



BlueCross BlueShield
of Montana



Small Group Quoting Tool User Guide

February 2026

Table of Contents

Small Group Quoting Tool Process Overview	<u>3</u>
Accessing the Tool	<u>5</u>
Finding an Existing Prospect	<u>6</u>
Adding a Prospect	<u>8</u>
Creating a New Quote	<u>9</u>
• Funding Types	<u>10</u>
• Life & Disability	<u>14</u>
• Other Ancillary	<u>25</u>
• Census	<u>28</u>
Proposal Documents	<u>34</u>
Searching and Tracking Quotes	<u>35</u>
Getting Underwritten Rates	<u>37</u>
Helpful Resources	<u>38</u>



Quoting Tool User Guide

Purpose

The purpose of this user guide is to provide **step-by-step instructions** and guidance to Producers as they complete their tasks, using the Small Group and Middle Market Quoting tool.

Quoting Tool Process Overview

The Quoting tool allows the user to quickly create quotes for **Fully Insured** and **Blue Balance FundedSM** ASO quotes for small groups with an average of 50 or fewer employees in the preceding calendar year (including full-time, part-time, and seasonal).

If your group employed **more than 50 employees** in the preceding calendar year, contact your Sales Executive or General Agent to learn more about your group's options.

Life, Disability, Critical Illness, Accident, and Vision products are issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Illinois is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and 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.

Medical, Pharmacy, and Dental products are offered by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Quoting Availability

Fully Insured quotes are available for small businesses with 1–50 employees. This option includes:

- Medical, Dental and Ancillary
- Dental and Ancillary Only

Blue Balance Funded quotes are available for small businesses with 5–50 employees. This funding type is a Medical-only option but can be quoted alongside Fully Insured Dental.

What you can do with this tool:

- Add and Quote a New Prospect
- Search for Existing Prospects
- View Recently Run Quotes
- Duplicate Existing Quotes
- Create New Quotes
- Modify Life Insurance Settings
- Download Quote Documents
- View and Print Member Information
Displaying Monthly Premiums

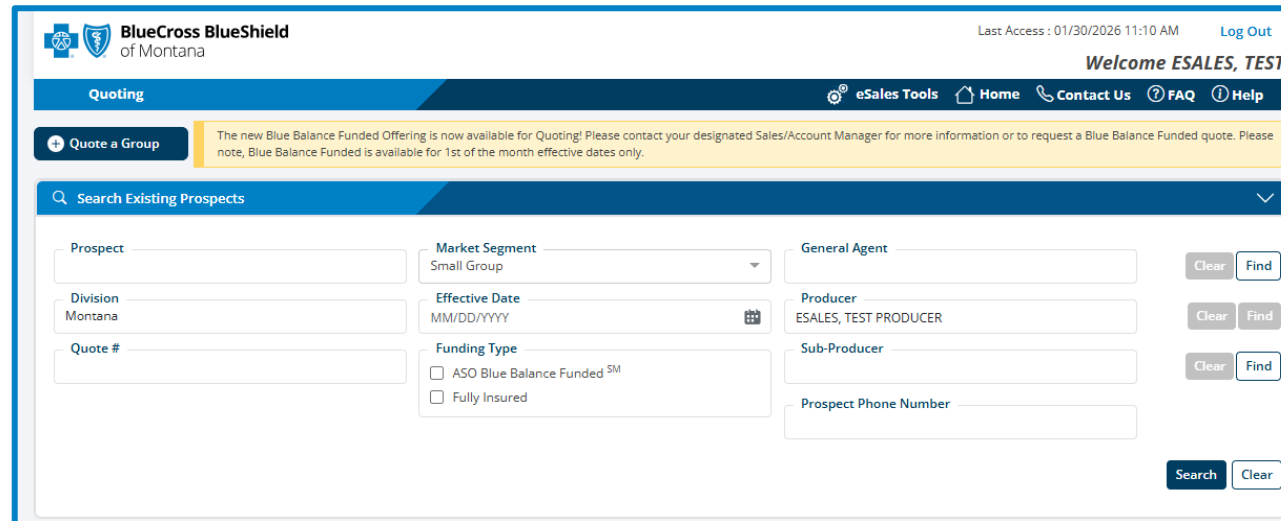
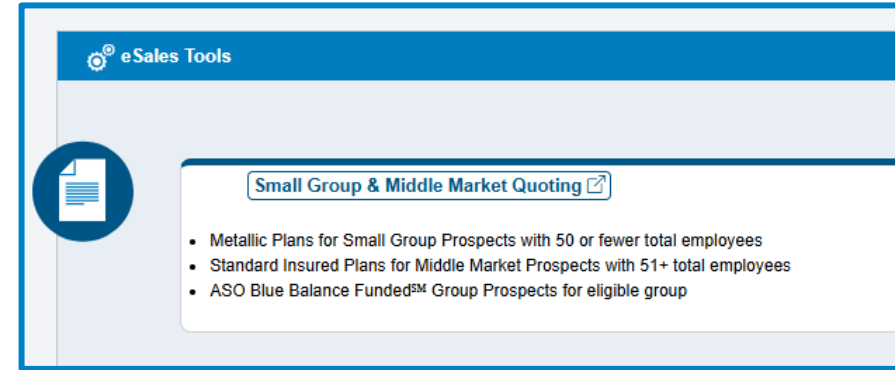
Getting Started

To begin submitting/creating a quote, log into **Blue Access for ProducersSM** (BAPSM).

Navigate to the eSales Tools Home Page by clicking **Group**, then **Quote a Group**.

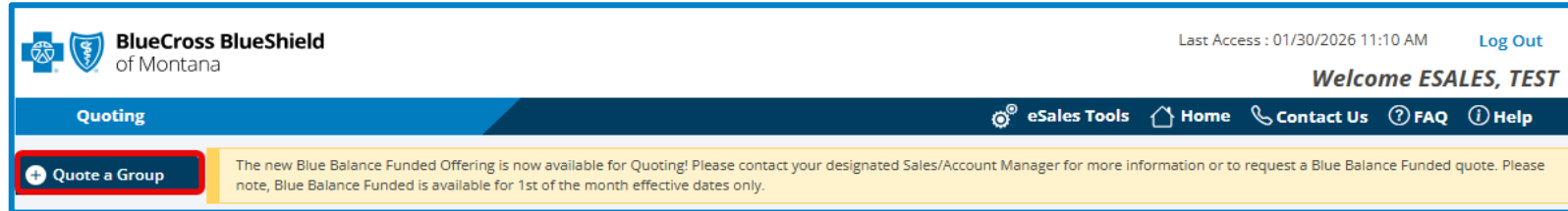
Click **Small Group and Middle Market Quoting**.

The **Quoting Tool** homepage displays.

A screenshot of the BlueCross BlueShield of Montana Quoting Tool homepage. The top left corner features the BlueCross BlueShield of Montana logo. The top right corner shows 'Last Access : 01/30/2026 11:10 AM' and a 'Log Out' link. Below the logo, there is a 'Quoting' section with a blue header and a navigation bar containing 'eSales Tools', 'Home', 'Contact Us', 'FAQ', and 'Help'. A yellow banner below the navigation bar contains the text: 'The new Blue Balance Funded Offering is now available for Quoting! Please contact your designated Sales/Account Manager for more information or to request a Blue Balance Funded quote. Please note, Blue Balance Funded is available for 1st of the month effective dates only.' Below the banner is a search section titled 'Search Existing Prospects' with a search icon and a dropdown arrow. The search form includes several fields: 'Prospect' (text input), 'Market Segment' (dropdown menu with 'Small Group' selected), 'General Agent' (text input), 'Division' (text input with 'Montana' selected), 'Effective Date' (text input with 'MM/DD/YYYY' and a calendar icon), 'Producer' (text input with 'ESALES, TEST PRODUCER' selected), 'Quote #' (text input), 'Funding Type' (checkboxes for 'ASO Blue Balance FundedSM' and 'Fully Insured'), 'Sub-Producer' (text input), and 'Prospect Phone Number' (text input). There are 'Clear' and 'Find' buttons next to the 'General Agent', 'Producer', and 'Sub-Producer' fields. At the bottom right of the search form, there are 'Search' and 'Clear' buttons.

