



BlueCross BlueShield
of Montana

Get the Right Coverage



Call 855-593-1515, visit bcbsmt.com or contact
an independent Blue Cross and Blue Shield of
Montana agent to get a quote today.

2016

Life is Full of Important Choices

Some choices require more thought than others. When it comes to health insurance, it is important to make the right choice.

Blue Cross and Blue Shield of Montana (BCBSMT), has been around for more than 75 years*. The Cross and Shield represent one of the most experienced health care coverage companies in the state, and we have been the right choice for generations of people from Montana.

Some of the benefits of selecting a health insurance plan from BCBSMT include:

- Choice of many doctors and hospitals
- Prescription drug coverage, including a mail-order program
- Coverage for many preventive care services**
- Mental health and substance use disorder benefits and services
- Choice of deductibles
- Health and wellness programs included with every plan
- Useful member-only website with tools to help you manage your coverage



Notice Regarding Your Benefits

To obtain information about covered and non-covered benefits, go to bcbsmt.com, contact your independent Blue Cross and Blue Shield of Montana agent or call our Sales Center toll-free at 855-593-1515.

* Blue Cross and Blue Shield of Montana was founded in 1940.

** Many preventive services are covered at 100%. Refer to the Outline of Coverage for benefit details.

You will not be discriminated against for coverage under this policy based on your race, color, national origin, disability, age, sex, gender identity or sexual orientation.

The Affordable Care Act and You

Millions of people have received health care coverage under the Affordable Care Act (ACA). Here are three things you should know:

1

You may need to get insurance.

The Affordable Care Act requires most Americans to have health coverage. Not signing up for a 2016 health plan may result in a federal tax penalty. The penalties are expected to increase each year.

2

You can get insurance.

The health care law creates options for many people to get coverage. And, you won't be turned down because of a pre-existing health condition, such as asthma, heart disease or cancer.

3

You may get help paying for it.

Your income and family size may qualify you for cost assistance, including a tax credit that lowers your monthly premium cost, and cost-sharing assistance to lower your out-of-pocket costs.

Do You Qualify for Financial Assistance?

Based on your income, family size and the health plan you choose, you may qualify for federal financial assistance when you buy a plan through the Health Insurance Marketplace in Montana. This could reduce – or even eliminate – your cost for your monthly premium. You can see if you are eligible by visiting the Marketplace.

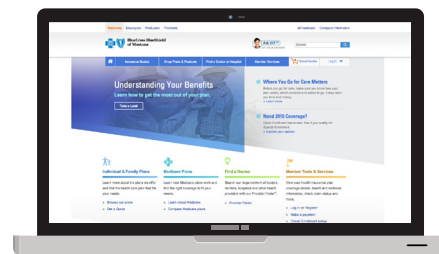


Text **MTQUALIFY** to **33633** to see if you qualify for federal financial assistance. Message and data rates may apply. Terms and conditions and privacy policy at bcbsmt.com/important_info/.

How Do You Sign Up for Health Coverage?

When you are ready to choose your health plan, go to bcbsmt.com, where you can compare all our plans. Choose the one that works best for you and your family.

If you qualify for cost assistance, you will need to go directly to the Marketplace. You will see many choices for health coverage and can compare your options. After you learn about possible cost assistance and then choose a plan, you will see how much your share will be.



