WMI MUTUAL INSURANCE COMPANY
SCHEDULE OF BENEFITS SUMMARY
Montana Platinum 3 Plan

Eligible services and treatments are covered at the benefit levels shown below, and are subject to all other terms, limitations, and exclusions as set forth in the Policy.

	PPO PROVIDERS	NON-PPO PROVIDERS
This plan covers Essential Benefits. "Essential Benefits" means: 1) Ambulatory patient services; 2) Emergency services; 3) Hospitalization; 4) Maternity and newborn care; 5) Mental health and substance abuse, including behavioral health treatment; 6) Prescription drugs; 7) Rehabilitative and habilitative services and devices; 8) Laboratory services; 9) Preventive and wellness services and chronic disease management; and 10) Pediatric services, including oral and vision care. There are no annual or lifetime dollar limits applicable to essential benefits. Any benefit-specific dollar limits referenced in the Schedule of Benefits pertain only to those health care services and supplies that are not essential benefits.		
DEDUCTIBLE PER CALENDAR YEAR: Deductible does not apply to PPO preventive and wellness services or to Generic Prescription Drugs.		
Per Individual	$300 for medical services $75 for Prescription Drugs	
Per Family	$600 for medical services $150 for Prescription Drugs	
MAXIMUM OUT-OF-POCKET AMOUNT PER CALENDAR YEAR: Amounts paid for non-covered care or treatment do not apply towards the Out-of-Pocket amounts.		
Per Individual	$1,200 for medical and Prescription Drug services	
Per Family	$2,400 for medical and Prescription Drug services	
The Plan will pay the designated coinsurance percentage of Covered Services until Out-of-Pocket amounts are reached, at which time the Plan will pay 100% of Covered Services during the Calendar Year.		
COVERED SERVICES	**PPO PROVIDERS (coinsurance amount paid by the Plan)**	**NON-PPO PROVIDERS (coinsurance amount paid by the Plan)**
Note: Any visit maximums listed below are the total for PPO and Non-PPO expenses combined. For example, if a maximum of 60 days is listed twice under a service, the Calendar Year maximum is 60 days total which may be split between PPO and Non-PPO providers		
Hospital Services		
• **Room and Board**	80% after Deductible, of the facility's semi-private room rate	60% after Deductible, of the facility's semi-private room rate
• **Intensive Care**	80% after Deductible, of the hospital's ICU charge	60% after Deductible, of the hospital's ICU charge
• **Skilled Nursing Facility**	80% after Deductible, of the facility's semi-private room rate,	60% after Deductible, of the facility's semi-private room rate,

	limited to 60 days per Calendar Year	limited to 60 days per Calendar Year
Outpatient hospital and ambulatory patient services	80% after Deductible	60% after Deductible
Emergency Department Services	80% after Deductible	80% after Deductible, if services are for an Emergency* as defined below, otherwise, 60% after Deductible
***Emergency** means the emergent and acute onset of a symptom or symptoms, including severe pain, that would lead a prudent layperson acting reasonably to believe that a health condition exists that requires immediate medical attention, and that failure to provide medical attention would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's health in serious jeopardy.		
Physician Services		
• **Inpatient Visits**	80% after Deductible	60% after Deductible
• **Office Visits/Specialist Visits**	80% after Deductible	60% after Deductible
• **Surgery**	80% after Deductible	60% after Deductible
Home Health Care	80% after Deductible, limited to 180 visits per Calendar Year	60% after Deductible, limited to 180 visits per Calendar Year
Laboratory tests, diagnostic x-rays, ultrasounds	80% after Deductible	60% after Deductible
Imaging (MRI, CAT/PET scans)	80% after Deductible	60% after Deductible
Hospice Care	80% after Deductible	60% after Deductible
Ambulance Service	80% after Deductible	60% after Deductible
Jaw Joint/TMJ	80% after Deductible	60% after Deductible
Physical Therapy, Occupational Therapy and Speech Therapy for Rehabilitative and Habilitative purposes	80% after Deductible	60% after Deductible
Habilitative Services	80% after Deductible	60% after Deductible
Durable Medical Equipment (Limited to no more than purchase price)	80% after Deductible	60% after Deductible
Prosthetics	80% after Deductible	60% after Deductible
Spinal Manipulation and Modalities	80% after Deductible	60% after Deductible
Mental Illness Treatment		
• **Inpatient**	80% after Deductible	60% after Deductible
• **Outpatient**	80% after Deductible	60% after Deductible
Alcohol/Drug Addiction Treatment		
• **Inpatient**	80% after Deductible	60% after Deductible
• **Outpatient**	80% after Deductible	60% after Deductible
Organ Transplants and Joint Implants (refer to Plan for	80% after Deductible	60% after Deductible