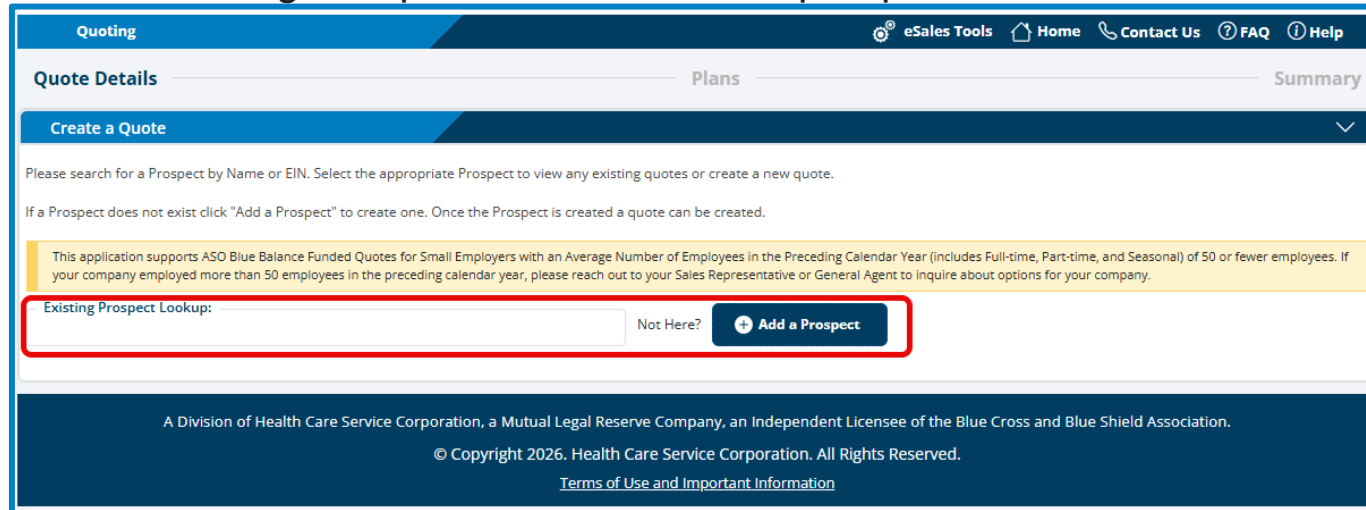
Quoting a Group

1. Select **Quote a Group**.



The screenshot shows the BlueCross BlueShield of Montana user interface. At the top left is the logo and name. At the top right, it says 'Last Access : 01/30/2026 11:10 AM' and 'Log Out'. Below this is a navigation bar with 'eSales Tools', 'Home', 'Contact Us', 'FAQ', and 'Help'. A 'Quoting' tab is active. A yellow banner contains a message about the new Blue Balance Funded Offering. A red box highlights the '+ Quote a Group' button.

2. Find an existing Prospect or create a new prospect.



The screenshot shows the 'Create a Quote' page. It has tabs for 'Quote Details', 'Plans', and 'Summary'. Below the tabs is a 'Create a Quote' dropdown menu. The main content area contains instructions: 'Please search for a Prospect by Name or EIN. Select the appropriate Prospect to view any existing quotes or create a new quote. If a Prospect does not exist click "Add a Prospect" to create one. Once the Prospect is created a quote can be created.' A yellow banner provides information about ASO Blue Balance Funded Quotes for Small Employers. A red box highlights the 'Existing Prospect Lookup:' input field, the 'Not Here?' link, and the '+ Add a Prospect' button.

Finding an Existing Prospect

1. Enter a Prospect's name in the **Existing Prospect Lookup** field.
2. Click on the Prospect when it appears in the space below.
3. **Duplicate** or **View** an existing Blue Cross and Blue Shield of Montana (BCBSMT) quote.

Note: Users can only view quotes associated with their BAP Login ID

- When **Duplicate** is selected all the quote details are duplicated, allowing you to make changes to the details for new quotes, as needed.
- When **View** is selected you are able to view a delivered quote or continue quoting on a prospect.

The screenshot shows the 'Quote Details' page with a search bar labeled 'Existing Prospect Lookup' containing the text 'ama'. Below the search bar, a list of results is displayed, including 'AmatestBASOQuote09/30/2019_1' and 'AmatestBASOQuote09/30/2019'. A red box highlights the search bar and the first result. A blue button labeled 'Add a Prospect' is visible to the right of the search bar.

Enter at least 3 characters to look up an existing prospect.

The screenshot shows the BlueCross BlueShield of Montana website interface. At the top, there is a navigation bar with 'Quoting' and 'eSales Tools' buttons. Below this, the 'Quote Details' page is displayed, showing the 'Existing Prospect Lookup' field with 'AmatestBASOQuote09/30/2019_1' entered. Below the search bar, a table of quotes is displayed. A red box highlights the 'Duplicate' and 'View' buttons at the bottom left of the table.

Quote Description	Quote Number	Effective Date	Funding Type	Market Segment	Quote Type	Status	Producer	Division	Product Type	Created By	Modified By
Quote1	1509155	10/15/2025	Fl,BBF	SG	Solicitation	In Progress	ESALES, TEST PRODUCER	Montana	Health/Dental/Ancillary,Health	11/07/2025	

Adding a Prospect

Select **Add a Prospect** in Quote Details. Enter **mandatory data** in Prospect Details (fields marked with an asterisk). Producer and Division default based on the ID used to log in. Click **Create**.

The screenshot displays the BlueCross BlueShield of Montana Quoting interface. At the top, the logo and 'Welcome ESALES, TEST' are visible. The main navigation bar includes 'Quoting', 'eSales Tools', 'Home', 'Contact Us', 'FAQ', and 'Help'. The 'Quote Details' section is active, showing a 'Create a Quote' button and instructions to search for a prospect or create a new one. A yellow banner provides information about ASO Blue Balance Funded Quotes for small employers. Below this, there is an 'Existing Prospect Lookup' field and a '+ Add a Prospect' button. The 'Prospect Details' section contains several fields: 'Prospect Name*' (highlighted with a red box), 'Prospect EIN', 'General Agent', 'Division' (pre-filled with 'Montana'), 'Prospect Phone #', 'Producer*' (pre-filled with 'ESALES, TEST PRODUCER' and highlighted with a red box), and 'Sub-Producer'. There are 'Clear' and 'Find' buttons for each of these fields. At the bottom right, a 'Create' button is highlighted with a red box.

Creating a New Quote

Once a new prospect or quote is duplicated, **complete all the required information fields** (identified with asterisks) to create a new quote.

Total number of employees defaults to Fifty (50) or fewer employees and can not be changed.

