

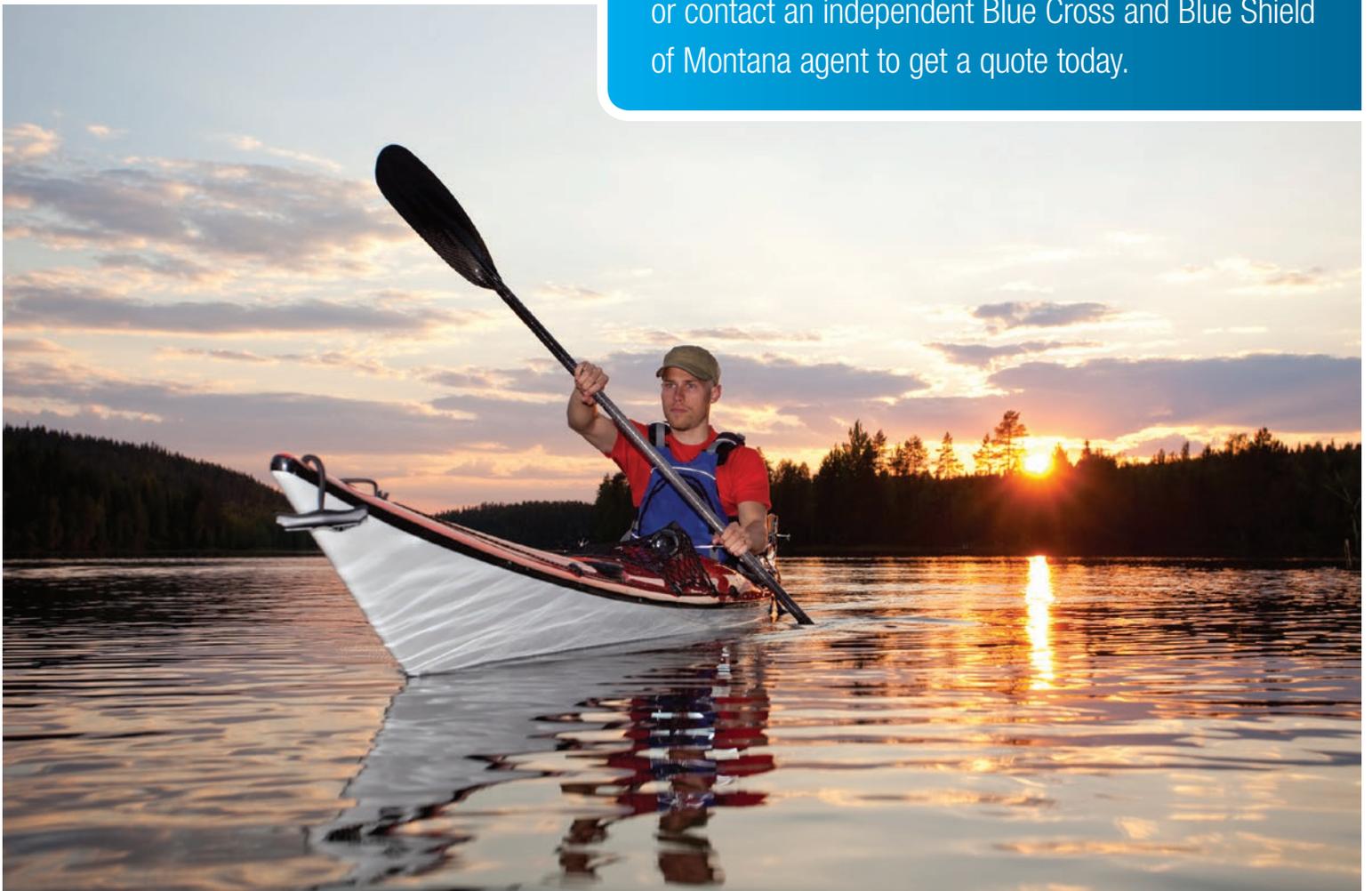


BlueCross BlueShield of Montana

Let us help you choose the health insurance plan that fits you best

Call 855-369-1212, visit bcbsmt.com

or contact an independent Blue Cross and Blue Shield
of Montana agent to get a quote today.