specific types)		
Maternity Services	80% after Deductible	60% after Deductible
Circumcisions	80% after Deductible	60% after Deductible
Sleep studies	80% after Deductible	60% after Deductible
Sleep apnea treatment	80% after Deductible	60% after Deductible
Preventive Care		
• **U.S. Preventive Services Task Force screening and tests with a rating of A or B**	100% (not subject to Deductible)	60% after Deductible
• **Routine immunizations for children, adolescents and adults**[1]	100% (not subject to Deductible)	60% after Deductible
[1]Subject to the guidelines as recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control		
• **U.S. Health Resources and Services Administration screening and tests for infants, children, adolescents and women**	100% (not subject to Deductible)	60% after Deductible
• **Routine physical examinations and check-ups, including well baby/child visits**[2]	100% (not subject to Deductible)	60% after Deductible
[2]Includes office visits, influenza immunizations, gynecological exams, and lab tests required for the examination		
• **Prostate cancer screening**	100% (not subject to Deductible)	60% after Deductible
• **Colorectal cancer screening**[3]	100% (not subject to Deductible)	60% after Deductible
[3]Beginning at age 50 and subject to the U.S. Preventive Services Task Force and Centers for Disease Control and Prevention guidelines.		
• **Mammography**[4]	100% (not subject to Deductible)	60% after Deductible
[4]Frequency limits for mammogram: baseline for women ages 35-40, annually for women 40 years of age or older		
Other General Covered Services and Supplies (as set forth in the Plan)	80% after Deductible	60% after Deductible
Pediatric Vision (coverage is only available for Children through the age of 18)		
• **Vision screening**	80% after Deductible; limited to one test per Calendar Year	60% after Deductible; limited to one test per Calendar Year
• **Prescription lenses**	80% after Deductible; limited to one pair per Calendar Year	60% after Deductible; limited to one pair per Calendar Year
• **Frames**	80% after Deductible; limited to one pair per Calendar Year	60% after Deductible; limited to one pair per Calendar Year

• **Contacts**	80% after Deductible; limited to once per Calendar Year in lieu of lenses and frames	60% after Deductible; limited to once per Calendar Year in lieu of lenses and frames
	Coinsurance amount paid by the Plan	
Pediatric Dental (coverage is only available for Children through the age of 18)		
• **Diagnostic and Preventive Services**	80% after Deductible	
• **Restorative, Endodontic and Periodontic Services**	80% after Deductible	
• **Prosthodontic Services**	80% after Deductible	
• **Orthodontic Services** (orthodontic treatment for cosmetic purposes is not covered)	80% after Deductible	
• **General Services**	80% after Deductible	
	Coinsurance amount paid by the Plan	
Prescription Drugs – coverage is subject to all Policy guidelines. A Generic drug must be used whenever a Generic equivalent is available. If a Brand drug is purchased instead of a Generic equivalent, the Insured is responsible for the price difference.		
• Generic Drugs	80% (not subject to Deductible)	
• Brand Drugs	70% after Deductible	
• Specialty Drugs	70% after Deductible	