The screenshot shows a form for creating a new quote. At the top, there is a question about the number of employees, with two radio button options: "Fifty (50) or fewer employees" (selected) and "Fifty-one (51) or more employees". Below this, the form is organized into several sections:

- Quote Description:** A text input field containing "Quote1".
- Market Segment:** A dropdown menu currently showing "Small Group".
- Number of Enrolled Employees:** A greyed-out text input field.
- Employer Zip Code:** A text input field.
- Employer County:** A dropdown menu currently showing "--Select--".
- Funding Type:** A section with two checkboxes: "ASO Blue Balance Funded SM" (unchecked) and "Fully Insured" (unchecked).
- Sales Rep. D/C:** A text input field followed by a slash and another empty text input field.
- Effective Date:** A dropdown menu.
- SIC Code:** A text input field with a "Find" button next to it.
- Product Type:** A text input field.

Note: The Blue Balance Funding typw is available for groups with 5–150 employees enrolling. Please contact your Sales Rep for Middle Market BBF and Fully Insured submissions, Underwriting requests, and/or additional information

Funding Types

Users can select Fully Insured only, Fully Insured and Blue Balance Funded, or Blue Balance Funded only. Product Type options vary by Funding Type selection.

Fully Insured Product Type selection defaults to Health/ Dental/ Ancillary, but the option of Dental & Ancillary Only is available (should not be used by accounts with existing BCBSMT medical only coverage).

Note: Blue Balance Funded rates are illustrative only until submitted to BCBSMT for Underwriting evaluation

How many employees (full-time, part-time, seasonal) did your company average on business days in the preceding calendar year? If your company did not exist in the preceding calendar year, how many employees (full-time, part-time, seasonal) does your company reasonably expect to average on business days in the current calendar year? *

Fifty (50) or fewer employees Fifty-one (51) or more employees

Quote Description: Quote1

Market Segment: Small Group

Number of Enrolled Employees: []

Employer Zip Code: []

Employer County: --Select--

Funding Type: ASO Blue Balance Funded SM Fully Insured

Effective Date: 01/01/2026

Sales Rep. D/C: [] / []

SIC Code: [] Find

Product Type: Health/Dental/Ancillary Dental & Ancillary Only

Funding Types

When selecting a combined Fully Insured and Blue Balance Funded quote, the Product Type defaults to Health/Dental/Ancillary for Fully Insured, and Health for Blue Balance Funded. The Product Types can not be changed.

Note: Blue Balance Funded rates are illustrative only until submitted to BCBSMT for Underwriting evaluation

How many employees (full-time, part-time, seasonal) did your company average on business days in the preceding calendar year? If your company did not exist in the preceding calendar year, how many employees (full-time, part-time, seasonal) does your company reasonably expect to average on business days in the current calendar year?*

Fifty (50) or fewer employees Fifty-one (51) or more employees

Quote Description

Market Segment*

Number of Enrolled Employees*

Employer Zip Code*

Employer County*

Erisa* Yes No

Funding Type*

ASO Blue Balance Funded SM Fully Insured

Sales Rep. D/C

Dependent Values* No

BBF Commission (PCPM)*

Effective Date*

SIC Code*

Product Type*

Health/Dental/Ancillary Health

Funding Types

When selecting a Blue Balance Funded quote, the Product Type defaults to Health, but the option of Health/ FI Dental is available.

Note: Blue Balance Funded rates are illustrative only until submitted to BCBSMT for Underwriting evaluation

The screenshot displays a 'Prospect Details' form with the following fields and values:

- Prospect Name:** AMATEST_MT Demo
- Prospect EIN:** (empty)
- General Agent:** (empty)
- Division:** Montana
- Prospect Phone #:** (empty)
- Producer:** ESALES, TEST PRODUCER
- Public Entity:** No (selected)
- Sub-Producer:** (empty)

Buttons: Clear, Find (multiple), Create

Text: How many employees (full-time, part-time, seasonal) did your company average on business days in the preceding calendar year? If your company did not exist in the preceding calendar year, how many employees (full-time, part-time, seasonal) does your company reasonably expect to average on business days in the current calendar year?*

Radio buttons: Fifty (50) or fewer employees, Fifty-one (51) or more employees

Quote Description: Quote1

Market Segment: Small Group

Number of Enrolled Employees: (empty)

Employer Zip Code: (empty)

Employer County: --Select--

Erisa: Yes (selected), No

Funding Type: ASO Blue Balance Funded SM, Fully Insured

Effective Date: 02/01/2026

Sales Rep. D/C: (empty)

Dependent Values: Yes (selected), No

BBF Commission (PCPM): \$30.00

SIC Code: (empty)

Product Type: Health (selected), Health/FI Dental

Quote Settings

If the Fully Insured funding type has been selected, **Life**, **Short Term Disability**, and **Long Term Disability** will be available. Click **Change** to modify the default settings.

The screenshot shows a software interface titled "Life/STD/LTD Settings". Under a "Summary" section, there is a table for "Employee Basic Life - Employer Contribution 100%". The table has five columns: Class Description, Plan Name, Plan Benefit, Benefit Maximum, and Age Reduction. Below the table, there are four rows of text indicating coverage status: "Dependent Basic Life Coverage: No", "Supplemental Life Coverage: No", "Short Term Disability Coverage: No", and "Long Term Disability Coverage: No". A red-bordered button with a pencil icon and the text "Change" is located to the right of the table.

Class Description	Plan Name	Plan Benefit	Benefit Maximum	Age Reduction
All Active Full Time	Plan 3	\$50,000	N/A	35% at 65 / 50% at 70

If Blue Balance Funded is selected, the **Blue Balance Funded Qualification Agreement** will display. Please read through the questionnaire. If the answer to any question is **No**, the employer group may not be eligible for Blue Balance Funded.

The screenshot shows a questionnaire titled "BLUE BALANCE FUNDED QUALIFICATION AGREEMENT". A note at the top states: "Note: Answering 'NO' to any of the following questions is indication the employer group is not a candidate for Blue Balance Funded". Below the note is a list of seven questions, each preceded by a right-pointing arrow:

- ▶ Will the employer group enroll for coverage between 5 and 50 employees?
- ▶ Will BCBSMT be the exclusive stop loss carrier?
- ▶ Is the employer group presently insured?
- ▶ Has the employer group's current coverage been in existence for a minimum of one year for at least 75% of the employees?
- ▶ Does the employer group's current coverage show a positive claim experience? (ex: the Paid Loss Ratio is running at or below the desired target level)
- ▶ Is the employer group currently free of bankruptcy proceedings?
- ▶ Has the employer group been free of bankruptcy proceedings for at least the preceding twelve months?
- ▶ Does the employer group have a history of submitting healthcare coverage payments timely without delinquency?

