BlueCross BlueShield
of Montana



2027

Health Care Coverage You Need.
A Company You Know.

Call 1-844-525-6188 or contact an independent, authorized agent to get a quote today.

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 and Blue Shield Association



When It’s Time to Get Health Care Coverage, We’re Here for You.

Choosing the right health care coverage to protect you and your family starts with a company you know and trust.

Stability

Blue Cross and Blue Shield of Montana has been serving the people of Montana since 1940. Our members are our neighbors, and we’re here for you now and in the future.

Coverage

BCBSMT has provided coverage in all 56 counties in Montana since the Marketplace began. You can count on us to be here.

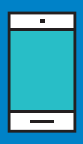
Trust

As a customer-owned health company, our focus is on our members. We want to help our members live their healthiest lives.

Service

Our team is committed to serving our members and supporting our communities — just as BCBSMT has done for more than 85 years.

How can you sign up?



Call us toll-free at
1-844-525-6188.



Contact your independent,
authorized agent.

More to Support Your Health

The road to good health is not always a straight path. That is why BCBSMT offers you more choices, so you can more easily get where you want to go.

When you choose BCBSMT, you get all of the following with each of our plans:

Choice of doctors and hospitals

No matter where you live in the state, we have you covered. Choosing an in-network provider for preventive care, like annual check-ups and screenings, means you'll have lower out-of-pocket costs.

Prescription drug coverage[1]

Our plans include prescription drug coverage, with access to hundreds of pharmacies throughout the state and a mail-order program.

Coverage for preventive care services[2]

Many preventive care services, like screenings, vaccines and wellness programs, are covered under your plan. When you get this care in network, you usually won't pay out-of-pocket costs.

Coverage for Essential Health Benefits

Your plan will cover medically necessary services from in-network providers in the following categories of care: maternity, newborn/pediatric care, ambulance transport, emergency, hospitalization, lab services, prescription drugs, disease management, and rehabilitative services.

Mental health and substance use disorder benefits and services

Mental health is an important part of our overall well-being. Services such as behavior therapy, treatment of substance use disorder, and more are covered.

Health and wellness programs

Your plan from BCBSMT includes programs that help you make the most of your health.

Member account with tools to help you manage your coverage

You can easily manage your account either online or with our BCBSMT App. See page 7 to learn more.

1 Learn more about prescription drug coverage on page 6.

2 Many in-network preventive services are covered at 100%. See your plan's Summary of Benefits and Coverage for more information.



Built for the community.

Backed by members.

BCBSMT is proud to be a customer-owned health insurer.

Understanding Your Options

BCBSMT provides two different kinds of health plans — Blue Preferred PPO℠ and Blue Focus POS℠. Here's an overview of how these plans work.

Blue Preferred PPO

- May have higher monthly premiums than HMO
- A larger network of doctors and hospitals to choose from



Premium



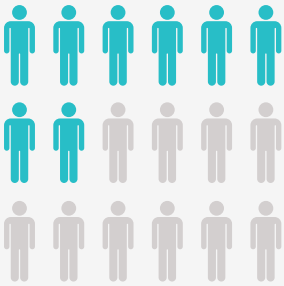
Choice of Doctors

Blue Focus POS

- May have lower monthly premiums than PPO
- May help keep your costs lower and more predictable
- A primary care provider will coordinate your health care



Premium



Choice of Doctors

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. Also, depending on where you live, some plans may not be available to you. Please visit **bcbsmt.com** or call 1-844-525-6188 for more information.

Life is unpredictable — your health care shouldn't be.
Find the coverage that meets your needs with BCBSMT.



Get Help Paying for Your Plan

Some people may be able to get help paying for their health coverage, from assistance with premiums to lower out-of-pocket costs when they get care.

How much you pay each month can depend on your family size and income as well as other factors. This amount may change each year. You can learn more at **bcbsmt.com**.



Dental Plans Available

BCBSMT offers BlueCare Dental℠ to provide you and your family with coverage for cleanings, preventive services and much more.

Which Level is Best for You?

BCBSMT offers three levels of plans — Gold, Silver and Bronze. Which is best for you?

GOLD PLANS

- **Higher monthly premiums**
- **Lower deductibles and copays**

SILVER PLANS

- **Higher premium costs than Bronze plans**
- **Lower out-of-pocket costs than Bronze plans**

BRONZE PLANS

- **Lowest monthly premiums**
- **Highest out-of-pocket costs**

OPEN ENROLLMENT ENDS JANUARY 15.