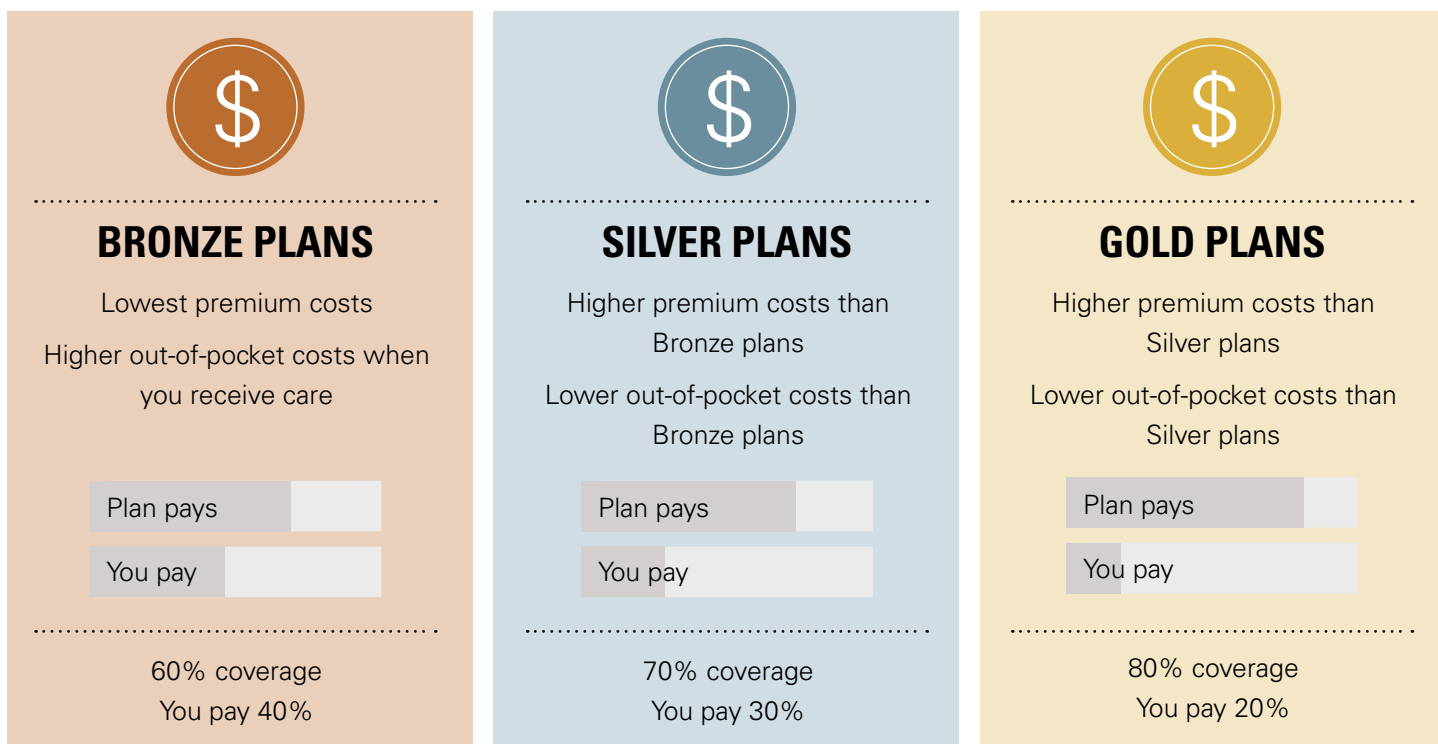
If you have more questions about the Affordable Care Act, you can visit bcbsmt.com.

Choosing a Health Insurance Plan

Find the choice that fits your budget and needs. Compare our plans to find the coverage you need at the cost that works for you and your family.

Health Plans to Fit Every Budget

We have three levels of health care plans available — bronze, silver and gold. Each plan has different benefits and costs, so be sure to choose the one that fits your needs best. All plans include the same essential health benefits.



What are Essential Health Benefits?

The Affordable Care Act requires that all health insurance plans sold on the Marketplace must cover certain basic services that are considered essential to good health. These include:

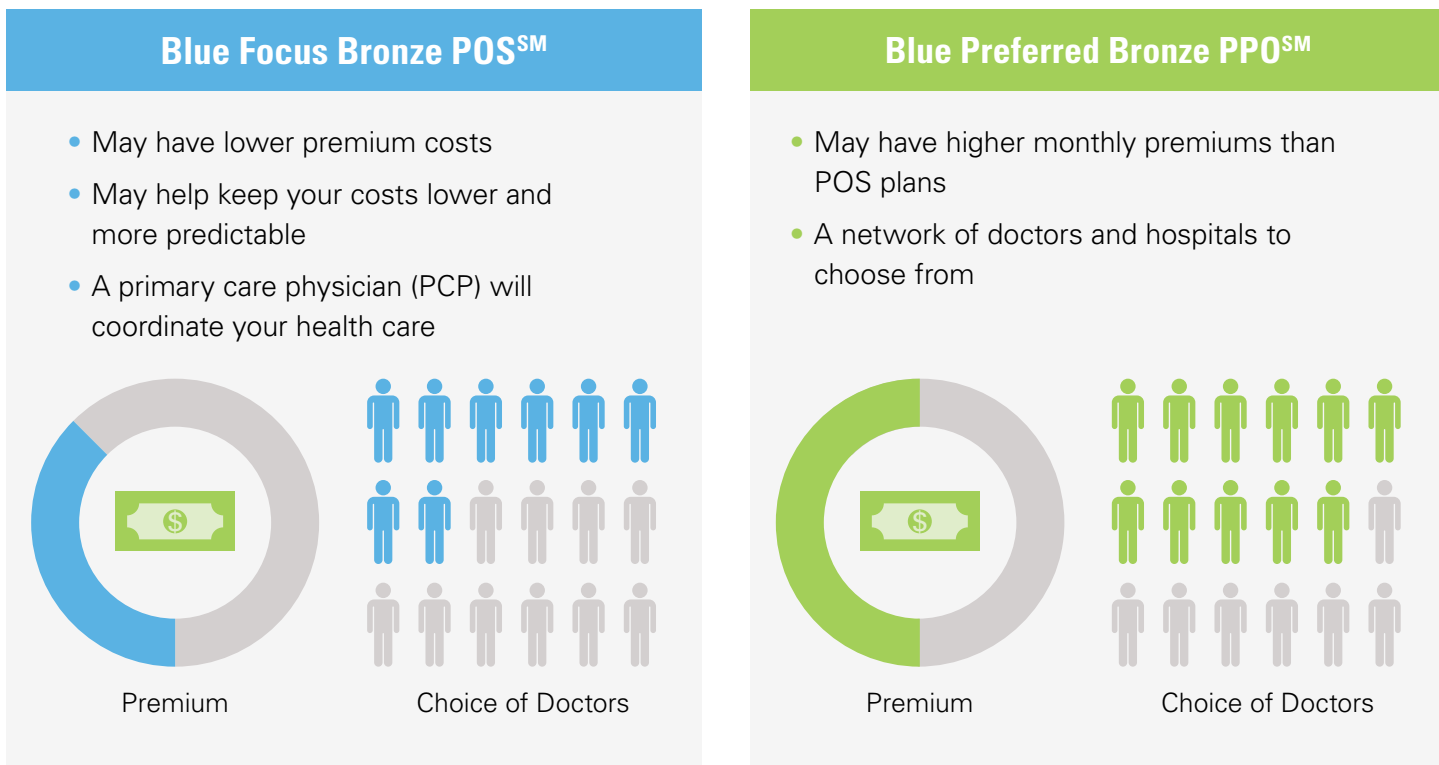
- Emergency services
- Prescription drugs
- Hospitalization
- Maternity and newborn care
- Rehabilitative services and devices
- Ambulatory services
- Laboratory services
- Mental health/substance use disorder benefits and services
- Preventive/wellness services and chronic disease management
- Pediatric services

Offering You More Choices

Find the doctor you want. Each BCBSMT plan comes with a choice of providers. And with a choice of Montana doctors and hospitals in our networks, chances are good that your current health care providers are included.

Blue Preferred PPOSM and Blue Focus POSSM

BCBSMT offers two types of plans – Blue Preferred PPO and Blue Focus POS. Here's an overview of how these BCBSMT plans work:



Networks vary and may not include every doctor or hospital in your area, so it is important to research your plan's network before you buy.

Benefit from Prescription Drug Coverage, Included in All Our Plans

Cost savings: You pay less when you choose generic medicines from our drug list. Talk to your doctor about what is right for you.

Convenience: Your benefits will work at a number of pharmacies. You may have a better benefit at some pharmacies than others. Visit [bcbsmt.com](https://www.bcbsmt.com) to search for pharmacies that may provide the most cost savings.




Time savings: Maintenance medications are those drugs you take on a regular basis. You can have up to a 90-day supply of these medications delivered directly to you through PrimeMail® or at a network of select retail pharmacies.