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 70 years**, and the Cross and Shield have come to represent one of the most experienced health care coverage organizations in the state and the nation. We know health insurance, and have been the right choice for generations of people in Montana.

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

- Choose from a large number of 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 insurance plan
- Convenient member-only website offering tools to help you manage your coverage

Notice Regarding Your Benefits

To obtain information on covered and non-covered benefits, go to bcbsmt.com, contact your authorized independent Blue Cross and Blue Shield of Montana agent or call our toll-free Sales Center at 855-369-1212.

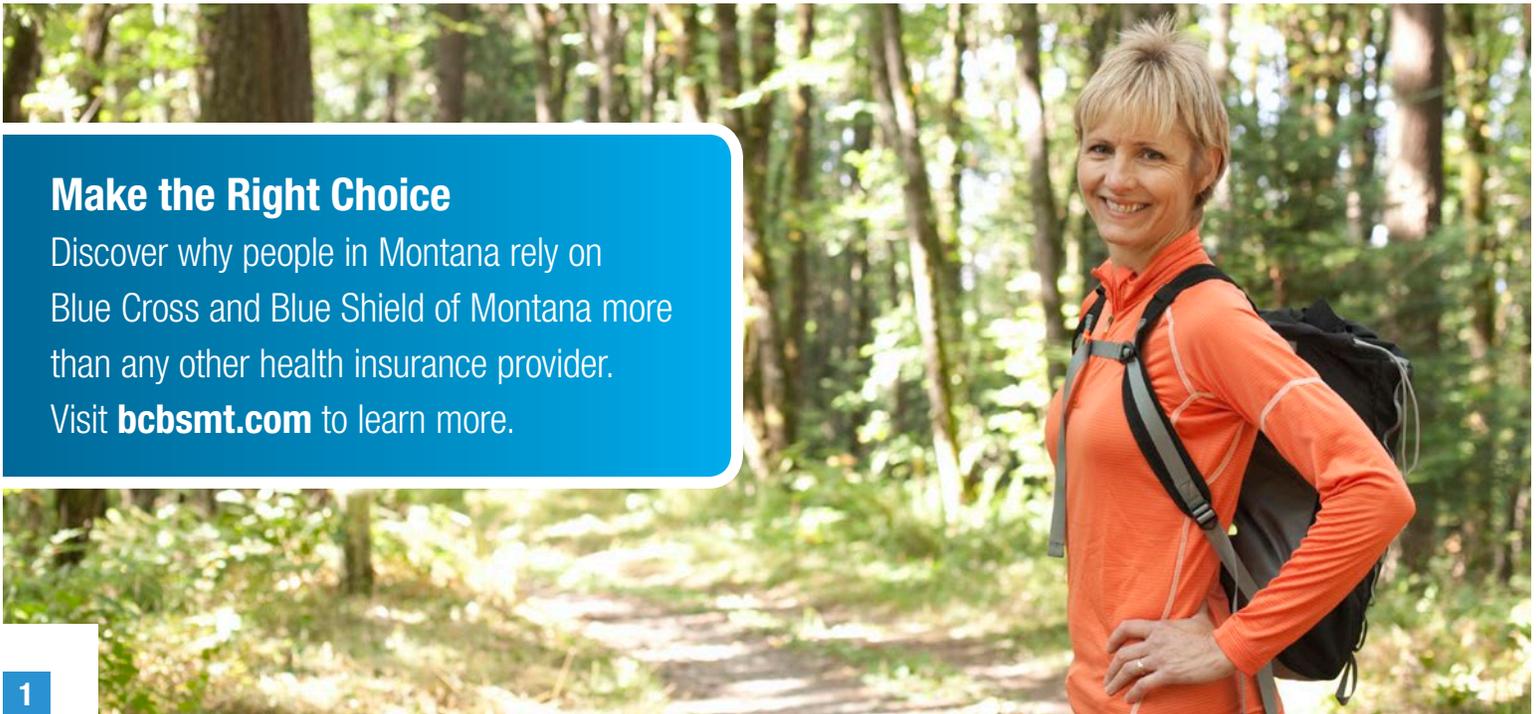
* Not all preventive services are covered at 100%. Refer to the Outline of Coverage for benefit details.

