

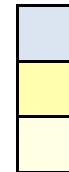
Plan Year 2023 Individual Retail Products

Below are links to Summaries of Benefits and Coverage (SBC), Outlines of Coverage (OOC) and Plan Comparison Charts for all Blue Cross and Blue Shield of Montana (BCBSMT) qualified health plans in the individual ACA market.

Plan Comparison Charts

Comparison Charts
BCBSMT Combined Plan Comparison Chart
BCBSMT Gold Plan Comparison Chart
BCBSMT Silver Plan Comparison Chart
BCBSMT Bronze Plan Comparison Chart

Key



Off-exchange plans

On-exchange "base" plans with no cost-sharing reductions (CSRs)

On-exchange plans with CSRs:

AI/AN Zero and AI/AN Limited plans are available to eligible American Indians and Alaska Natives. Plans with actuarial values of 73%, 87% and 94% are available to eligible consumers meeting household income requirements.

Gold Plans

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Gold PPO SM 204	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Gold PPO SM 204	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Gold PPO SM 204	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Gold PPO SM 204	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Gold PPO SM 704	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Gold PPO SM 704	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Gold PPO SM 704	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Gold PPO SM 704	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage

Gold Plans (continued)

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Focus Gold POS SM 207	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Focus Gold POS SM 207	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Focus Gold POS SM 207	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Focus Gold POS SM 207	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage
Blue Focus Gold POS SM 707	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Focus Gold POS SM 707	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Focus Gold POS SM 707	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Focus Gold POS SM 707	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage

Silver Plans

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Silver PPO SM 306	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 203	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 203	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 203	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 203	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 203	On-exchange 73% AV CSR Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 203	On-exchange 87% AV CSR Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 203	On-exchange 94% AV CSR Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 308	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 308	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 308	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 308	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 308	On-exchange 73% AV CSR Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 308	On-exchange 87% AV CSR Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 308	On-exchange 94% AV CSR Plan	Summary of Benefits	Outline of Coverage

Silver Plans (continued)

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Silver PPO SM 703	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 703	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 703	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 703	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 703	On-exchange 73% AV CSR Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 703	On-exchange 87% AV CSR Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO SM 703	On-exchange 94% AV CSR Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 306	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 206	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 206	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 206	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 206	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 206	On-exchange 73% AV CSR Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 206	On-exchange 87% AV CSR Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 206	On-exchange 94% AV CSR Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 706	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 706	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 706	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 706	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 706	On-exchange 73% AV CSR Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 706	On-exchange 87% AV CSR Plan	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS SM 706	On-exchange 94% AV CSR Plan	Summary of Benefits	Outline of Coverage

Bronze Plans

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Bronze PPO SM 302	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 502	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 602	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 201	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 201	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 201	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 201	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 202	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 202	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 202	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 202	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 301	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 301	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 301	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 301	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 701	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 701	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 701	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 701	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 705	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 705	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 705	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO SM 705	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage

Bronze Plans (continued)

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Focus Bronze POS SM 302	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS SM 205	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS SM 205	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS SM 205	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS SM 205	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS SM 705	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS SM 705	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS SM 705	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS SM 705	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS SM 708	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS SM 708	On-exchange "Base" Plan	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS SM 708	On-exchange AI/AN Zero Plan	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS SM 708	On-exchange AI/AN Limited Plan	Summary of Benefits	Outline of Coverage

Catastrophic Plans

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Security PPO SM 200	Off-exchange Plan	Summary of Benefits	Outline of Coverage
Blue Preferred Security PPO SM 200	On-exchange Plan	Summary of Benefits	Outline of Coverage

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