Online resources: You can search the drug list, find a pharmacy, see your claims and get an estimate of your cost for a medication 24/7 by logging in to Blue Access for MembersSM at [bcbsmt.com](https://www.bcbsmt.com).

Get Help Paying for Your Insurance

Some people may be able to get help paying for their health care coverage, from assistance with premiums to lower out-of-pocket costs when you get care. This will depend on the size of your family and your income level. Learn more at bcbsmt.com.

If you are Native American, the cost-sharing amounts and income levels may be different. Please call 855-593-1515 or contact an independent Blue Cross and Blue Shield of Montana agent for more information.

WHO QUALIFIES FOR FINANCIAL ASSISTANCE?			2015 amounts shown		
	\$46,680	Individuals with a yearly income under \$46,680		\$95,400	Families of four with a yearly income under \$95,400
	\$62,920	Couples with a yearly income under \$62,920		\$111,640	Families of five with a yearly income under \$111,640

Is an HSA* (Health Savings Account) Right for You?

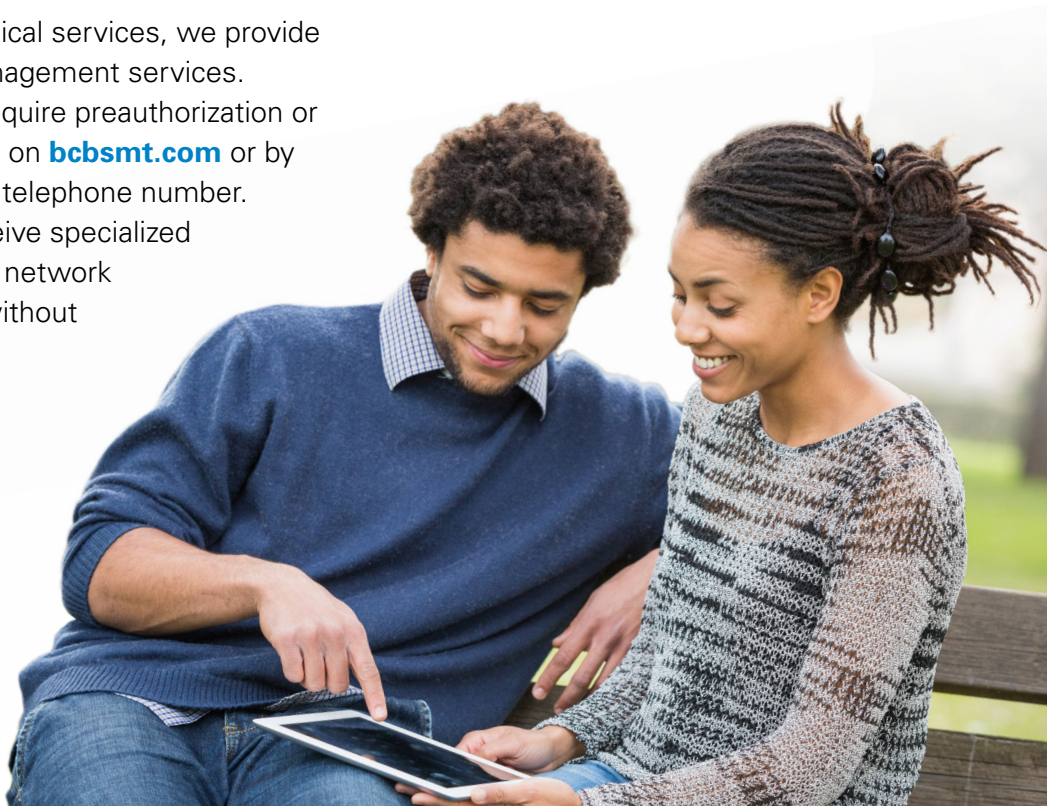
An HSA is a special savings account that you can use to cover a wide range of qualified medical expenses. An HSA allows you to take charge of your health and be responsible for how you spend your health care dollars. For many people, using an HSA is an effective way to manage the costs of health care. Not all plans are HSA compatible. Visit bcbsmt.com or speak with an independent agent to learn more.

Notice: Certain individuals who receive cost-sharing reductions under their benefit plan that have the effect of reducing the deductible below the federal government's minimum deductible may not be eligible to contribute to a Health Savings Account. Please consult your tax adviser for more information.