Don’t miss your chance! Sign up for coverage today.

Get Care When You Need It

All plans from BCBSMT offer tools to allow you to access a doctor from your phone or computer:



Telehealth

Some primary care and other doctors may offer phone and online services which are covered at the same member share as a regular office visit.



Virtual Visits powered by MDLIVE®

- Get non-emergency care by phone, interactive video or mobile app from almost anywhere.
- Available 24/7.
- Board-certified doctors and therapists can treat more than 80 health conditions and send e-prescriptions to your local pharmacy.
- Get help with a variety of concerns such as behavioral health, dermatology and urgent care for non-emergency conditions.

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider’s clinical judgment. Behavioral Health is not available on all plans.

MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Montana. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

Prescription Drug Coverage is Included in All of Our Plans

Your health plan's prescription drug list has either four or six payment level tiers. Most often, the lower the tier, the lower your out-of-pocket costs will be for the drug.

Six-Tier Plans Drug Type		Four-Tier Plans Drug Type		Your Cost
6	Non-Preferred Specialty	4	Specialty	$$$
5	Preferred Specialty			
4	Non-Preferred Brand	3	Non-Preferred Brand	
3	Preferred Brand	2	Preferred Brand	
2	Non-Preferred Generic	1	Generic	
1	Preferred Generic			$

BCBSMT also offers ways for you to save time and money on your prescriptions. Learn more by visiting **BluePharmacyMT.com**.

Cost savings

You may pay less when you choose generic medicines from our drug list. You also may save when you get up to a 30-day supply of a covered prescription drug from an in-network pharmacy.

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 the mail order program or at a retail value participating pharmacy in the Value Pharmacy Network.[3]

Online resources

You can search the drug list, find a pharmacy, see your claims, and compare prices by drug name or pharmacy 24/7 through your online member account.

3 The Value Pharmacy Network does not apply to 100% cost-sharing plans.

Is a Health Savings Account Right for You?

An HSA is a special savings account that you may use to cover a wide range of qualified medical expenses. An HSA helps you 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 help manage the costs of health care. Not all plans are HSA compatible. Visit **bcbsmt.com** or speak with an agent to learn more.

As a reminder, a Health Savings Account 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 the tax consequences of specific health insurance plans or products.

Get the Most From Your Membership

At Blue Cross and Blue Shield of Montana, our goal is to help you live a healthier life. Members have access to these programs and services:



Member Connection

Get the BCBSMT App by texting BCBSMTAPP to 33633[5] or searching for BCBSMT in the Apple Store℠ or Google Play™ Store. Register for your online member account[6] on your mobile device to:

- See your claims coverage and deductible information.
- Find an in-network doctor, hospital, urgent care facility or pharmacy.
- Access a temporary digital member ID card.
- Chat live with Customer Service.

You can also access your account online at **mybam.bcbsmt.com**.



Learn to Live

- Learn to Live includes confidential online resources to help you manage your mental well-being and successfully confront life's challenges. Log in to **bcbsmt.com** and click on the "Wellness" option.



Member Discount Programs

- Our member discount program, **Blue365®**, lets you save on exercise equipment, weight loss programs, stop smoking programs and more.
- Get access to top gyms and studios for as low as $28/month.



Find Care

- Find in-network doctors, urgent care facilities, hospitals and more at **FindADoctorMT.com**.
- Quickly find your nearest network doctor, hospital or clinic.
- Search by specialty, research providers and read reviews. You can also look up costs for some health visits and procedures.

GO Wellbeing℠

Earn Points with Health and Wellness Tools

- BCBSMT provides tools and resources like GO WellBeing℠, powered by Sharecare, to help guide you toward your health and wellness goals.
- Earn up to $100 per year in rewards for doing healthy activities like sleep tracking, connecting a wearable health device, learning about financial fitness and more.

5 Message and data rates may apply. Terms and conditions and privacy policy at **bcbsmt.com/mobile/text-messaging**.

6 BCBSMT makes no representation or warranty with respect to the accuracy or completeness of information in your online member account. The information in your online member account is based on information provided by you and claims received by BCBSMT. This information has not been independently verified.

Learn to Live provides educational behavioral health programs. Members considering further medical treatment should consult with a physician. Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Montana.

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 Book 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.

GO Wellbeing and all associated digital programs and services are powered by Sharecare, Inc. Sharecare is contracted by Blue Cross and Blue Shield of Montana to deliver a select collection of lifestyle programs, tools, and apps.