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

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.

Make the Right Choice

Discover why people in Montana rely on Blue Cross and Blue Shield of Montana more than any other health insurance provider. Visit bcbsmt.com to learn more.



How Does the Health Care Law Affect Me?

The health care law has expanded health insurance with more benefits for more people and more affordable coverage for many. A key goal of the law is to give many Americans who have been uninsured a way to get health insurance.

What impact does the health care law have on you?

If you have health insurance...

If you buy your own insurance or have insurance with an employer or government agency, you may not experience changes. But you may have access to some benefits that the law put in place, like preventive screenings at no additional cost and the ability to continue to insure your adult children up to age 26.

If you do not have health insurance...

The health care law provides options for many individuals and families to get coverage who have not had, or could not afford, health insurance.

There are health insurance plans that offer coverage to people with existing health problems. There also is help to pay health insurance premiums for those who qualify.

Three critical parts of the health care law

Guaranteed coverage:

Means that you are able to have a health insurance plan regardless of health conditions when you apply, during an open or special enrollment.

Cost assistance:

If you've been worried about paying for health insurance, you may now be able to get help. If you are eligible, tax credits and monetary assistance will help pay for health insurance purchased through the Health Insurance Marketplace in Montana.

The individual mandate:

Requires most Americans to have minimal essential health insurance. Failure to have coverage may result in a penalty you will pay on your federal income tax return.



The Health Insurance Marketplace — An Easier Way to Shop for Insurance

The health care law has created an easier way to compare, shop and buy health insurance coverage.

What is the Health Insurance Marketplace?

The Health Insurance Marketplace is a way for you to compare benefit packages and prices.

You can find out if you are eligible for a government program, and you can find out if you qualify for help paying for the coverage you choose.

You can apply online, or you can apply for coverage over the phone or by submitting a paper application.

What if I already have a Marketplace plan?

If you're happy with your current plan and want to keep it — and your income, household size, or home address hasn't changed — you don't need to do anything. The Marketplace will auto-enroll you in the same plan for 2015.

If your income or household size has changed, you'll need to report that to the Marketplace so you get the right premium tax credit. If you don't update this information, you'll get the same premium tax credit you got in 2014. If your income has gone up or your household size changes and you don't report these changes to the Marketplace, you may owe money when you file your 2015 tax return.

What if insurance is too expensive for me?

Certain individuals and families will be able to get a tax credit that lowers their monthly premium. You may also qualify for lower out-of-pocket costs to help cover expenses like deductibles, copayments and coinsurance.

You can see what your premium, deductible and out-of-pocket costs will be before you make a decision to enroll.

Do I have to purchase health insurance on the Marketplace?

While most people are required to purchase health insurance, you do not need to visit the Marketplace to do so. You may go directly to bcbsmt.com and browse all eligible BCBSMT products. You can also work with an independent agent if you prefer.

If you qualify for a tax credit, you must purchase through the Marketplace to get your credit. Get more information at bcbsmt.com and use our convenient tax credit estimator to see what assistance you may qualify for.



You can learn more about the Affordable Care Act and how it affects you by visiting bcbsmt.com

Health Insurance Plans to Fit Every Budget

Whether you choose your health insurance on the Health Insurance Marketplace in Montana or elsewhere, you have many options to find the plan that works best for you.

What are the different levels of insurance plans?

We have three levels of health care plans available — bronze, silver and gold. All plans have similar benefits, and all include essential health benefits. Where they differ is on how the costs of the benefits are applied.

Bronze	Will have the lowest monthly premium, but also could have the highest out-of-pocket costs.
Silver	This level has slightly higher monthly premiums than bronze but also richer benefits.
Gold	This is the highest level offered by BCBSMT, with both the highest premium and the richest benefits.

Please refer to the plan comparison chart included with these materials for more information on each plan.

