



MID-MARKET 51-150 EMPLOYEES

2024-25 Mid-Market Group Plans

Blue Cross and Blue Shield of Montana offers health care plans with the choice, flexibility and affordable options that growing companies want.

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

2024-25 Mid-Market Group Plans

The Blue Cross and Blue Shield of Montana Mid-Market Group Portfolio is available from July 1, 2024, through June 30, 2025. All our plans offer features and benefits designed with members' health and wellbeing in mind. We're making access to care even easier with more digital options for medical visits and wellness programs.

Here are the highlights of our 2024-25 Mid-Market Group portfolio:

Members and Employers Save Big with Member Rewards*

Our Member Rewards program, administered by Zelis, is now expanding to include maintenance medications. The program helps members:

- Compare costs and quality of providers and maintenance medications.
- Save on out-of-pocket costs.
- Earn Cash Rewards.

When members choose quality, lower-cost, reward-eligible options, they will receive cash rewards and save on their – and their employers' – health care costs.

*Member Rewards is only included with PPO plans.

Behavioral Health

Mental health is an important part of our approach to our commitment to our members. Compassionate case managers, utilization management, specialty programs and member and provider support are all part of the mental health benefits that come standard with every group plan.

Members can use Blue Access for MembersSM to easily access private, online programs to help keep their mental health on track through:

- An online assessment supports and helps members pinpoint helpful programs.
- Quick, easy online lessons give members access to proven therapy-based techniques.
- Expert coaches guide and inspire members to reach their goals.
- Personal results, programs and messages are always private.

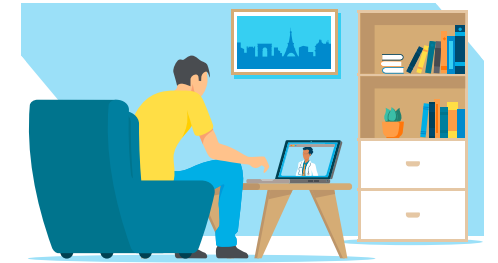
Wellbeing Management

Wellbeing Management delivers member-centered care management. A care team, led by a health advisor, addresses the mental, physical and emotional aspects of health issues for the most costly and complex member cases. Members can interact with their health advisor through email, secure messaging, phone and/or text.

Automated touch points triggered by missed appointments, tests and prescription refills help engage members. Personalized reminders emphasize the importance of annual visits, preventive screenings and immunizations, while educational messages encourage members with chronic conditions, such as diabetes and asthma, to take actions to improve their health.

Virtual Visits and Telemedicine

Providing access to virtual care is more important than ever as members seek convenience and cost-savings when addressing their non-emergency needs. Virtual Visits, powered by MDLIVE®, and Telemedicine consultations through members' primary care physicians are conducted by phone, online video or mobile app.



	Virtual Visits	Telemedicine
Consultation with member's own primary care physician		X
24/7 access, 365 days a year	X	
E-prescriptions sent to local pharmacies	X	X
Consultations available by phone, online video or mobile app	X	X
Behavioral health consultations available	X	X

Ancillary Plans

Competitive benefits are essential for employers to attract and retain a talented workforce. Offering ancillary benefits alongside medical coverage can help employers protect their employees' physical and financial wellbeing while providing them with peace of mind.

Talk with your BCBSMT representative to find out how you can boost your groups' medical benefits with any of these ancillary options:

- BlueCare DentalSM
- Life Insurance
- Short- and/or Long-Term Disability
- Accident and Critical Illness
- Vision
- Hospital Indemnity

continued

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Highlights of our 2024-25 Mid-Market Group portfolio continued:

Promote Consumerism and Enhance Your and Employees' Cost-Savings

Consumer Driven Health Plans are benefit plans that help employers contain health care costs by encouraging employees to become better consumers. When you choose one of our preferred vendors to administer your company's HSA, FSA or HRA, you and your employees will have the value-added benefits of our integrated services:

- **Preferred Pricing:** You get deep discounts on vendor administration fees, and standard member education materials are automatically included in your pricing.
- **Daily Claims and Eligibility Feeds*:** We share secure, daily claims and eligibility feeds for hassle-free membership updates, expense reimbursement and claim substantiation.
- **Integrated Web Services*:** Members have access to balance and transactional details on BAMSM via real-time web feed, and can also access vendor portals via single sign-on.

