

State of Montana 1st Quarter 2018 Small Group Major Medical Rates

PacificSource Plans offered in Montana

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Plan ID	23603MT0300010	23603MT0300012	23603MT0300011	23603MT0300001	23603MT0300003	23603MT0300002
Plan Name	SmartHealth Bronze HSA 6550	SmartHealth Bronze 7350	SmartHealth Bronze HSA 4000	PSN Bronze HSA 6550	PSN Bronze 7350	PSN Bronze HSA 4000
Metal Tier	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible	\$6,550	\$7,350	\$4,000	\$6,550	\$7,350	\$4,000
OOP Max*	\$6,550	\$7,350	\$6,550	\$6,550	\$7,350	\$6,550
Coinsurance	0%	0%	50%	0%	0%	50%
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
Age	\$164	\$172	\$174	\$178	\$186	\$188
0-14	\$215	\$225	\$227	\$232	\$243	\$246
21-24	\$216	\$226	\$228	\$233	\$244	\$247
25	\$244	\$255	\$258	\$264	\$276	\$279
30	\$263	\$275	\$278	\$284	\$297	\$300
35	\$275	\$287	\$290	\$297	\$311	\$314
40	\$310	\$325	\$328	\$335	\$351	\$355
45	\$384	\$402	\$406	\$415	\$434	\$439
50	\$479	\$501	\$507	\$518	\$542	\$548
55	\$583	\$610	\$617	\$630	\$660	\$667
60	\$644	\$675	\$681	\$696	\$729	\$737
64-120	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton					
0-14				\$186	\$195	\$197
21-24				\$243	\$254	\$257
25				\$244	\$255	\$258
30				\$276	\$289	\$292
35				\$297	\$311	\$314
40				\$310	\$325	\$328
45				\$351	\$367	\$371
50				\$434	\$454	\$459
55				\$542	\$567	\$573
60				\$659	\$690	\$697
64-120				\$729	\$762	\$771
Counties of: Flathead, Lake, Missoula						
0-14	\$164	\$172	\$174	\$178	\$186	\$188
21-24	\$215	\$225	\$227	\$232	\$243	\$246
25	\$216	\$226	\$228	\$233	\$244	\$247
30	\$244	\$255	\$258	\$264	\$276	\$279
35	\$263	\$275	\$278	\$284	\$297	\$300
40	\$275	\$287	\$290	\$297	\$311	\$314
45	\$310	\$325	\$328	\$335	\$351	\$355
50	\$384	\$402	\$406	\$415	\$434	\$439
55	\$479	\$501	\$507	\$518	\$542	\$548
60	\$583	\$610	\$617	\$630	\$660	\$667
64-120	\$644	\$675	\$681	\$696	\$729	\$737
Counties of: All others						
0-14	\$169	\$177	\$179	\$183	\$192	\$194
21-24	\$221	\$232	\$234	\$239	\$251	\$253
25	\$222	\$233	\$235	\$240	\$252	\$254
30	\$251	\$263	\$266	\$272	\$284	\$287
35	\$271	\$283	\$286	\$292	\$306	\$309
40	\$283	\$296	\$299	\$306	\$320	\$324
45	\$320	\$335	\$338	\$346	\$362	\$366
50	\$395	\$414	\$418	\$427	\$447	\$452
55	\$494	\$517	\$522	\$534	\$559	\$565
60	\$601	\$629	\$636	\$650	\$680	\$687
64-120	\$663	\$695	\$702	\$717	\$752	\$759