BCBSMT makes no endorsement, representations or warranties regarding third-party vendors. Members should contact the vendor directly with questions about the products or services offered by third parties.

Depend on a company with more than 85 years of experience in Montana.

Enroll today.

Health Care Services That Work for You

To help our members get care in their communities when they need it, we provide case management and utilization management services. We can help you find a new doctor when your child turns 18 and moves from the care of a pediatrician to an adult level of care with a non-pediatrician primary care provider. We can also help members locate an OB-GYN for specialty care without referrals. You can find out about services that need prior authorization and how to get prior authorization by calling Customer Service at the number on your member ID card.



Call us toll-free at
1-844-525-6188.



Contact your independent,
authorized agent.

Privacy Practices

Please visit the website at **bcbsmt.com** to view a copy of our policies and procedures regarding collection, use and disclosure of Protected Health Information.

Notice About Your Benefits

To get information about covered and non-covered benefits, go to **bcbsmt.com**, contact your agent or call a Health Plan Specialist toll-free at 1-844-525-6188.

Each policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call BCBSMT at 1-844-525-6188 or contact your agent.

Blue Cross and Blue Shield of Montana is a Qualified Health Plan issuer in the Health Insurance Marketplace® in Montana.

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BlueCross BlueShield of Montana

Non-Discrimination Notice

Health Care Coverage Is Important For Everyone

We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.

To receive reasonable modifications, communication aids or language assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, you can file a grievance with:

Office of Civil Rights Coordinator	Phone:	855-664-7270 (voicemail)
Attn: Office of Civil Rights Coordinator	TTY/TDD:	855-661-6965
300 E. Randolph St., 35th Floor	Fax:	855-661-6960
Chicago, IL 60601	Email:	civilrightscoordinator@hcsc.com

You can file a grievance by mail, fax or email. If you need help filing a grievance, please call the toll-free phone number listed on the back of your ID card (TTY: 711).

You may file a civil rights complaint with the US Department of Health and Human Services, Office for Civil Rights, at:

US Dept of Health & Human Services	Phone: 800-368-1019
200 Independence Avenue SW	TTY/TDD: 800-537-7697
Room 509F, HHH Building	Complaint Portal:
Washington, DC 20201	ocrportal.hhs.gov/ocr/smartscreen/main.jsf
	Complaint Forms:
	hhs.gov/civil-rights/filing-a-complaint/index.html

This notice is available on our website at bcbsmt.com/legal-and-privacy/non-discrimination-notice

ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 855-710-6984 (TTY: 711) or speak to your provider.

Español Spanish	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 855-710-6984 (TTY: 711) o hable con su proveedor.
العربية Arabic	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 855-710-6984 (TTY: 711) أو تحدث إلى مقدم الخدمة.

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BlueCross BlueShield of Montana

中文 Chinese	注意：如果您说中文，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 855-710-6984（文本电话：711）或咨询您的服务提供商。
Français French	ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 855-710-6984 (TTY : 711) ou parlez à votre fournisseur.
Deutsch German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 855-710-6984 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી Gujarati	ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઑક્ઝિલરી સહાય અને ઍક્સેસિબલ ફૉર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 855-710-6984 (TTY: 711) પર કૉલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
हिंदी Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 855-710-6984 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।
Italiano Italian	ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'855-710-6984 (tty: 711) o parla con il tuo fornitore.
한국어 Korean	주의: 한국어 를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 855-710-6984(TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.
Diné Navajo	SHOOH: Diné bee yáníłti'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hóló. Bee ahił hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'į' ahoot'i'ígíí éí t'áá jiik'eh hóló. Kohjį' 855-710-6984 (TTY: 711) hodíilnih doodago nika'análwo'í bich'į' hanidziih.
فارسي Farsi	توجه: اگر فارسي صحبت می‌کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمک‌ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب‌های قابل دسترس، به‌طور رایگان موجود می‌باشند. با شماره 855-710-6984 (تله‌تایپ: 711) تماس بگیرید یا با ارائه‌دهنده خود صحبت کنید.
Polski Polish	UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 855-710-6984 (TTY: 711) lub porozmawiaj ze swoim dostawcą.
РУССКИЙ Russian	ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 855-710-6984 (TTY: 711) или обратитесь к своему поставщику услуг.
Tagalog Tagalog	PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 855-710-6984 (TTY: 711) o makipag-usap sa iyong provider.
اردو Urdu	توجہ دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔855-710-6984 (711:TTY) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔
Việt Vietnamese	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 855-710-6984 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

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