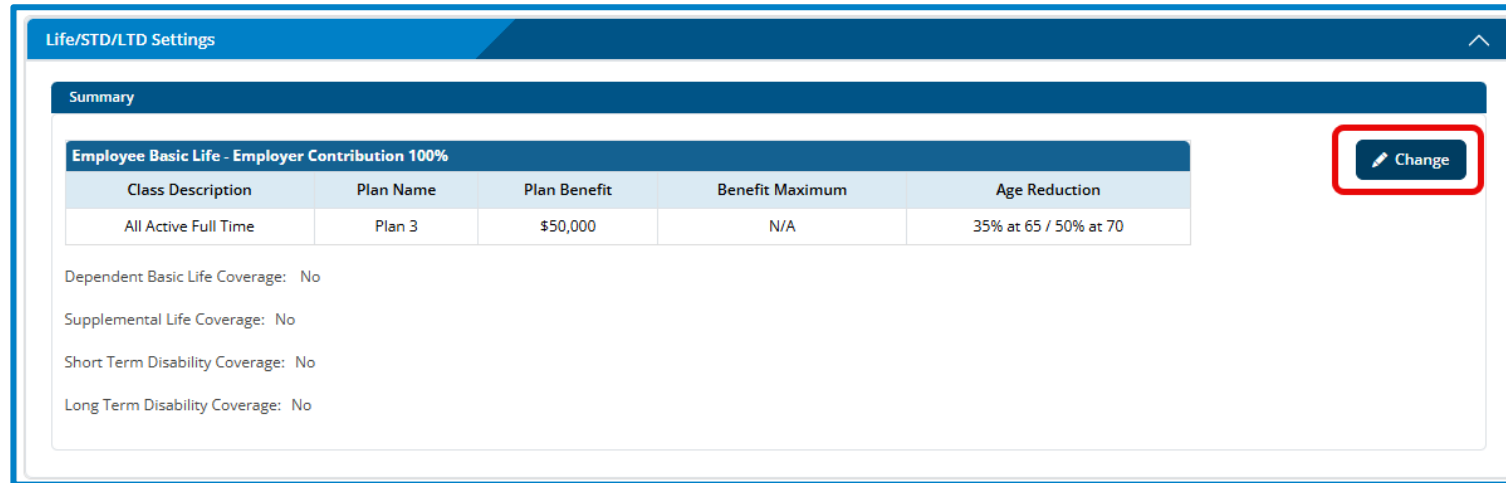
The Blue Balance Funded Qualification Agreement section **only applies to Blue Balance Funded** and is not required for Fully Insured quotes.

Life, STD and LTD Settings

If **Fully Insured** is selected, the number of enrolled employees can have less than 5 members.

If **ASO Blue Balanced Funded** is selected, the number of enrolled employees cannot be less than 5 or greater than 50.

Life defaults to the amount and the information below but can be changed by selecting the change button on the right-hand side.



The screenshot displays the 'Life/STD/LTD Settings' interface. At the top, there is a 'Summary' section. Below it, a table titled 'Employee Basic Life - Employer Contribution 100%' is shown. The table has five columns: 'Class Description', 'Plan Name', 'Plan Benefit', 'Benefit Maximum', and 'Age Reduction'. The data row shows 'All Active Full Time' for the class description, 'Plan 3' for the plan name, '\$50,000' for the plan benefit, 'N/A' for the benefit maximum, and '35% at 65 / 50% at 70' for the age reduction. To the right of the table, there is a 'Change' button with a pencil icon, which is highlighted with a red box. Below the table, there are four lines of text: 'Dependent Basic Life Coverage: No', 'Supplemental Life Coverage: No', 'Short Term Disability Coverage: No', and 'Long Term Disability Coverage: No'.

Class Description	Plan Name	Plan Benefit	Benefit Maximum	Age Reduction
All Active Full Time	Plan 3	\$50,000	N/A	35% at 65 / 50% at 70

Dependent Basic Life Coverage: No
Supplemental Life Coverage: No
Short Term Disability Coverage: No
Long Term Disability Coverage: No

Life Offerings

Term Life Contribution

Any number 1–100. Employer Contribution for Life cannot be above 100%.

NOTE: If you enter a contribution amount under 100 **before** selecting a Life plan, the contribution will **auto-default** back to 100% upon plan selection. To adjust, go back and **manually re-enter** the desired contribution amount **after** selecting a Life plan.

Life Classes

Class 1 Default:

All Active Full Time.

Class 2 Description:

User can type in the description for Class 2, with up to 20 characters; Class 2 plans will display for plan selection.

Class Description	Plan Name	Plan Benefit	Benefit Maximum	Age Reduction
<input type="checkbox"/> All Active Full Time	Plan 4	\$100,000	N/A	35% at 65 / 50% at 70
<input type="checkbox"/> All Active Full Time	Plan 5	1 x Salary	\$150,000	35% at 65 / 50% at 70
<input type="checkbox"/> All Active Full Time	Plan 6	2 x Salary	\$200,000	35% at 65 / 50% at 70
<input type="checkbox"/> Class 2	Plan 1	\$15,000	N/A	35% at 65 / 50% at 70
<input type="checkbox"/> Class 2	Plan 2	\$25,000	N/A	35% at 65 / 50% at 70

Dependent and Supplemental Life

Dependent Basic Life Yes No

Guarantee Issue: \$10,000 spouse / \$5,000 Children

	Plan Name	Plan Benefit	Benefit Maximum
<input checked="" type="checkbox"/>	Plan 1	\$10,000 Spouse / \$5,000 Child	\$10,000 Spouse / \$5,000 Child

Supplemental Life Yes No

Guarantee Issue:
Fully underwritten (2 - 5 Lives)
\$30,000 (6 - 9 Lives)
\$50,000 (10 - 25 Lives)
\$100,000 (26 - 50 Lives)

	Plan Name	Plan Benefit	Benefit Maximum
<input checked="" type="checkbox"/>	Plan 1	Employee / Spouse / Child	\$500,000 Employee / \$150,000 Spouse / \$10,000 Child

Basic Short Term Disability – Class 1 Plans

Selecting Yes for Short Term Disability displays the available Basic Short Term Disability plans and defaults the contribution amount to 100%.

Contribution amount is editable, as is the Class 1 Description.

Short Term Disability Yes No

Employer Contribution

Enter the Percentage of the Premium that the Employer is going to contribute towards Short Term Disability Coverage.

*STD Contribution

Short Term Disability Classes

Class 1 Class 2

Short Term Disability Plans

Class Description	Plan Name	Plan Benefit	Elimination Period (Days) Injury/Sickness	Maximum Benefit Duration (Weeks)
Basic Short Term Disability				
<input type="checkbox"/> All Active Full Time	Plan 1	60% salary weekly max \$750	0/7	13
<input type="checkbox"/> All Active Full Time	Plan 2	60% salary weekly max \$750	0/7	26
<input type="checkbox"/> All Active Full Time	Plan 3	60% salary weekly max \$750	7/7	13
<input type="checkbox"/> All Active Full Time	Plan 4	60% salary weekly max \$750	7/7	26

Basic Short Term Disability – Class 2 Plans

When Class 2 is selected, the plans from Class 1 are duplicated, and will display with the Class 2 description. Class 2 Description is editable.

Only one plan can be selected per class, and each class must have a unique selection.

Short Term Disability Yes No

Employer Contribution

Enter the Percentage of the Premium that the Employer is going to contribute towards Short Term Disability Coverage.

*STD Contribution %

Short Term Disability Classes

Class 1 Description

Class 2 Description

Short Term Disability Plans

Class Description	Plan Name	Plan Benefit	Elimination Period (Days) Injury/Sickness	Maximum Benefit Duration (Weeks)
Basic Short Term Disability				
<input type="checkbox"/> Class 2	Plan 3	60% salary weekly max \$750	7/7	13
<input type="checkbox"/> Class 2	Plan 4	60% salary weekly max \$750	7/7	26
<input type="checkbox"/> Class 2	Plan 5	60% salary weekly max \$750	14/14	13
<input type="checkbox"/> Class 2	Plan 6	60% salary weekly max \$750	14/14	26

Voluntary Short Term Disability – Class 1 Plans

Short Term Disability Yes No

Employer Contribution

Enter the Percentage of the Premium that the Employer is going to contribute towards Short Term Disability Coverage.