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Plan ID	23603MT0300014	23603MT0300016	23603MT0300013	23603MT0310006	23603MT0300015	23603MT0310005
Plan Name	SmartHealth Silver HSA 2700	SmartHealth Silver 5000	SmartHealth Silver HSA 3600	SmartHealth Silver 5000 VH	SmartHealth Silver 4000	SmartHealth Silver 4000 VH
Metal Tier	Silver	Silver	Silver	Silver	Silver	Silver
Deductible	\$2,700	\$5,000	\$3,600	\$5,000	\$4,000	\$4,000
OOP Max*	\$6,550	\$7,350	\$3,600	\$7,350	\$7,350	\$7,350
Coinsurance	20%	30%	0%	30%	30%	30%
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
Age	\$203	\$208	\$209	\$211	\$213	\$215
0-14	\$265	\$272	\$273	\$276	\$278	\$282
21-24	\$266	\$273	\$274	\$277	\$279	\$283
25	\$301	\$309	\$310	\$313	\$316	\$320
30	\$324	\$333	\$334	\$337	\$340	\$344
35	\$339	\$348	\$349	\$352	\$356	\$360
40	\$383	\$393	\$395	\$398	\$402	\$407
45	\$474	\$486	\$488	\$492	\$497	\$503
50	\$592	\$607	\$610	\$615	\$620	\$628
55	\$720	\$739	\$742	\$748	\$755	\$764
60	\$795	\$816	\$819	\$827	\$834	\$845
64-120	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton					
0-14						
21-24						
25						
30						
35						
40						
45						
50						
55						
60						
64-120	Counties of: Flathead, Lake, Missoula					
0-14	\$203	\$208	\$209	\$211	\$213	\$215
21-24	\$265	\$272	\$273	\$276	\$278	\$282
25	\$266	\$273	\$274	\$277	\$279	\$283
30	\$301	\$309	\$310	\$313	\$316	\$320
35	\$324	\$333	\$334	\$337	\$340	\$344
40	\$339	\$348	\$349	\$352	\$356	\$360
45	\$383	\$393	\$395	\$398	\$402	\$407
50	\$474	\$486	\$488	\$492	\$497	\$503
55	\$592	\$607	\$610	\$615	\$620	\$628
60	\$720	\$739	\$742	\$748	\$755	\$764
64-120	\$795	\$816	\$819	\$827	\$834	\$845
Counties of: All others						
0-14	\$209	\$215	\$216	\$217	\$219	\$222
21-24	\$273	\$281	\$282	\$284	\$287	\$290
25	\$275	\$282	\$283	\$285	\$288	\$291
30	\$310	\$318	\$320	\$322	\$325	\$329
35	\$334	\$343	\$344	\$347	\$350	\$355
40	\$349	\$359	\$360	\$363	\$366	\$371
45	\$395	\$405	\$407	\$410	\$414	\$419
50	\$488	\$501	\$503	\$507	\$512	\$518
55	\$610	\$626	\$628	\$633	\$639	\$647
60	\$742	\$761	\$765	\$771	\$778	\$788
64-120	\$819	\$842	\$845	\$852	\$860	\$870

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Plan ID	23603MT0300020	23603MT0300005	23603MT0310010	23603MT0300007	23603MT0300004	23603MT0310002
Plan Name	SmartHealth Silver 3000	PSN Silver HSA 2700	SmartHealth Silver 3000 VH	PSN Silver 5000	PSN Silver HSA 3600	PSN Silver 5000 VH
Metal Tier	Silver	Silver	Silver	Silver	Silver	Silver
Deductible	\$3,000	\$2,700	\$3,000	\$5,000	\$3,600	\$5,000
OOP Max*	\$7,350	\$6,550	\$7,350	\$7,350	\$3,600	\$7,350
Coinsurance	30%	20%	30%	30%	0%	30%
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
Age	\$219	\$219	\$222	\$225	\$226	\$228
0-14	\$219	\$219	\$222	\$225	\$226	\$228
21-24	\$286	\$287	\$290	\$294	\$296	\$298
25	\$287	\$288	\$291	\$295	\$297	\$299
30	\$325	\$326	\$329	\$334	\$335	\$338
35	\$350	\$350	\$354	\$360	\$361	\$364
40	\$366	\$367	\$370	\$376	\$378	\$381
45	\$413	\$414	\$418	\$425	\$427	\$430
50	\$511	\$512	\$517	\$526	\$528	\$532
55	\$638	\$640	\$646	\$656	\$659	\$664
60	\$777	\$778	\$786	\$799	\$802	\$809
64-120	\$858	\$860	\$869	\$882	\$887	\$894
Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton						
0-14		\$229		\$235	\$236	\$238
21-24		\$300		\$308	\$309	\$312
25		\$301		\$309	\$310	\$313
30		\$340		\$349	\$351	\$354
35		\$367		\$376	\$378	\$381
40		\$383		\$393	\$395	\$398
45		\$433		\$444	\$446	\$450
50		\$536		\$550	\$552	\$557
55		\$669		\$686	\$689	\$695
60		\$814		\$835	\$839	\$846
64-120		\$900		\$923	\$927	\$935
Counties of: Flathead, Lake, Missoula						
0-14	\$219	\$219	\$222	\$225	\$226	\$228
21-24	\$286	\$287	\$290	\$294	\$296	\$298
25	\$287	\$288	\$291	\$295	\$297	\$299
30	\$325	\$326	\$329	\$334	\$335	\$338
35	\$350	\$350	\$354	\$360	\$361	\$364
40	\$366	\$367	\$370	\$376	\$378	\$381
45	\$413	\$414	\$418	\$425	\$427	\$430
50	\$511	\$512	\$517	\$526	\$528	\$532
55	\$638	\$640	\$646	\$656	\$659	\$664
60	\$777	\$778	\$786	\$799	\$802	\$809
64-120	\$858	\$860	\$869	\$882	\$887	\$894
Counties of: All others						
0-14	\$226	\$226	\$228	\$232	\$233	\$235
21-24	\$295	\$296	\$299	\$303	\$305	\$307
25	\$296	\$297	\$300	\$305	\$306	\$308
30	\$335	\$335	\$339	\$344	\$346	\$349
35	\$361	\$361	\$365	\$371	\$372	\$375
40	\$377	\$378	\$382	\$388	\$389	\$392
45	\$426	\$427	\$431	\$438	\$440	\$443
50	\$527	\$528	\$533	\$542	\$544	\$548
55	\$658	\$659	\$666	\$676	\$679	\$685
60	\$801	\$802	\$810	\$823	\$827	\$833
64-120	\$885	\$887	\$896	\$909	\$914	\$921