**Integration features vary by vendor. Talk with your sales or account executive for details.

Employee Assistance Program

Our plans will include the Employee Assistance Program. Through the EAP, members will have access to:

- Clinical therapy sessions
- Family, legal and financial counseling
- Online guidance resources

Helping Members Manage Aspects of Their Own Health

Teladoc Health is a personalized diabetes management program that helps members understand their blood sugar, develop healthy habits and improve glycemic control.

Wondr Health™ is a digital weight-management program that teaches members science-based skills that help members lose weight, sleep better, manage stress and more.

Omada® is a personalized program designed to help members reduce chronic disease risk with condition-specific lessons, specialized devices, like-minded communities and proactive health coaches.

Metabolic Health Management – Diabetes Reversal

Eligible members will now have access to a diabetes reversal program that creates a digital representation of their unique metabolism to help empower them to improve blood sugar, safely reduce or eliminate medications and reverse type 2 diabetes – all offered as a covered benefit and at no cost.



BCBSMT 2024-25 Mid-Market Group Plan Portfolio																				
			Deductible Type	Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Copays							Inpatient & Outpatient		Pharmacy Benefits		
Plan	Plan Name	Plan ID	Aggregate/Embedded	Individual (In/Out)	Family (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance ¹ (In/Out)	Primary Care Office Visits (In)	Virtual Visits ³ TeleHealth ² (In)	Specialist Office Visits ² TeleHealth ² (In)	ER Visits (In)	Urgent Care (In)	Lab, X-ray & Other Diagnostic (In)	Advanced Imaging (MRI, CT, & PET) (In)	Inpatient (In/Out)	Outpatient (In/Out)	Preferred Pharmacy Network	Non-Preferred Pharmacy Network	
Blue Choice SM	Blue Choice 001	MMBCC0012	Embedded	\$500/\$1,000	\$1,000/\$2,000	\$2,000/\$6,000	\$4,000/\$12,000	80%/60%	\$25	\$15	\$50	\$250	\$25	100%	DC	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300	
	Blue Choice 002	MMBCC0022	Embedded	\$1,000/\$2,000	\$2,000/\$4,000	\$3,000/\$9,000	\$6,000/\$18,000	80%/60%	\$25	\$15	\$50	\$250	\$25	100%	DC	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300	
	Blue Choice 003	MMBCC0032	Embedded	\$1,500/\$3,000	\$3,000/\$6,000	\$3,500/\$10,500	\$7,000/\$21,000	80%/60%	\$25	\$15	\$50	\$250	\$25	100%	DC	DC	DC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300	
	Blue Choice 004	MMBCC0042	Embedded	\$2,000/\$4,000	\$4,000/\$8,000	\$4,500/\$13,500	\$9,000/\$27,000	80%/60%	\$25	\$15	\$50	\$250	\$25	100%	DC	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300	
	Blue Choice 005	MMBCC0051	Embedded	\$3,500/\$7,000	\$7,000/\$14,000	\$5,750/\$17,250	\$11,500/\$34,500	70%/50%	\$25	\$15	\$50	\$250	\$25	100%	DC	DC	DC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300	
	Blue Choice 006	MMBCC0062	Embedded	\$5,000/\$10,000	\$10,000/\$20,000	\$6,600/\$19,800	\$13,200/\$39,600	80%/60%	\$30	\$15	\$60	\$250	\$30	100%	DC	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300	
	Blue Choice 008	MMBCC0082	Embedded	\$4,500/\$9,000	\$9,000/\$18,000	\$7,000/\$21,000	\$14,000/\$42,000	80%/50%	DC	DC	DC	DC	DC	DC	DC	DC	DC	DC	\$0/\$10/\$35/\$75/\$200/\$300	\$10/\$20/\$55/\$95/\$200/\$300
