



SMALL GROUP 1-50 EMPLOYEES

## 2024 Small Group Plans

**More Value. More Choice.**

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 Small Group Plans

The 2024 Blue Cross and Blue Shield of Montana (BCBSMT) Small Group Portfolio is available from January 1 until December 31, 2024. All our plans offer features and benefits designed with members' health and wellbeing in mind. **Here are the highlights of our 2024 Small Group portfolio.**

## New in 2024

### Blue Focus POS Expansion

Blue Focus POS<sup>SM</sup> continues to grow in 2024. Our Point of Service (POS) plans offer richer benefits at lower premiums, when compared to our traditional PPO plans. And, our growing network means Blue Focus POS is now available in Flathead County. Talk with your sales representative today to learn how Blue Focus POS can help your groups save money and offer employees more options to fit their lifestyles and budgets.

## Complimentary Programs Help Members Take Control of Their Health

We're empowering members to take control of their health through complimentary programs that can help them save money and prevent certain types of health conditions. Putting the power of wellness in members' hands can also help employers lower costs by reducing doctor visits and hospitalizations. Here are a few of the advantages your clients have – just for being BCBSMT members:

### Blue365<sup>®</sup>

#### Because Health is a Big Deal<sup>®</sup>

With Blue365, employees save money on health and wellness products and services from top retailers not covered by insurance. There are no claims to file and no referrals or preauthorizations. All they need to do is sign up to have weekly featured deals emailed to them by retailers like EyeMed, TruHearing<sup>®</sup>, Nutrisystem<sup>®</sup>, Reebok, Fitbit<sup>®</sup> and more.

### Digital Mental Health

We are deeply committed to our members' overall wellbeing, and mental health is an important part of our approach. Compassionate case managers, utilization management, specialty programs and member and provider support are all part of the mental health benefits (called behavioral health) that come standard with every small group plan. Members can use Blue Access for Members<sup>SM</sup> to easily engage in private, online programs to help keep their mental health on track through:

- An online assessment to help them pinpoint helpful programs.
- Quick, easy online lessons that let them access proven therapy-based techniques.
- Expert coaches to guide and inspire them to reach their goals.
- Peace of mind – personal results, programs and messages are always private.

### Wellbeing Management

Wellbeing Management is a complete wellness solution for a healthier workforce, delivering member-centered wellness tools and care management programs including:

- **Health Advisor** – A care team addresses the mental, physical and emotional aspects of health issues for the most costly and complex cases.
- **Behavioral Health** – Multi-disciplinary teams engage members through Digital Mental Health, utilization management and personal support for members adjusting to life events.
- **Well onTarget<sup>®</sup> Member Wellness Portal** – Personalized wellness action plans, digital self-management programs and fitness and nutrition device integration jump start each employee's journey toward wellbeing.
- **The Fitness Program** – Supports fitness for life by offering a flexible gym network to fit members' lifestyles and budgets.
- **Blue Points<sup>SM</sup> Program** – Members can earn and redeem Blue Points for participating in wellness activities.

\*Member Rewards is only included with PPO plans.

## Virtual Visits and Telemedicine

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

### What's Telemedicine?

Telemedicine is a kind of health care delivery that lets members consult with their own doctors by telephone or secure video. Their in-network BCBSMT doctor can evaluate, diagnose and treat them remotely without the need to travel to the doctor's office. Doctors can even send an e-prescription to the member's pharmacy of choice.

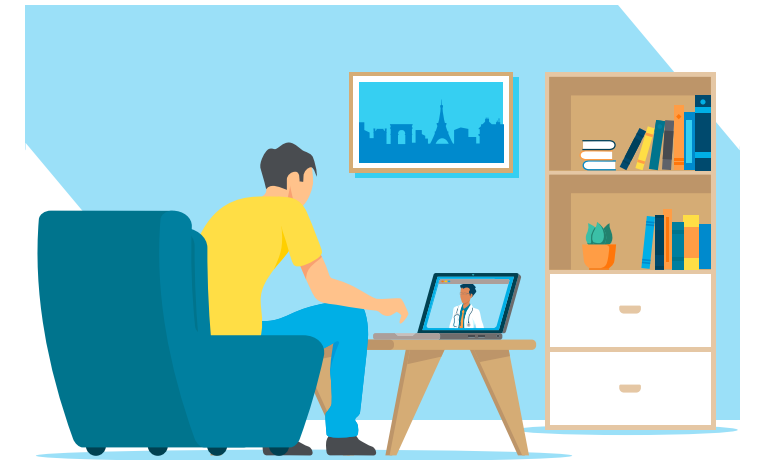
### What are Virtual Visits?

Virtual Visits by MDLIVE<sup>®</sup> and provided by Blue Cross and Blue Shield of Montana, provide 24/7 access to consultations with board-certified doctors from virtually anywhere. This is helpful when the member's BCBSMT provider is closed, or when the member is traveling.

**Encourage members to make sure their doctors can provide consultations by phone or secure video.**

### Boost Benefits With Ancillary Plans

Robust, competitive benefits are essential for employers to attract and retain a talented workforce. That's why we've combined our medical coverage with some of the most popular ancillary benefits. You can use eSales Tools to add vision, accident and critical illness benefits to complement your 2024 new group quotes for medical, dental, life and short-term disability plans. So, go ahead. Boost your groups' benefits with ancillary options.