Is an HSA (Health Savings Account) right for you?*

An HSA is a tax-advantaged, individually owned savings account that you can access to pay for a wide range of qualified medical expenses, when funded. These expenses may generally include your annual deductible and, if applicable, any out-of-pocket cost sharing for covered services. For many people, using an HSA is an effective way to manage the costs of health care. Not all plans are HSA eligible — visit bcbsmt.com for more information.

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 advisor for further information.

All of our insurance plans include prescription drug coverage

As a BCBSMT member, you enjoy:

Cost savings: Your benefits are based on a list of preferred drugs in our Preferred Drug List. You may pay less out-of-pocket when you choose medications from this list. Talk to your doctor about what is right for you.

Convenience: You can use your benefits at a broad network of contracting pharmacies. Just show your member ID card at the pharmacy to use your benefits.

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

Online resources: You can search the Preferred Drug List find a pharmacy, see your claims and get an estimate of your cost for a medication 24/7 at bcbsmt.com.

Each plan has different benefits, so be sure to choose the one that fits your needs best. Visit bcbsmt.com for more information.

* As a reminder, Health Savings Accounts (HSA) have 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 advisor regarding tax consequences of specific health insurance plans or products.

Choices to Fit Every Need, Lifestyle and Budget

Blue Cross and Blue Shield of Montana gives you choices to make sure your coverage fits you best. Learn more about any of the options below by visiting bcbsmt.com or contacting your licensed agent.

Find the choice that is right for you

Choose the right individual health insurance plan for you and your family. Compare our plans to find the coverage you need at the cost that works best for you and your family.

Find the doctor you want

No matter which BCBSMT insurance plan you select, you'll have a large number of providers to choose from. And with a large percentage of Montana doctors and hospitals participating in our networks, chances are very good that your current health care providers are included.

Options for children

BCBSMT offers insurance plans that will cover your children, even if you don't need coverage yourself. Learn more at bcbsmt.com.

Blue Preferred Security PPOSM

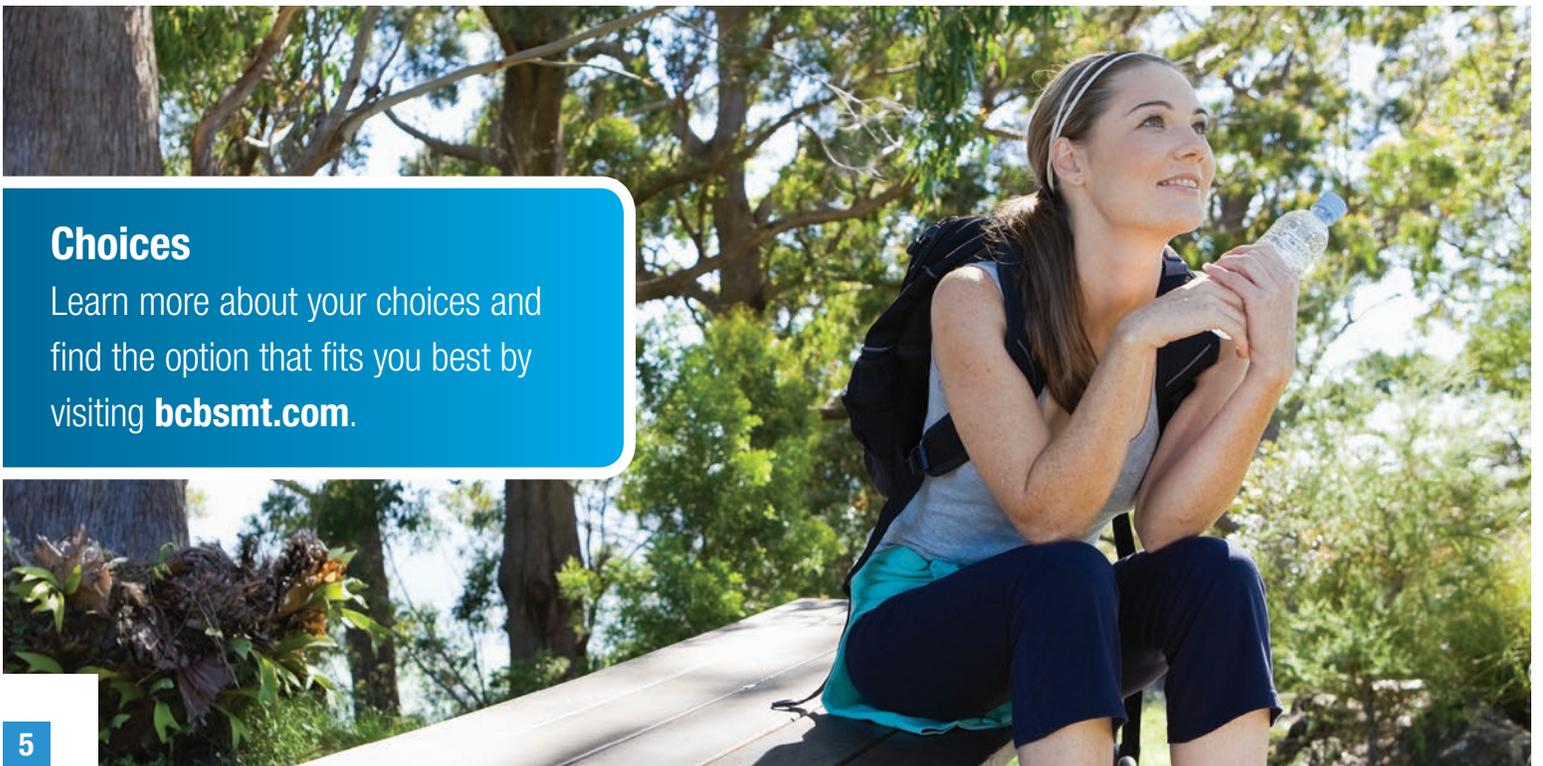
Some healthier people under age 30 may only need health insurance to protect against possible "catastrophic" situations such as accidents or emergency hospitalizations. There are restrictions as to who may qualify for this plan, so visit bcbsmt.com to learn more about Blue Preferred Security PPO.