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Plan ID	23603MT0300006	23603MT0310001	23603MT0300019	23603MT0310009	23603MT0300018	23603MT0310008
Plan Name	PSN Silver 4000	PSN Silver 4000 VH	PSN Silver 3000	PSN Silver 3000 VH	SmartHealth Gold 2000	SmartHealth Gold 2000 VH
Metal Tier	Silver	Silver	Silver	Silver	Gold	Gold
Deductible	\$4,000	\$4,000	\$3,000	\$3,000	\$2,000	\$2,000
OOP Max*	\$7,350	\$7,350	\$7,350	\$7,350	\$5,000	\$5,000
Coinsurance	30%	30%	30%	30%	20%	20%
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
Age	\$230	\$233	\$237	\$240	\$247	\$249
0-14	\$301	\$304	\$310	\$313	\$323	\$326
21-24	\$302	\$306	\$311	\$314	\$324	\$327
25	\$341	\$346	\$351	\$355	\$366	\$370
30	\$368	\$372	\$378	\$383	\$394	\$398
35	\$384	\$389	\$396	\$400	\$412	\$417
40	\$434	\$440	\$447	\$452	\$466	\$471
45	\$537	\$544	\$553	\$559	\$576	\$582
50	\$671	\$679	\$690	\$698	\$720	\$727
55	\$816	\$826	\$840	\$850	\$876	\$885
60	\$902	\$912	\$929	\$939	\$968	\$978
64-120	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton					
0-14	\$241	\$244	\$248	\$251		
21-24	\$315	\$318	\$324	\$328		
25	\$316	\$320	\$325	\$329		
30	\$357	\$361	\$367	\$372		
35	\$384	\$389	\$396	\$400		
40	\$402	\$407	\$414	\$419		
45	\$454	\$460	\$467	\$473		
50	\$562	\$569	\$578	\$585		
55	\$701	\$710	\$722	\$730		
60	\$854	\$864	\$879	\$889		
64-120	\$944	\$954	\$971	\$983		
Counties of: Flathead, Lake, Missoula						
0-14	\$230	\$233	\$237	\$240	\$247	\$249
21-24	\$301	\$304	\$310	\$313	\$323	\$326
25	\$302	\$306	\$311	\$314	\$324	\$327
30	\$341	\$346	\$351	\$355	\$366	\$370
35	\$368	\$372	\$378	\$383	\$394	\$398
40	\$384	\$389	\$396	\$400	\$412	\$417
45	\$434	\$440	\$447	\$452	\$466	\$471
50	\$537	\$544	\$553	\$559	\$576	\$582
55	\$671	\$679	\$690	\$698	\$720	\$727
60	\$816	\$826	\$840	\$850	\$876	\$885
64-120	\$902	\$912	\$929	\$939	\$968	\$978
Counties of: All others						
0-14	\$237	\$240	\$244	\$247	\$254	\$257
21-24	\$310	\$314	\$319	\$323	\$333	\$336
25	\$311	\$315	\$320	\$324	\$334	\$337
30	\$352	\$356	\$362	\$366	\$377	\$381
35	\$379	\$383	\$390	\$394	\$406	\$411
40	\$396	\$401	\$408	\$413	\$425	\$430
45	\$448	\$453	\$461	\$466	\$480	\$485
50	\$554	\$560	\$570	\$576	\$594	\$600
55	\$691	\$700	\$711	\$720	\$742	\$749
60	\$841	\$852	\$866	\$876	\$903	\$912
64-120	\$930	\$941	\$957	\$968	\$998	\$1,008