*STD Contribution | 100 %

Short Term Disability Classes

Class 1 | All Active Full Time | Class 2 | Class 2

Short Term Disability Plans

Class Description	Plan Name	Plan Benefit	Elimination Period	Maximum Benefit
Basic Short Term Disability				
Voluntary Short Term Disability				

Short Term Disability Classes

Class 1 | All Active Full Time | Class 2 | Class 2

Short Term Disability Plans

Class Description	Plan Name	Plan Benefit	Elimination Period (Days) Injury/Sickness	Maximum Benefit Duration (Weeks)
Basic Short Term Disability				
Voluntary Short Term Disability				
<input type="checkbox"/> All Active Full Time	Plan 1	60% salary weekly max \$750	0/7	13
<input type="checkbox"/> All Active Full Time	Plan 2	60% salary weekly max \$750	0/7	26
<input type="checkbox"/> All Active Full Time	Plan 3	60% salary weekly max \$750	7/7	13
<input type="checkbox"/> All Active Full Time	Plan 4	60% salary weekly max \$750	7/7	26
<input type="checkbox"/> All Active Full Time	Plan 5	60% salary weekly max \$750	14/14	13
<input type="checkbox"/> All Active Full Time	Plan 6	60% salary weekly max \$750	14/14	26

* Only available for 10-50 lives

Clicking the Voluntary Short Term Disability header will display the voluntary plans.

Contribution and Classes function the same as the basic plans.

The employer can elect either Basic or Voluntary, and only one plan per Class.

Voluntary Short Term Disability – Class 2 Plans

Short Term Disability Yes No

Employer Contribution

Enter the Percentage of the Premium that the Employer is going to contribute towards Short Term Disability Coverage.

*STD Contribution 24 %

Short Term Disability Classes

Class 1 All Active Full Time
Description

Class 2 Class 2
Description

Short Term Disability Plans

Class Description	Plan Name	Plan Benefit	Elimination Period (Days) Injury/Sickness	Maximum Benefit Duration (Weeks)
Basic Short Term Disability ^				
Voluntary Short Term Disability v				
<input type="checkbox"/> Class 2	Plan 1	max \$1,500 60% salary weekly max \$750	0/7	13
<input type="checkbox"/> Class 2	Plan 2	60% salary weekly max \$750	0/7	26
<input type="checkbox"/> Class 2	Plan 3	60% salary weekly max \$750	7/7	13
<input type="checkbox"/> Class 2	Plan 4	60% salary weekly max \$750	7/7	26

Apply Cancel

Basic Long Term Disability – Class 1 Plans

Long Term Disability Yes No

Employer Contribution

Enter the Percentage of the Premium that the Employer is going to contribute towards Long Term Disability Coverage.

*LTD Contribution 100 %

Long Term Disability Classes

Class 1 All Active Full Time Class 2 Class 2

Description Description

Long Term Disability Plans

	Class Description	Plan Name	Plan Benefit	Elimination Period (Days)	Maximum Benefit Duration
Basic Long Term Disability					
<input type="checkbox"/>	All Active Full Time	Plan 3	60% salary monthly max \$3,500	180	SSNRA
<input type="checkbox"/>	All Active Full Time	Plan 4	60% salary monthly max \$3,500	180	5 Years
<input type="checkbox"/>	All Active Full Time	Plan 5	60% salary monthly max \$6,000	90	SSNRA
<input type="checkbox"/>	All Active Full Time	Plan 6	60% salary monthly max \$6,000	90	5 Years
<input checked="" type="checkbox"/>	All Active Full Time	Plan 7	60% salary monthly max \$6,000	180	SSNRA
<input type="checkbox"/>	All Active Full Time	Plan 8	60% salary monthly	180	5 Years

Apply Cancel

Long Term Disability plans display the same way as Short Term Disability plans.

Contribution and Class descriptions are editable.

Basic Long Term Disability – Class 2 Plans

Long Term Disability Yes No

Employer Contribution

Enter the Percentage of the Premium that the Employer is going to contribute towards Long Term Disability Coverage.

*LTD Contribution %

Long Term Disability Classes

Class 1 Description

Class 2 Description

Long Term Disability Plans

Class Description	Plan Name	Plan Benefit	Elimination Period (Days)	Maximum Benefit Duration
Basic Long Term Disability				
<input type="checkbox"/> Class 2	Plan 1	60% salary monthly max \$3,500	90	SSNRA
<input type="checkbox"/> Class 2	Plan 2	60% salary monthly max \$3,500	90	5 Years
<input type="checkbox"/> Class 2	Plan 3	60% salary monthly max \$3,500	180	SSNRA
<input type="checkbox"/> Class 2	Plan 4	60% salary monthly max \$3,500	180	5 Years
<input type="checkbox"/> Class 2	Plan 5	60% salary monthly max \$6,000	90	SSNRA
<input type="checkbox"/> Class 2	Plan 6	60% salary monthly	90	5 Years

Voluntary Long Term Disability – Class 1 Plans

Long Term Disability Yes No

Employer Contribution

Enter the Percentage of the Premium that the Employer is going to contribute towards Long Term Disability Coverage.

*LTD Contribution 100 %

Long Term Disability Classes

Class 1 All Active Full Time Description Class 2 Class 2 Description

Long Term Disability Plans

Class Description	Plan Name	Plan Benefit	Elimination Period (Days)	Maximum Benefit Duration
Basic Long Term Disability ^				
Voluntary Long Term Disability v				
<input type="checkbox"/> All Active Full Time	Plan 1	60% salary monthly max \$6,000	90	SSNRA
<input type="checkbox"/> All Active Full Time	Plan 2	60% salary monthly max \$6,000	90	5 Years
<input type="checkbox"/> All Active Full Time	Plan 3	60% salary monthly max \$6,000	180	SSNRA
<input type="checkbox"/> All Active Full Time	Plan 4	60% salary monthly max \$6,000	180	5 Years
<input type="checkbox"/> Class 2	Plan 1	60% salary monthly max \$6,000	90	SSNRA

Apply Cancel

Clicking the Voluntary Long Term Disability header will display the voluntary plans.

Contribution and Classes function the same as the basic plans.

The employer can elect either Basic or Voluntary, and only one plan per Class.

Voluntary Long Term Disability – Class 2 Plans

Long Term Disability Yes No

Employer Contribution

Enter the Percentage of the Premium that the Employer is going to contribute towards Long Term Disability Coverage.

*LTD Contribution %

Long Term Disability Classes

Class 1 Description

Class 2 Description

Long Term Disability Plans

Class Description	Plan Name	Plan Benefit	Elimination Period (Days)	Maximum Benefit Duration	
Basic Long Term Disability <input type="button" value="^"/>					
Voluntary Long Term Disability <input type="button" value="v"/>					
<input type="checkbox"/>	All Active Full Time	Plan 4	60% salary monthly max \$6,000	180	5 Years
<input type="checkbox"/>	Class 2	Plan 1	60% salary monthly max \$6,000	90	SSNRA
<input type="checkbox"/>	Class 2	Plan 2	60% salary monthly max \$6,000	90	5 Years
<input type="checkbox"/>	Class 2	Plan 3	60% salary monthly max \$6,000	180	SSNRA

Ancillary – Standalone Vision Plans

Standalone Vision plans do not display on the Quote Details page, therefore do not require selection for rates to generate. The plans will display on the Rates page.