Health Care Services That Work for You

To ensure the appropriate use of medical services, we provide utilization management and case management services. Information regarding services that require preauthorization or how to preauthorize is made available on bcbsmt.com or by calling the toll-free Customer Service telephone number. In addition, female members can receive specialized care from an OB-GYN from the same network as the primary care physician (PCP) without a referral.

* As a reminder, a Health Savings Account (HSA) has tax and legal ramifications. Blue Cross and Blue Shield of Montana does not provide legal or tax advice and nothing herein should be construed as legal or tax advice. These materials, and any tax-related statements in them, are not intended or written to be used, and cannot be used or relied on for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the promotion or marketing of the transaction(s) or matter(s) addressed by these materials. You should seek advice based on your particular circumstances from an independent tax adviser regarding tax consequences of specific health insurance plans or products.



Get the Most From Your BCBSMT Membership

At Blue Cross and Blue Shield of Montana, we want you to be well. Our goal is to help you live a better and healthier life. We work hard to provide our members with choices to help manage their health.

Choices to Fit Your Needs

Blue Cross and Blue Shield of Montana gives you choices that are right for you.

Options for children BCBSMT offers health care plans that will cover your children, even if you don't need coverage yourself. Learn more at bcbsmt.com or contact your independent agent.

Blue Preferred Security PPOSM This is a special catastrophic health care plan for certain people under age 30 and some people with low incomes. This plan has lower premiums than other health plans, but has higher deductibles. It is meant to serve as a "safety net" to cover large medical costs in case of a serious illness or injury. It is not for everyone, so visit bcbsmt.com or speak with an independent agent to learn more.

BlueCare DentalSM BCBSMT has options to provide you and your family with dental coverage. Our dental plans offer coverage for cleanings, preventive services and much more. For more information on dental plans visit bcbsmt.com, call 855-593-1515 or speak with an independent agent.

WE OFFER PROGRAMS TO HELP YOU MANAGE YOUR ACCOUNT AND STAY HEALTHIER

Blue Access for MembersSM (BAM) is a website where you can find out more about your policy. You can check the status of claims, sign up for alerts, print a temporary ID card, view up to 18 months of claims history and more.

Blue Access MobileSM Use your mobile phone to find a doctor, hospital or urgent care facility. You can also view your ID card, see your benefit information and get helpful tips to stay healthy.

24/7 Nurseline is a free service where registered nurses listen to your health concerns, give you common health information and tips, and advise you on where to go for care if you need it.

Blue365[®] is our member discount program. Save on things like exercise equipment, health club and gym memberships, weight loss programs, stop smoking programs, health products and more.**

Provider Finder[®] Quickly find your nearest network doctor, hospital or clinic with this easy-to-use online tool.

Blue Care Connection[®] helps you make the most of your health care benefits and manage your health issues.

BlueCard[®] lets you use your coverage as you travel.

Centered is a smartphone app that helps you manage stress levels and track your daily physical activity.

** Blue365 is a discount program only for BCBSMT members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Please check your benefit booklet or call the customer service number on the back of your ID card for specific benefit facts. Use of Blue365 does not change your monthly payment, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSMT does not guarantee or make any claims or recommendations about the program's services or products. You may want to talk to your doctor before using these services and products. BCBSMT reserves the right to stop or change this program at any time without notice.

Let Us Help You

- Choose the right plan
- Select copays and deductibles that fit your budget
- Find the right networks with your doctor
- Understand the Affordable Care Act

Depend on a company with more than 75 years* of experience in Montana.

Enroll Today



Call us toll-free
at 855-593-1515.



Visit us on the Web
at **bcbsmt.com**.



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Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross Blue Shield Association

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

PrimeMail is a mail-order pharmacy service operated by Prime Therapeutics, LLC, a separate company that acts as the pharmacy benefits manager for Blue Cross and Blue Shield of Montana. BCBSMT contracts with Prime Therapeutics to provide pharmacy benefit management and mail-order pharmacy services. BCBSMT, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics. PrimeMail is a registered trademark of Prime Therapeutics LLC.

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