

Flathead Reservation Water Management

Group Major Medical Plan Analysis

Effective February 1, 2026

	Renewal Carrier	Option Carrier	Renewal Carrier	Option Carrier
BENEFITS	BCBS-G931 (Gold 107)	PacificSource-Gold 1000	BCBS -G6E1 (Gold 135 HSA)	PacificSource- Gold HSA 3400
Provider Network	In- Network	In- Network	In- Network	In-Network
Name of Network	BCBS	Navigator	BCBS	Navigator
Deductible				
Individual	\$1,600	\$1,000	\$3,400	\$3,400
Family	\$3,200	\$2,000	\$6,800	\$6,800
Coinsurance				
Plan Pays/Member Pays	80/20	70/30	100	100/0
Out-of-Pocket Maximum				
Individual	\$6,600	\$6,000	\$3,400	\$3,400
Family	\$13,200	\$12,000	\$6,800	\$6,800
Deductible included in OOP?	Yes	Yes	Yes	Yes
Routine Services				
Adult Preventive Care	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Well Baby Care	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Office Visit	\$40 / \$75	\$30 / \$60	Deductible Applies	Deductible Applies
Emergency Room Care	Deductible Applies	\$250 + Deductible/co-insurance	Deductible Applies	Deductible Applies
Urgent Care	\$50	\$30 / \$60	Deductible Applies	Deductible Applies
Chiropractic	Deductible Applies / 10 visit max per year	\$30	Deductible Applies	Deductible Applies
Prescription Drugs				
Deductible			Deductible Applies	Deductible Applies
Out of Pocket Maximum				
Tier 1	\$15.00	\$10		
Tier 2	\$25.00	\$35		
Tier 3	\$60.00	\$60		
Tier 4	\$150.00	\$250		
Specialty	\$250 / \$350			
Mail-Order (90 Day Supply)				
RATES				
Employee	Coverage			
Berens, Amanda	E	\$873.40	\$791.60	\$879.82
Botten, Rhonda	E	\$873.40	\$791.60	\$879.82
Brooks, Christy	E	\$873.40	\$791.60	\$879.82
Mace, Ethan	E	\$873.40	\$791.60	\$879.82
Palmer, Sidney	E	\$873.40	\$791.60	\$879.82
Estimated Total Monthly Premium		\$4,367.00	\$3,958.00	\$4,399.10
Estimated Annual Premium		\$52,404.00	\$47,496.00	\$52,789.20

All data are representations and not guarantees. Rates may vary upon final enrollment.