Date:** [ ]

**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)	\$1,500	\$6,000
<b>Family</b> (per family)	\$3,000	\$12,000
<b>Out-of-Pocket Limit Per Benefit/Plan Year</b>	In-network	Out-of-network
<b>Individual</b> (per member)	\$7,800	\$26,100
<b>Family</b> (per family)	\$15,600	\$52,200
<b>Coinsurance</b>	In-network	Out-of-network
	25%	45%

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 see section 6 of your policy document.

<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	45% after deductible

<b>Professional Services*</b>	<b>Indian Health Care Provider (IHCP)</b>	<b>Your Cost In-Network</b>	<b>Your Cost Out-Of-Network</b>
<b>Primary care office visit</b>	0% no deductible	\$30 No Deductible	45% after deductible
<b>Specialist office visit</b>	0% no deductible	\$60 No Deductible	45% after deductible
<b>Therapy office visit -PT, OT, ST</b>	0% no deductible	\$30 No Deductible	45% after deductible
<a href="#"><u>Doctor on Demand</u></a>	N/A	\$10 No Deductible	N/A
<b>Surgeon</b>	0% no deductible	25% after deductible	45% after deductible
<b>Anesthesiologist</b>	0% no deductible	25% after deductible	45% after deductible
<b>Outpatient habilitation services</b>	0% no deductible	25% after deductible	45% after deductible
<b>Outpatient rehabilitation services)</b>	0% no deductible	25% after deductible	45% after deductible
<b>Chiropractic Services</b> (20 Visits per year)	0% no deductible	\$60 No Deductible	45% After deductible
<b>Hospital/Facility Services*</b>	<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>	0% no deductible	25% after deductible	45% after deductible
<b>Inpatient habilitation services</b>	0% no deductible	25% after deductible	45% after deductible

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<b>Inpatient rehabilitation services</b>	0% no deductible	25% after deductible	45% after deductible
<b>Skilled nursing facility care</b> (60-day limit per plan/benefit year)	0% no deductible	25% after deductible	45% after deductible
<b>Outpatient surgery/services</b>	0% no deductible	25% after deductible	45% after deductible
<b>Diagnostic and therapeutic radiology/laboratory and dialysis</b>	0% no deductible	25% after deductible	45% after deductible
<b>Center of Excellence with prior approval by the Co-op</b>	N/A	0% no deductible	N/A
<b>Urgent and Emergency Services</b>			
<b>Urgent care center</b>	0% no deductible	\$45 No Deductible	45% after deductible
<b><u>Doctor on Demand</u></b>	N/A	\$10 No Deductible	NA
<b>Emergency room</b>	0% no deductible	25% after deductible	25% after deductible
<b>Ambulance, ground, and air</b>	0% no deductible	25% after deductible	25% after deductible
<b>Prescription Drug Benefit Prior Authorization May be Required</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)	N/A	No Charge	N/A
<b>Retail Pharmacy Prescriptions</b> (30-day supply)			
Tier 1-Preferred Generic Drug	0% no deductible	\$15 No Deductible	45% after deductible
Tier 2-Preferred Brand and Non-Preferred Generic Drugs	0% no deductible	\$30 No Deductible	45% after deductible
Tier 3-Non-Preferred Brand Drugs	0% no deductible	\$60 No Deductible	45% after deductible
Tier 4-Specialty Drugs	0% no deductible	\$250 No	45% after

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		Deductible	deductible
<b>Mail Order Maintenance</b> (90-day supply)			
Tier 1-Preferred Generic Drug	0% no deductible	\$30 No Deductible	N/A
Tier 2-Preferred Brand and Non-Preferred Generic Drugs	0% no deductible	\$60 No Deductible	N/A
Tier 3-Non-Preferred Brand Drugs	0% no deductible	\$120 No Deductible	N/A
Mental Health, Autism Spectrum Disorder and Substance Use Disorder Services*	Indian Health Care Provider (IHCP)	Your Cost In-Network	Your Cost Out-Of-Network
<b>Primary care office visit</b>	0% no deductible	\$30 No Deductible	45% after deductible
<b>Inpatient care</b>	0% no deductible	25% after deductible	45% after deductible
<b>Outpatient care</b>	0% no deductible	25% after deductible	45% after deductible
<b><u>Doctor on Demand</u></b>	0% no deductible	\$10 No Deductible	N/A
<b>Residential programs</b>	0% no deductible	25% after deductible	45% after deductible
<b>Other Covered Services*</b>			
<b>Durable medical equipment</b>	0% no deductible	25% after deductible	45% after deductible
<b>Hearing Aids</b> (under age 19, one per ear every three years)	0% no deductible	25% after deductible	45% after deductible
<b>Home health</b> (180 days per plan/benefit year)	0% no deductible	25% after deductible	45% after deductible
<b>Prosthetics</b>	0% no deductible	25% after deductible	45% after deductible
<b>Transplants</b>	0% no deductible	25% after deductible	45% after deductible
<b>Pediatric Vision Care Services</b>	<i>This Vision Care Benefit only applies to Covered Dependents under age 19.</i>		

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	Indian Health Care Provider (IHCP)	Your Cost In-Network	Your Cost Out-of-Network
<b>Vision examination</b> (one per benefit/plan year)	0% no deductible	0% no deductible	25% after deductible
<b>Vision care materials</b>	0% no deductible	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		

**\*Prior Authorization May be Required**

**This is a brief summary of benefits. Refer to your policy for additional information regarding 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, section 6, Utilization Review Management for details on what services require prior authorization.
- (5) Individual 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: 2020 (-11%), 2021(-12%), 2022(1%), 2023 (4%), 2024(6%)

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