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Plan ID	23603MT0300009	23603MT0310004	23603MT0300017	23603MT0310007	23603MT0300008	23603MT0310003
Plan Name	PSN Gold 2000	PSN Gold 2000 VH	SmartHealth Gold 1000	SmartHealth Gold 1000 VH	PSN Gold 1000	PSN Gold 1000 VH
Metal Tier	Gold	Gold	Gold	Gold	Gold	Gold
Deductible	\$2,000	\$2,000	\$1,000	\$1,000	\$1,000	\$1,000
OOP Max*	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Coinsurance	20%	20%	20%	20%	20%	20%
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
Age	\$267	\$270	\$270	\$273	\$292	\$295
0-14	\$349	\$353	\$353	\$356	\$382	\$385
21-24	\$350	\$354	\$354	\$358	\$383	\$387
25	\$396	\$400	\$401	\$404	\$433	\$437
30	\$426	\$431	\$431	\$435	\$466	\$471
35	\$446	\$451	\$451	\$455	\$488	\$492
40	\$504	\$509	\$510	\$515	\$551	\$556
45	\$623	\$630	\$630	\$636	\$681	\$688
50	\$778	\$786	\$787	\$795	\$851	\$859
55	\$947	\$957	\$958	\$967	\$1,035	\$1,045
60	\$1,047	\$1,058	\$1,059	\$1,068	\$1,145	\$1,155
64-120						
Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton						
0-14	\$279	\$282			\$305	\$308
21-24	\$365	\$369			\$399	\$403
25	\$366	\$370			\$401	\$405
30	\$414	\$418			\$453	\$457
35	\$446	\$451			\$488	\$492
40	\$466	\$471			\$510	\$515
45	\$527	\$532			\$576	\$582
50	\$652	\$659			\$713	\$720
55	\$814	\$822			\$890	\$898
60	\$990	\$1,001			\$1,083	\$1,093
64-120	\$1,095	\$1,106			\$1,197	\$1,209
Counties of: Flathead, Lake, Missoula						
0-14	\$267	\$270	\$270	\$273	\$292	\$295
21-24	\$349	\$353	\$353	\$356	\$382	\$385
25	\$350	\$354	\$354	\$358	\$383	\$387
30	\$396	\$400	\$401	\$404	\$433	\$437
35	\$426	\$431	\$431	\$435	\$466	\$471
40	\$446	\$451	\$451	\$455	\$488	\$492
45	\$504	\$509	\$510	\$515	\$551	\$556
50	\$623	\$630	\$630	\$636	\$681	\$688
55	\$778	\$786	\$787	\$795	\$851	\$859
60	\$947	\$957	\$958	\$967	\$1,035	\$1,045
64-120	\$1,047	\$1,058	\$1,059	\$1,068	\$1,145	\$1,155
Counties of: All others						
0-14	\$275	\$278	\$278	\$281	\$301	\$304
21-24	\$360	\$363	\$364	\$367	\$393	\$397
25	\$361	\$365	\$365	\$369	\$395	\$399
30	\$408	\$412	\$413	\$417	\$446	\$451
35	\$439	\$444	\$444	\$449	\$480	\$485
40	\$459	\$464	\$465	\$469	\$503	\$507
45	\$519	\$525	\$525	\$530	\$568	\$573
50	\$642	\$649	\$650	\$656	\$702	\$709
55	\$802	\$810	\$811	\$819	\$877	\$885
60	\$976	\$986	\$987	\$997	\$1,067	\$1,077
64-120	\$1,079	\$1,089	\$1,091	\$1,101	\$1,179	\$1,191

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