Plan Name	Frequency Eye/Lens/Frame	Lens Copay	Allowance (Frame & Contacts)	Funded Fit and Follow up	Funded Standard Progressive	Funded Scratch Coating	Funded Kids Polycarb	Rates
Basic Standalone Vision								
Plan 1	12/12/24	\$25	\$100	No	No	No	No	
Plan 2	12/12/24	\$10	\$130	No	No	Yes	Yes	
Plan 3	12/12/24	\$10	\$130	Yes	No	Yes	Yes	
Plan 4	12/12/12	\$10	\$130	No	No	Yes	Yes	
Plan 5	12/12/24	\$10	\$150	No	No	Yes	Yes	
Plan 6	12/12/12	\$10	\$150	No	No	Yes	Yes	
Plan 7	12/12/12	\$10	\$150	No	Yes	Yes	Yes	

Ancillary – Critical Illness Plans

Critical Illness plans do not display on the Quote Details page, therefore do not require selection to generate rates. The plans will display on the Rates page if there are 10 or more employees.

Fully Insured Plans			
Plan Name	Benefit	Benefit Maximum	Rates
Blue Preferred PPO Network ^			
Blue Focus POS Network ^			
Dental Plans ^			
Vision Rider ^			
Standalone Vision Plans ^			
Life Offerings ^			
Critical Illness Plans v			
Basic Critical Illness			
Plan 1	\$5,000 Employee / \$2,500 Spouse / \$2,500 Child	Up to 3 times benefit amount	
Plan 2	\$10,000 Employee / \$5,000 Spouse / \$2,500 Child	Up to 3 times benefit amount	
Plan 3	\$10,000 Employee / \$2,500 Spouse / \$2,500 Child	Up to 3 times benefit amount	
Voluntary Critical Illness			
Plan 1	\$5,000 Employee / \$2,500 Spouse / \$2,500 Child	Up to 3 times benefit amount	
Plan 2	\$10,000 Employee / \$5,000 Spouse / \$2,500 Child	Up to 3 times benefit amount	
Plan 3	\$10,000 Employee / \$2,500 Spouse / \$2,500 Child	Up to 3 times benefit amount	
Accident Insurance Plans ^			

Ancillary – Accident Insurance Plans

Accident Insurance plans do not display on the Quote Details page, therefore do not require selection to generate rates. The plans will display on the Rates page if there are 10 or more employees.

Fully Insured Plans

- Blue Preferred PPO Network
- Blue Focus POS Network
- Dental Plans
- Vision Rider
- Standalone Vision Plans
- Life Offerings
- Critical Illness Plans
- Accident Insurance Plans**

Plan Name	Benefit Description	24 hour Coverage	Benefit Coverage	Wellness	Rates
Basic Accident Insurance					
Plan 1	Benefits for treatment and injuries due to an accident	No	Emergency room - \$75 / Hospital confinement - \$150 / Ground Ambulance - \$120	\$40	
Plan 2	Benefits for treatment and injuries due to an accident	No	Emergency room - \$150 / Hospital confinement - \$250 / Ground Ambulance - \$200	\$50	
Plan 1 - 24 Hr	Benefits for treatment and injuries due to an accident	Yes	Emergency room - \$75 / Hospital confinement - \$150 / Ground Ambulance - \$120	\$40	
Plan 2 - 24 Hr	Benefits for treatment and injuries due to an accident	Yes	Emergency room - \$150 / Hospital confinement - \$250 / Ground Ambulance - \$200	\$50	
Smart Plan 1	Benefits for treatment due to an accident	No	Emergency room - \$175 / Hospital confinement - \$200 / Ground Ambulance - \$400	\$0	
Smart Plan 2	Benefits for treatment due to an accident	No	Emergency room - \$200 / Hospital confinement - \$300 / Ground Ambulance - \$400	\$0	
Smart Plan 1 - 24 Hr	Benefits for treatment due to an accident	Yes	Emergency room - \$175 / Hospital confinement - \$200 / Ground Ambulance - \$400	\$0	

Member Census

Importing Census

There are two options to enter member census information:

1. Enter the member information **manually** on the census page, or
2. Use a **census template** to import membership information to the census page.

Member census will display this way if **Fully Insured** only is selected.

Census Count: 10		Add Rows		Delete Rows		Import Census		
	Add Dep.	Last Name	First Name	Relationship Code *	Gender *	Date of Birth *	Coverage Type *	State *
<input type="checkbox"/>		test	kdfgdk	Employee	M	01/01/1972	EO	MT
<input type="checkbox"/>		testhf	fgfg	Employee	F	01/01/1977	EO	MT
<input type="checkbox"/>		bgg	yuyu	Employee	M	01/01/1977	EO	MT
<input type="checkbox"/>		gjt	fgf	Employee	F	01/01/1977	EO	MT
<input type="checkbox"/>		jhjh	uluiu	Employee	M	01/01/1977	EO	MT
<input type="checkbox"/>		ryy	ftyy	Employee	M	01/01/1977	EO	MT

1. Manual Entry

Select the “blue family” icon (just left of the last name field) to create additional rows for each dependent enrolling in coverage. This button can be selected multiple times to add multiple dependents.

Complete all required fields and select **Create Rate** to proceed to the Rate Summary window.

Member census will display this way if **ASO BBF** is selected; ZIP code will be required.

Census Count: 10		Add Rows		Delete Rows		Import Census			
	Add Dep.	Last Name	First Name	Relationship Code *	Gender *	Date of Birth *	Coverage Type *	State *	Zip Code *
<input type="checkbox"/>		test	kdfgdk	Employee	M	01/01/1972	EO	MT	
<input type="checkbox"/>		testhf	fgfg	Employee	F	01/01/1977	EO	MT	
<input type="checkbox"/>		bgg	yuyu	Employee	M	01/01/1977	EO	MT	
<input type="checkbox"/>		gjt	fgf	Employee	F	01/01/1977	EO	MT	
<input type="checkbox"/>		jhjh	uluiu	Employee	M	01/01/1977	EO	MT	
<input type="checkbox"/>		ryy	ftyy	Employee	M	01/01/1977	EO	MT	

Member Census

Member census will display this way if **Life, STD and LTD Classes** are selected; ZIP code and Annual Salary will be required along with the member information.

First Name	Relationship Code*	Gender*	Date of Birth*	Coverage Type*	State*	Annual Salary*	Life Classes*	STD Classes*	LTD Classes*
kdfgdk	Employee	M	01/01/1972	EO	MT		All Active Full Time	All Active Full Time	All Active Full Time
fgfg	Employee	F	01/01/1977	EO	MT		All Active Full Time	All Active Full Time	All Active Full Time
yuyu	Employee	M	01/01/1977	EO	MT		All Active Full Time	All Active Full Time	All Active Full Time
fgf	Employee	F	01/01/1977	EO	MT		All Active Full Time	All Active Full Time	All Active Full Time

2. Importing Census

Click on the **Import Census** button.

First Name	Relationship Code*	Gender*	Date of Birth*	Coverage Type*	State*	Annual Salary*	Life Classes*	STD Classes*	LTD Classes*
kdfgdk	Employee	M	01/01/1972	EO	MT		All Active Full Time	All Active Full Time	All Active Full Time
fgfg	Employee	F	01/01/1977	EO	MT		All Active Full Time	All Active Full Time	All Active Full Time
yuyu	Employee	M	01/01/1977	EO	MT		All Active Full Time	All Active Full Time	All Active Full Time
fgf	Employee	F	01/01/1977	EO	MT		All Active Full Time	All Active Full Time	All Active Full Time
uiuiu	Employee	M	01/01/1977	EO	MT		All Active Full Time	All Active Full Time	All Active Full Time

Member Census

Census Import Template

- The Smart Census Import Tool can be downloaded via Blue Access for Producers along with the Reference Guide by visiting www.BCBSMT.com/producer
- Users will also be able to download the Smart Census Import Tool via the Small Group and Middle Market Quoting application

Import Census

Download the [Census Import Template](#) or view an [example](#) of a formatted import file.