	Blue Choice 009	MMBCC0091	Embedded	\$5,000/\$10,000	\$10,000/\$20,000	\$8,150/\$24,450	\$16,300/\$48,900	80%/60%	DC	DC	DC	DC	DC	DC	DC	DC	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300
	Blue Choice 010	MMBCC0101	Embedded	\$1,500/\$3,000	\$3,000/\$6,000	\$5,000/\$15,000	\$10,000/\$30,000	70%/60%	\$15	\$15	\$25	DC	\$75	100%	DC	DC	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300
	Blue Choice 011	MMBCC0111	Embedded	\$8,150/\$16,300	\$16,300/\$32,600	\$8,150/\$16,300	\$16,300/\$32,600	100%/100%	\$5	\$5	\$20	DC	DC	100%	DC	DC	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300
	Blue Choice HSA SM	Blue Choice HSA 001*	MMBCH0011	Embedded	\$5,000/\$10,000	\$10,000/\$20,000	\$6,900/\$13,800	\$13,800/\$27,600	80%/60%	DC	DC	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50% ¹
Blue Choice HSA 002*		MMBCH0021	Embedded	\$3,500/\$7,000	\$7,000/\$14,000	\$3,500/\$7,000	\$7,000/\$14,000	100%/100%	DC	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ^{1,4}	100% ^{1,4}
Blue Choice HSA 003*		MMBCH0031	Embedded	\$5,000/\$10,000	\$10,000/\$20,000	\$5,000/\$10,000	\$10,000/\$20,000	100%/100%	DC	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ^{1,4}	100% ^{1,4}
Blue Choice HSA 005*		MMBCH0051	Embedded	\$4,000/\$8,000	\$8,000/\$16,000	\$4,000/\$8,000	\$8,000/\$16,000	100%/100%	DC	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ^{1,4}	100% ^{1,4}
Blue Choice HSA 006* (Eff. through 12/31/24)		MMBCH0064	Embedded	\$3,200/\$6,400	\$6,400/\$12,800	\$6,900/\$13,800	\$13,800/\$27,600	80% / 60%	DC	DC	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50% ¹	80%/80%/70%/60%/60%/50% ¹
Blue Choice HSA 006* (Eff. 01/01/25)		MMBCH0065	Embedded	\$3,300/\$9,900	\$6,600/\$19,800	\$7,000/\$21,000	\$14,000/\$42,000	80% / 60%	DC	DC	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50% ¹	80%/80%/70%/60%/60%/50% ¹
Blue Choice HSA 007* (Eff. through 12/31/24)		MMBCH0074	Embedded	\$3,200/\$6,400	\$6,400/\$12,800	\$3,200/\$6,400	\$6,400/\$12,800	100% / 100%	DC	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ^{1,4}	100% ^{1,4}
Blue Choice HSA 007* (Eff. 01/01/25)		MMBCH0075	Embedded	\$3,300/\$9,900	\$6,600/\$19,800	\$3,300/\$9,900	\$6,600/\$19,800	100%/100%	DC	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ^{1,4}	100% ^{1,4}
Blue Choice HSA 008*	MMBCH0081	Embedded	\$6,900/\$13,800	\$13,800/\$27,600	\$6,900/\$13,800	\$13,800/\$27,600	100% / 100%	DC	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ^{1,4}	100% ^{1,4}	

General Notes:
NA = Not Applicable; DC = Deductible and Coinsurance; OON = Out-of-Network
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.
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. They can also get covered 90-day supply prescriptions at pharmacies in the Value Pharmacy Network. Members can find a value pharmacy and other in-network pharmacies at myprime.com. Please note that changes may be made to the pharmacies in the future.
All plans include prescription drug benefits. The benefit plan is based on the BCBSMT Performance drug list. Benefits include clinical programs such as Prior Authorization and Step Therapy.
*\$0 HSA Preventive Drugs: This benefit allows certain preventive drugs to be filled at zero cost to members.