BlueCare DentalSM

BCBSMT has options to provide you and your family with dental coverage in addition to your health insurance. Our dental plans offer various levels of coverage for cleanings, sealants, space maintainers and bridges, as well as oral surgery and other dental services.

Choices

Learn more about your choices and find the option that fits you best by visiting bcbsmt.com.



Get More than just Health Insurance

At Blue Cross and Blue Shield of Montana, we are a partner in your wellness, and our goal is to help you live a better and healthier life. We work hard to provide our members with innovative, cost-efficient and helpful tools to manage their health.

We offer programs to help you manage your account and stay healthier

Blue Access for MembersSM (BAM)

is a special website where you can find more about your policy, see if claims have been settled, sign up for alerts about claim activity, print a temporary ID card, view up to 18 months of claims history and more.

24/7 Nurseline is a free service with registered nurses who listen to your health concerns and give you common health information and tips.

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

BlueCard[®] gives you protection as you travel across the country and around the world.

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

Utilizing 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, how to preauthorize and failure-to-preauthorize penalties 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.

Provider network limitations and exclusions

When you choose BCBSMT, you will have the choice of several plans. Every health plan has its own provider network made up of certain doctors and hospitals who have agreed to work with it in order to keep costs lower. Networks vary, and may not include every doctor or hospital, so it is important to research your plan's network. With your BCBSMT PPO plan, you can receive care from a doctor or hospital outside your network, but your out-of-pocket costs will be higher than from providers in your network.

Get More Value

BCBSMT provides added value with programs and services that are included for each of our members, free of charge.

Join the many Montanans who put their trust in us

You Can Count on Us

- Choose an insurance plan that fits your specific needs
- Select copayments and deductibles that fit your budget
- Have a wide choice of doctors, hospitals and health care facilities
- Have the option of selecting an insurance plan that includes preventive doctor visits and prescription drug, hospitalization and emergency care coverage
- Depend on a company that has more than 70 years of experience*, covering generation after generation of families

Enroll today

- Call us toll-free at 855-369-1212
- Visit us on the web at bcbsmt.com
- Contact your authorized independent Blue Cross and Blue Shield of Montana agent

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

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

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