Select File to upload*

Choose File No file chosen

Load File

A census already exists. Do you wish to overwrite or append to the existing census?*

Overwrite Append

Member Census

To upload a census, click on **Choose File**, double click a file to be uploaded, and click on **Load File**. Then, click on **Save & Close**.

Import Census

Download the [Census Import Template](#) or view an [example](#) of a formatted import file.

Select File to upload *

Choose File SCIT_v18 (3) Niha MT Quot angu census MTSF FI 2026-01-30-13-36.xlsm_Quoting_Jan302026 1339.xlsx

Load File

A census already exists. Do you wish to overwrite or append to the existing census? *

Overwrite Append

Save & Close

			Last Name	First Name	Relationship Code *	Gender *	Date of Birth *	Coverage Type *	State *	Annual Salary *	Life
<input type="checkbox"/>	1		Testj	Testhjfg	Employee	F	01/01/1972	EO	MT		All Acti
<input type="checkbox"/>	2		Testjtt	Testjnj	Employee	M	01/01/1972	EO	MT		All Acti
<input type="checkbox"/>	3		Tstuj	Testhyh	Employee	F	01/01/1972	EO	MT		All Acti
<input type="checkbox"/>	4		Tesrd	Tsgt	Employee	M	01/01/1972	EO	MT		All Acti
<input type="checkbox"/>	5		Testhn	Testbg	Employee	F	01/01/1972	EO	MT		All Acti
<input type="checkbox"/>	6		Vfgh	Dtee	Employee	M	01/01/1972	EF	MT		All Acti
<input type="checkbox"/>	6.1		Test Spouse	Sp	Spouse	F	01/01/1978				
<input type="checkbox"/>	6.2		Rest Dep	Dep	Dependent	M	01/01/2004				

Member Census

The census data is displayed on the Quote Details page. Click **Save**.

If errors are found, a message will populate with a list of the errors.

If no errors are found, click **Continue** to proceed to the plans page.

The screenshot displays a web form titled "Member Census" with a "Census Count" of 10. The form includes a table with the following columns: First Name, Relationship Code, Gender, Date of Birth, Coverage Type, State, Annual Salary, Life Classes, STD Classes, and LTD Classes. The table contains 10 rows of data, including employees and dependents. At the bottom of the form, there are navigation controls: "Previous", "1" (current page), "Next", "Results per Page: 10", and "1 - 10 out of 10 results". A red arrow points to the "Continue" button, which is highlighted with a red box. The "Save" button is also visible.

First Name	Relationship Code	Gender	Date of Birth	Coverage Type	State	Annual Salary	Life Classes	STD Classes	LTD Classes
Testhjfg	Employee	F	01/01/1972	EO	MT	50,000	Class 2	Class 2	Class 2
Testnj	Employee	M	01/01/1972	EO	MT	50,000	All Active Full Time	All Active Full Time	All Active Full Time
Testhyh	Employee	F	01/01/1972	EO	MT	50,000	All Active Full Time	All Active Full Time	All Active Full Time
Tsgt	Employee	M	01/01/1972	EO	MT	50,000	All Active Full Time	All Active Full Time	All Active Full Time
Testbg	Employee	F	01/01/1972	EO	MT	50,000	All Active Full Time	All Active Full Time	All Active Full Time
Dtee	Employee	M	01/01/1972	EF	MT	50,000	All Active Full Time	All Active Full Time	All Active Full Time
Sp	Spouse	F	01/01/1978						
Dep	Dependent	M	01/01/2004						
dfdf	Employee	M	01/01/1979	EO	MT	50,000	All Active Full Time	All Active Full Time	All Active Full Time
ghghg	Employee	F	01/01/1979	EO	MT	50,000	All Active Full Time	All Active Full Time	All Active Full Time
rrrt	Employee	M	01/01/1979	EO	MT	50,000	All Active Full Time	All Active Full Time	All Active Full Time
ylulyu	Employee	M	01/01/1979	EO	MT	50,000	All Active Full Time	All Active Full Time	All Active Full Time

Benefit Design Options

Benefit design options can be viewed by clicking on the **plan type**.

Then, scroll within the plan type to view each benefit design. Get rate details by clicking the **magnifying glass icons** under the Member and Composite Rate columns.

Click **Generate Proposal** to generate proposal documents.

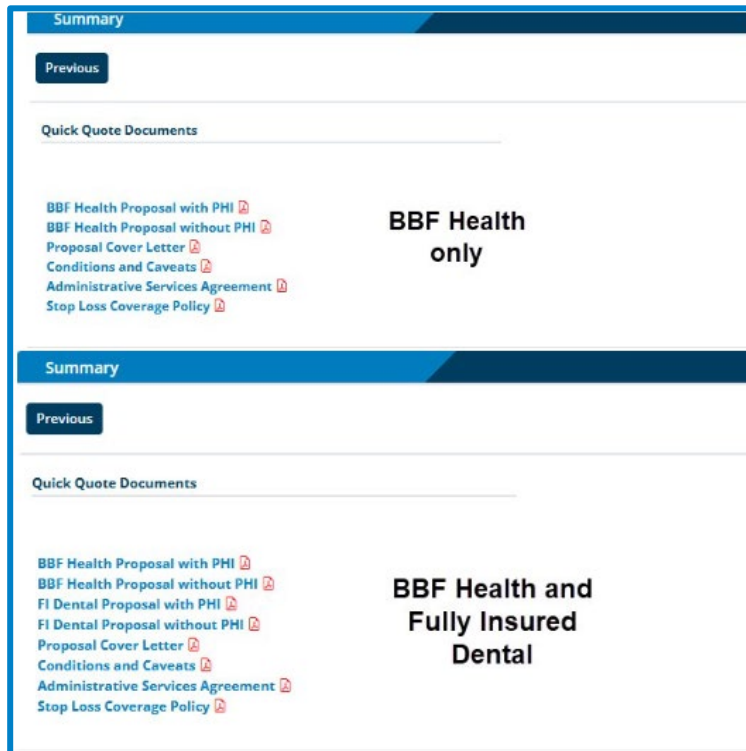
The screenshot shows a web interface for viewing insurance plans. At the top, there is a 'Plans' header with a dropdown arrow, a 'Previous' button, and a 'Generate Proposal' button. Below this is a section for 'Fully Insured Plans' with a dropdown arrow. The main content is a table of 'Blue Preferred PPO Network' plans. The table has columns for Plan ID, Individual Deductible In-Network/Out-of-Network, Individual Out-of-Pocket Max In-Network/Out-of-Network, Coinsurance In-Network/Out-of-Network, Primary Care/Virtual Visit, Specialist Office Visit, ER Copay//Coinsurance Per ER Visit, Urgent Care Visit, In-Patient Deductible In-Network/Out-of-Network, Out-Patient Deductible In-Network/Out-of-Network, Non-Preferred Pharmacy, Member Rates, and Composite Rates. The table is divided into 'PPO Plans' (Platinum and Gold) and 'Blue Focus POS Network'. Magnifying glass icons are visible under the Member Rates and Composite Rates columns for several rows. A red box highlights the 'Generate Proposal' button and the magnifying glass icons.