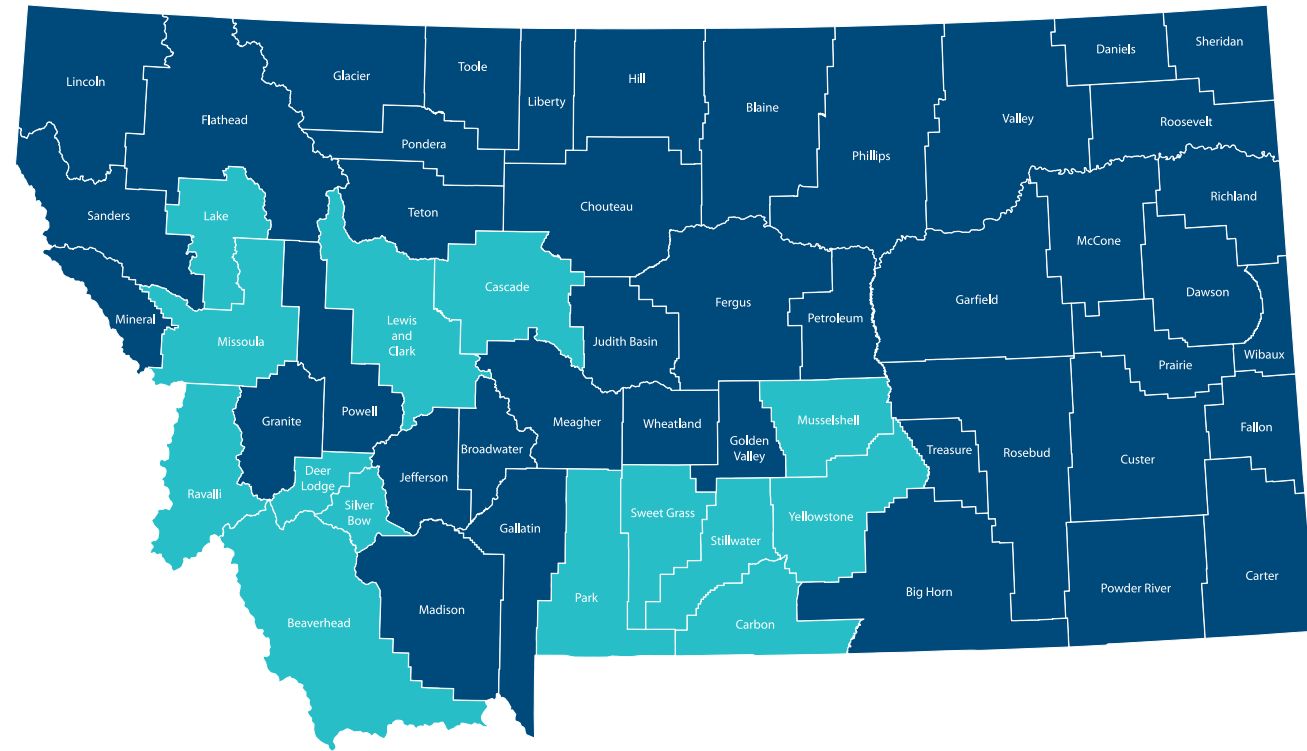
Footnotes:
1. Coinsurance applies after the medical deductible is met.
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4. 100% cost sharing plans do not have the Value Pharmacy Network.

