Same Value. More Options.

Blue Cross and Blue Shield of Montana (BCBSMT) has more options to meet the needs of busy and growing companies. There are new plans that provide a range of benefits and programs. This year, we’ve included more opportunities in:

- Pharmacy
- Networks
- Deductibles/Copays
- Wellbeing Management

2020 Small Business Plan Benefits and Programs

Here are a few of the updates for 2020 that offer additional value.

- **New Plan for Montana**
  Blue Focus POS™ is a new offering this year for Small Group customers. It is a point of service plan that has several levels, from Bronze to Platinum. Blue Focus POS may offer lower monthly premiums than a PPO plan. A Primary Care Provider coordinates member health care. Blue Focus plans are available to employers headquartered in the CMS-approved Blue Focus network areas, which includes the following counties: Carbon, Lake, Missoula, Musselshell, Stillwater, Sweet Grass and Yellowstone.
  For more information, please contact your BCBSMT Account Representative.

- **Behavioral Health**
  - A new opioid/substance use effort identifies abuse risks and provides outreach and coordination of care for members facing these issues.
  - We’ve made it easier for members to identify appropriate specialists – such as Medication Assisted Therapy (MAT) providers – in our online Provider Finder®.
  - Advanced analytics and reporting add value by helping to keep an eye on the cost of care for both members and employers.

- **Wellbeing Management**
  - This is an enhanced approach to improving health outcomes and helping ensure health care dollars are spent wisely. Members are supported across the health continuum – from chronic and complex conditions to lifelong wellness.
  - A health advisor engages with and helps educate members facing high-cost, high-complexity health challenges. This specially trained clinician works with a multi-disciplinary team to address medical, pharmacy and behavioral issues, as well as barriers to health care.
  - Personalized reminders of annual visits, preventive screenings and immunizations can also help to improve member health.
  - Members can visit Well onTarget® to access tools and wellness resources to help manage their health:
    - Earn points with the Blue PointsSM program by completing specific activities and achieving goals online, then redeem them in the online shopping mall
    - Track healthy behaviors, sync fitness and nutrition devices with the Well onTarget portal or download the app
  - The Special Beginnings maternity program enables early identification of high-risk pregnancies and increased opportunities for interventions that can result in better clinical outcomes and cost savings.
  - Registered nurses are available 24/7 to guide members to their doctors or emergency care if necessary. In addition, the 24/7 Nurseline can answer general health questions or direct members to an audio library of over 1,000 health topics.

Questions? Please contact your BCBSMT Account Representative.
### Blue Preferred plans

|--------------------|---------|----------------------------|---------------------|----------------|------------------------|---------------------|--------------|-----------|-----------|----------------|------------------|----------------|------------|-----------|
| Blue Preferred Platinum PPO** 133 | P91PPF | $2,000/$4,000 | $4,000/$8,000 | $8,000/$16,000 | 80%/100% | $25 | $45 | $30 | DC | $250 | DC | 10%  
| Blue Preferred Platinum PPO** 133 | P91PPF | $2,000/$4,000 | $4,000/$8,000 | $8,000/$16,000 | 80%/100% | $25 | $45 | $30 | DC | $250 | DC | 10%  
| Blue Preferred Gold PPO** 136 | G6E3BLC | NA | $2,000/$4,000 | $4,000/$8,000 | $8,000/$16,000 | 80%/100% | $30 | $60 | $50 | DC | $250 | DC | 10%  
| Blue Preferred Gold PPO** 136 | G6E3BLC | NA | $2,000/$4,000 | $4,000/$8,000 | $8,000/$16,000 | 80%/100% | $30 | $60 | $50 | DC | $250 | DC | 10%  
| Blue Preferred Gold PPO** 138 | G6E2BLC | NA | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/50% | $40 | $80 | $50 | DC | DC | DC | 100%  
| Blue Preferred Gold PPO** 138 | G6E2BLC | NA | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/50% | $40 | $80 | $50 | DC | DC | DC | 100%  
| Blue Preferred Gold PPO** 139 | G931PFR | NA | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/50% | $35 | $65 | $50 | DC | DC | DC | 100%  
| Blue Preferred Gold PPO** 139 | G931PFR | NA | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/50% | $35 | $65 | $50 | DC | DC | DC | 100%  
| Blue Preferred Gold PPO** 141 | G933PFR | NA | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/50% | $30 | $60 | $50 | DC | $250 | DC | 100%  
| Blue Preferred Gold PPO** 141 | G933PFR | NA | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/50% | $30 | $60 | $50 | DC | $250 | DC | 100%  
| Blue Preferred Gold PPO** 142 | G936PFR | $750-$1,000 | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/50% | $25 | $45 | $50 | DC | $250 | DC | 100%  
| Blue Preferred Gold PPO** 142 | G936PFR | $750-$1,000 | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/50% | $25 | $45 | $50 | DC | $250 | DC | 100%  
| Blue Preferred Gold PPO** 143 | G930PFR | NA | $2,500/$5,000 | $5,000/$10,000 | $3,500/$7,000 | 80%/50% | $35 | $65 | $50 | DC | DC | DC | 100%  
| Blue Preferred Gold PPO** 143 | G930PFR | NA | $2,500/$5,000 | $5,000/$10,000 | $3,500/$7,000 | 80%/50% | $35 | $65 | $50 | DC | DC | DC | 100%  