Plan ID	Individual Deductible In-Network/Out-of-Network	Individual Out-of-Pocket Max In-Network/Out-of-Network	Coinsurance In-Network/Out-of-Network	Primary Care/Virtual Visit	Specialist Office Visit	ER Copay//Coinsurance Per ER Visit	Urgent Care Visit	In-Patient Deductible In-Network/Out-of-Network	Out-Patient Deductible In-Network/Out-of-Network	Non-Preferred Pharmacy	Member Rates	Composite Rates
PPO Plans												
Platinum												
P911PFR ³	\$350// \$1050	\$1600// \$4800	80%// 50%	\$30/\$15	\$60	\$350// 100%	\$50	DC// DC	DC// DC	\$25/\$35/\$85/\$120/\$250/\$350		
P6K1PFR ³	\$600// \$1800	\$2600// \$7800	80%// 50%	\$15/\$10	\$50	\$350// 100%	\$50	DC// DC	DC// DC	\$10/\$20/\$70/\$120/\$250/\$350		
P910PFR ³	\$850// \$2550	\$1600// \$4800	80%// 50%	\$30/\$15	\$55	\$350// 100%	\$50	DC// DC	DC// DC	\$30/\$40/\$70/\$95/\$250/\$350		
Gold												
G931PFR ³	\$1600// \$4800	\$6600// \$19800	80%// 50%	\$40/\$15	\$75	DC// 80%	\$50	DC// DC	DC// DC	\$25/\$35/\$80/\$170/\$250/\$350		
Blue Focus POS Network												
Dental Plans												
Vision Rider												
Standalone Vision Plans												
Life Offerings												
Short Term Disability Plans												
Long Term Disability Plans												
Critical Illness Plans												
Accident Insurance Plans												

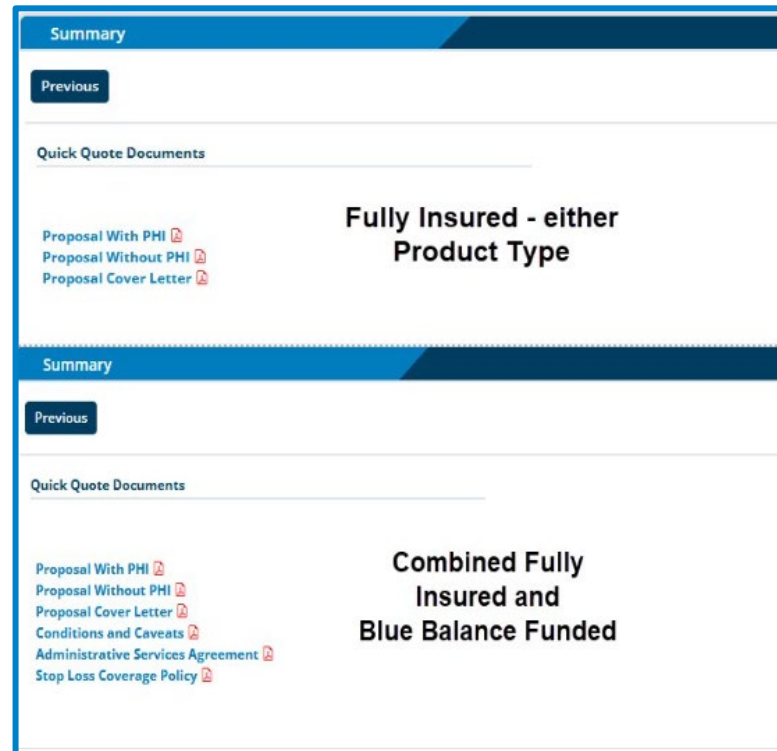
Note: “Rate” refers to monthly premiums for fully insured ACA/Small Group Plans. Final composite rates are dependent on enrollment demographics. If you ran an initial Blue Balance Funded quote, “Rate” refers to the administrative fees, stop loss premiums and projected claims, which can vary with enrollment. Contact your Sales Executive for an underwritten quote.

Proposal Documents

Proposal documents generate and are available to download and print. The reports produced vary based on Funding Type and Product Type selections. Please Note that BBF Proposal documents are solicitation rates only and should not be distributed to the client as they are not considered final rates.



This screenshot shows the 'Summary' page for 'BBF Health only'. It features a 'Previous' button and a 'Quick Quote Documents' section. The document list includes: BBF Health Proposal with PHI, BBF Health Proposal without PHI, Proposal Cover Letter, Conditions and Caveats, Administrative Services Agreement, and Stop Loss Coverage Policy. The central heading is 'BBF Health only'.



This screenshot shows the 'Summary' page for 'Fully Insured - either Product Type'. It features a 'Previous' button and a 'Quick Quote Documents' section. The document list includes: Proposal With PHI, Proposal Without PHI, Proposal Cover Letter, Conditions and Caveats, Administrative Services Agreement, and Stop Loss Coverage Policy. The central heading is 'Fully Insured - either Product Type'.

Searching and Tracking Quotes

To search for a quote, go to the Quoting Homepage, enter any available criteria and click the [Search](#) button. Results will display on the page.

BlueCross BlueShield of Montana

Last Access : 01/30/2026 01:56 PM [Log Out](#)

Welcome ESALES, TEST

Quoting [eSales Tools](#) [Home](#) [Contact Us](#) [FAQ](#) [Help](#)

[Quote a Group](#) The new Blue Balance Funded Offering is now available for Quoting! Please contact your designated Sales/Account Manager for more information or to request a Blue Balance Funded quote. Please note, Blue Balance Funded is available for 1st of the month effective dates only.

Search Existing Prospects

Prospect

Market Segment

General Agent

Clear Find

Division

Effective Date

Producer

Clear Find

Quote #

Funding Type

ASD Blue Balance Funded SM

Fully Insured

Sub-Producer

Clear Find

Prospect Phone Number

Search Clear

	Prospect	Division	Market Segment	Effective Date	Funding Type	Status	Quote Type	Sales Rep.	Producer	Sub-Producer	Prospect Phone	Quote Number
View	AMATEST_MT Demo	Montana	SG	01/01/2026	BBF,FI	Delivered	Solicitation	541/652	ESALES, TEST PRODUCER			1514371

Click the [View](#) button to be brought to the Quote Details page.

Searching and Tracking Quotes

Users can view the status of an Underwritten quote by clicking on the History button on the top right of the Quote Details page for any of their groups.

Producer: 010020011 ESALES, TEST PRODUCER
Market Segment: SG

[RFP Entry](#) [Email](#) [Attachments](#) [Log](#) [History](#)

Activity Date	Activity	In Progress/Completed	Activity Age
01/30/2026	Data Entry	In Progress	0 day(s)

Activity	Status	Definition
Data Entry	Data Entry In Progress	Data Entry In Progress status is defined as one of the following. 1. A Producer, General Agent, Sales or Operations has initiated an Underwritten Quote but the Quote has not been submitted to Underwriting yet.
	Info Received - Data Entry	2. BCBS has received paperwork and is reviewing for completeness but the Quote has not been submitted to Underwriting yet.
Data Entry Review	Data Entry Review In Progress	Documentation of an Underwritten Quote has been submitted to BCBS for review but the Quote has not been submitted to Underwriting yet.
	Info Received - Data Entry Review	
More Info Required	More Info Needed - Data Entry	BCBS has requested additional information and the submitter is in the process of obtaining requested information.

Status can be seen on the Activity History popup with data of how long the quote was in each activity. A definition of each activity is provided on the bottom.



Getting an Underwritten Quote

If the group wants to move forward with the Blue Balance Funded Quote and receive Underwritten rates, please contact your **Sales Executive**.

Helpful Resources



For questions about quoting, enrollment and benefits, please talk with your **Sales Executive**.



For technical issues with the eSales Quoting tool, please contact our ITG Service Center at **1-888-706-0583**.



For questions regarding any of the information within this user manual or the enrollment process, please email us at: **SGMM_TechSupport@hcsc.com**.