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Blue Options SM	Blue Options 001	MMBO0012	Embedded	\$1,000 / \$2,500 / \$11,000	\$2,000 / \$5,000 / \$22,000	\$4,000 / \$7,350 / \$22,050	\$8,000 / \$14,700 / \$44,100	90%/60%/50%	\$25/DC	\$25/DC	\$50/DC	\$250	\$50	100%/100%	DC	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300
	Blue Options 002	MMBO0022	Embedded	\$2,000 / \$4,000 / \$11,000	\$4,000 / \$8,000 / \$22,000	\$6,000 / \$7,350 / \$22,050	\$12,000 / \$14,700 / \$44,100	90%/60%/50%	\$25/DC	\$25/DC	\$50/DC	\$250	\$50	100%/100%	DC	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300
	Blue Options 003	MMBO0032	Embedded	\$3,500 / \$7,000 / \$11,000	\$7,000 / \$14,000 / \$22,000	\$6,000 / \$7,350 / \$22,050	\$12,000 / \$14,700 / \$44,100	90%/60%/50%	\$25/DC	\$25/DC	\$50/DC	\$250	\$50	100%/100%	DC	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300
	Blue Options 004	MMBO0042	Embedded	\$500 / \$2,000 / \$11,000	\$1,000 / \$4,000 / \$22,000	\$2,000 / \$4,000 / \$12,000	\$4,000 / \$8,000 / \$24,000	90%/60%/50%	\$25/DC	\$25/DC	\$50/DC	\$250	\$50	100%/100%	DC	DC	DC	\$0/\$10/\$50/\$100/\$200/\$300	\$10/\$20/\$70/\$120/\$200/\$300
	Blue Options 006	MMBO0061	Embedded	\$5,000 / \$8,150 / \$16,300	\$10,000 / \$16,300 / \$32,600	\$5,000 / \$8,150 / \$16,300	\$10,000 / \$16,300 / \$32,600	100%/100%/100%	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ^{1,4}	100% ^{1,4}
BlueOptions HSA SM	Blue Options HSA 001* (Eff. through 12/31/24)	MMBOH0014	Embedded	\$3,200 / \$5,400 / \$10,800	\$6,400 / \$10,800 / \$21,600	\$3,200 / \$6,900 / \$13,800	\$6,400 / \$13,800 / \$27,600	100% / 60% / 50%	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ^{1,4}	100% ^{1,4}
	Blue Options HSA 001* (Eff. 01/01/25)	MMBOH0015	Embedded	\$3,300 / \$5,500 / \$16,500	\$6,600 / \$11,000 / \$33,000	\$3,300 / \$7,000 / \$21,000	\$6,600 / \$14,000 / \$42,000	100% / 60% / 50%	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ^{1,4}	100% ^{1,4}
	BlueOptions HSA 002*	MMBOH0021	Embedded	\$3,500 / \$6,900 / \$13,800	\$7,000 / \$13,800 / \$27,600	\$3,500 / \$6,900 / \$13,800	\$7,000 / \$13,800 / \$27,600	100%/100%/100%	DC	DC	DC	DC	DC	DC	DC	DC	DC	100% ^{1,4}	100% ^{1,4}
	BlueOptions HSA 003*	MMBOH0031	Embedded	\$5,000 / \$6,000 / \$12,000	\$10,000 / \$12,000 / \$24,000	\$6,250 / \$6,900 / \$13,800	\$12,500 / \$13,800 / \$27,600	90%/70%/60%	DC	DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50% ¹	80%/80%/70%/60%/60%/50% ¹

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4. 100% cost sharing plans do not have the Value Pharmacy Network.

Montana Mid-Market Group Provider Networks by County



Network Names

- Blue Preferred PPOSM
- Blue Preferred PPO and Blue Options



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 plans, please contact your BCBSMT Account Representative.

Prime Therapeutics LLC is a separate pharmacy benefit management company contracted by BCBSMT to provide pharmacy benefit management and related other services. BCBSMT, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics. MyPrime.com is an online resource offered by Prime Therapeutics LLC.

A "value" or "participating" pharmacy has a contract with BCBSMT or BCBSMT's pharmacy benefit manager (Prime) to provide pharmacy services at a negotiated rate. The terms "value" and "participating" should not be construed as a recommendation, referral or any other statement as to the ability or quality of such pharmacy.

Virtual Visits may not be available on all plans. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation.

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.

Teladoc Health, Omada, and Wondr Health are independent companies that have contracted with Blue Cross and Blue Shield of Montana to provide chronic disease prevention and management solutions for members with coverage through BCBSMT.

Zelis is an independent company that has contracted with Blue Cross and Blue Shield of Montana to administer the Member Rewards program for members with coverage through BCBSMT. BCBSMT makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.