### Blue Focus plans

|--------------------|---------|----------------------------|---------------------|----------------|------------------------|---------------------|--------------|-----------|-----------|----------------|------------------|----------------|------------|-----------|
| Blue Focus Platinum POS** 136 | P9110C | $750/$1,500 | $1,500/$3,000 | $3,000/$6,000 | 80%/100% | $25 | $45 | $30 | DC | $250 | DC | 10%  
| Blue Focus Gold POS** 135 | G6E1BLC | NA | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/100% | $25 | $45 | $30 | DC | $250 | DC | 10%  
| Blue Focus Gold POS** 135 | G6E1BLC | NA | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/100% | $25 | $45 | $30 | DC | $250 | DC | 10%  
| Blue Focus Silver POS** 139 | G6E2BLC | NA | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/100% | $25 | $45 | $30 | DC | $250 | DC | 10%  
| Blue Focus Silver POS** 139 | G6E2BLC | NA | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/100% | $25 | $45 | $30 | DC | $250 | DC | 10%  
| Blue Focus Silver POS** 141 | G931PFR | NA | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/100% | $25 | $45 | $30 | DC | DC | DC | 100%  
| Blue Focus Silver POS** 141 | G931PFR | NA | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/100% | $25 | $45 | $30 | DC | DC | DC | 100%  
| Blue Focus Silver POS** 142 | G936PFR | $750-$1,000 | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/100% | $25 | $45 | $30 | DC | $250 | DC | 100%  
| Blue Focus Silver POS** 142 | G936PFR | $750-$1,000 | $1,500/$3,000 | $3,000/$6,000 | $4,500/$9,000 | 80%/100% | $25 | $45 | $30 | DC | $250 | DC | 100%  

### Notes

- All footnotes appear on the next page.

**NOTE:** Blue Focus plans are available to employers headquartered in the CMS-approved Blue Focus network areas, which include the following counties: Caribou, Lake, Missoula, Musselshell, Stillwater, Sweet Grass and Yellowstone.

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**Physician Office Visit Copayments:**

- **Primary Care:** 2020 Small Group Product Portfolio
- **Specialty Care:** 2020 Small Group Product Portfolio
- **Urgent Care:** 2020 Small Group Product Portfolio
- **Imaging:** 2020 Small Group Product Portfolio
- **ER Visit:** 2020 Small Group Product Portfolio
- **Inpatient:** 2020 Small Group Product Portfolio
- **Outpatient Surgery:** 2020 Small Group Product Portfolio
  
- **Preferred Pharmacy Network:** 2020 Small Group Product Portfolio
- **Non-Preferred Pharmacy Network:** 2020 Small Group Product Portfolio
- **Pediatric Dental:** 2020 Small Group Product Portfolio

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**Assurance Benefits:**

- **In/Out:** 2020 Small Group Product Portfolio

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**All footnotes appear on the next page.**
2020 Montana Small Group (1-50) Networks by County

Notes:
1. NA = Not Applicable; DC = Deductible and Coinsurance.
2. All plans have an Embedded Deductible. This means that no more than one Individual Deductible will be required to be met by any one individual in a family contract.
3. When members visit a value pharmacy, they may pay a lower copay or coinsurance amount for a covered non-specialty prescription drug than when visiting an in-network non-value pharmacy. Members can find a value pharmacy at myprime.com. Value pharmacies include Walgreens, Walmart, Albertsons (including Osco Drug), Health Mart Access (group of independent pharmacies), and Leader (group of independent pharmacies).
4. The Imaging column refers to high-dollar imaging services, such as MRIs, CT scans and PT scans.
5. All plans include prescription drug benefits. The benefit plan is based on the BCBSMT drug list. Benefits include clinical programs such as Prior Authorization and Step Therapy.
6. Pediatric dental benefits are subject to the medical deductible before coverage begins. In-network benefits refer to services provided by BlueCare Dental PPOSM providers.
7. Virtual visits is a feature offered to Montana Small Group plans. Members will pay a copay for a virtual visit, so long as the member uses MDUVE providers. MDUVE is a separate company that operates and administers the virtual visits program for Blue Cross and Blue Shield of Montana. MDUVE is solely responsible for its operations and for those of its contracted providers. MDUVE and the MDUVE logo are registered trademarks of MDUVE, Inc., and may not be used without written permission.
8. BCBSMT pays for hospice care at 100% for all non-HSA plans - in and - out-of-network. For HSA plans, the Hospice benefit is subject to deductible and coinsurance.
9. These HSA plans have a mandatory employer contribution requirement.
10. This is a Per Occurrence Deductible.

This document does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown. For more information on these products, please contact your BCBSMT Account Representative.
Ways to Get More Value from Pharmacy Benefits

Members should follow these tips to get the most from their pharmacy benefits:

- Consider using generic drugs.
- The doctor should check the prescription drug list when recommending prescription drug options. Drugs on the list are chosen based on their safety, cost and how well they work.
- Use a contracting in-network pharmacy.
- Go to bcbsmt.com to check Blue Access for Members (BAMSM) for online pharmacy resources. Members can get an estimate of out-of-pocket prescription costs, view claims history and more.
- Members should ask doctors or pharmacists about the choices available and which drug is right for them.

Ask Your BCBSMT Account Representative for More Information.