Blue Cross and Blue Shield of Montana 2024 Small Group Plan Portfolio																				
Network				Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Cost Share							Pharmacy Benefits		Pediatric Dental		
Plan Name	Plan ID	Range of HSA Contribution	Individual In/Out	Family In/Out	Individual OPX In/Out	Family OPX In/Out	Coinsurance In/Out	PCP Office Visit/PCP Telemedicine <sup>1</sup>	Virtual Visits (MDLIVE)	SCP Office Visit/SCP Telemedicine <sup>1</sup>	Urgent Care <sup>1</sup>	Imaging (MRI, CT, & PET) <sup>1,3</sup>	ER Visit <sup>1,4</sup>	Inpatient <sup>1,4</sup>	Outpatient Surgery <sup>1,4</sup>	Preferred Pharmacy Network	Non-Preferred Pharmacy Network	Pediatric Dental In/Out <sup>2</sup>		
Blue Preferred PPO <sup>SM</sup>	Blue Preferred Silver PPO <sup>SM</sup> 136 <sup>5</sup>	S6E1PFR	\$0/\$0	\$5,500/\$11,000	\$11,000/\$22,000	\$5,500/\$11,000	\$11,000/\$22,000	100%/100%	DC/DC	DC	DC	DC	DC	DC	DC	100%	100%	100%/100%		
	Blue Preferred Silver PPO <sup>SM</sup> 127 <sup>5</sup>	S935PFR	\$0/\$0	\$3,500/\$7,000	\$7,000/\$14,000	\$6,500/\$19,500	\$13,000/\$39,000	80%/50%	DC/DC	DC	DC	DC	DC	DC	DC	70%/70%/60%/50%/50%/50%	60%/60%/50%/50%/50%/50%	70%/70%		
	Blue Preferred Silver PPO <sup>SM</sup> 122 <sup>5</sup>	S933PFR	\$0/\$0	\$5,200/\$10,400	\$10,400/\$20,800	\$5,200/\$10,400	\$10,400/\$20,800	100%/100%	DC/DC	DC	DC	DC	DC	DC	DC	100%	100%	100%/100%		
	Blue Preferred Silver PPO <sup>SM</sup> 121	S6K3PFR	NA	\$6,250/\$12,500	\$12,500/\$25,000	\$9,450/\$28,350	\$18,900/\$56,700	60%/50%	\$30/\$15	\$15	\$50	\$75	DC	DC	DC	DC	\$0/\$10/\$50/\$100/\$250/\$350	\$10/\$20/\$70/\$120/\$250/\$350	70%/70%	
	Blue Preferred Silver PPO <sup>SM</sup> 120	S932PFR	NA	\$5,000/\$9,500	\$10,000/\$19,000	\$9,000/\$27,000	\$18,000/\$54,000	70%/50%	\$50/\$15	\$15	\$75	\$60	DC	DC	DC	DC	\$10/\$20/\$50/\$100/\$250/\$350	\$20/\$30/\$70/\$120/\$250/\$350	70%/70%	
	Blue Preferred Silver PPO <sup>SM</sup> 117	S931PFR	NA	\$3,500/\$6,000	\$7,000/\$12,000	\$6,500/\$19,500	\$13,000/\$39,000	80%/50%	DC/DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%	70%/70%	
	Blue Preferred Silver PPO <sup>SM</sup> 101 <sup>5</sup>	S6J3PFR	\$0/\$0	\$4,000/\$8,000	\$12,000/\$24,000	\$6,900/\$20,700	\$13,800/\$48,900	80%/50%	DC/DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%	70%/70%	
	Blue Preferred Platinum PPO <sup>SM</sup> 103 <sup>7</sup>	P6K1PFR	NA	\$500/\$1,000	\$1,000/\$2,000	\$2,500/\$7,500	\$5,000/\$9,000	80%/50%	\$10/\$10	\$10	\$40	\$50	\$150	\$250	DC	DC	\$0/\$10/\$50/\$100/\$250/\$350	\$10/\$20/\$70/\$120/\$250/\$350	70%/70%	
	Blue Preferred Platinum PPO <sup>SM</sup> 102	P911PFR	NA	\$250/\$500	\$500/\$1,000	\$1,500/\$4,500	\$3,000/\$9,000	80%/50%	\$25/\$15	\$15	\$50	\$50	DC	\$250	DC	DC	\$0/\$10/\$50/\$100/\$250/\$350	\$10/\$20/\$70/\$120/\$250/\$350	70%/70%	
	Blue Preferred Platinum PPO <sup>SM</sup> 101	P910PFR	NA	\$750/\$1,500	\$1,500/\$3,000	\$1,500/\$4,500	\$3,000/\$9,000	80%/50%	\$25/\$15	\$15	\$45	\$50	DC	\$250	DC	DC	\$0/\$10/\$35/\$75/\$250/\$350	\$10/\$20/\$55/\$95/\$250/\$350	70%/70%	
	Blue Preferred Gold PPO <sup>SM</sup> 135 <sup>5</sup>	G6E1PFR	\$0/\$0	\$3,200/\$6,200	\$6,400/\$12,400	\$3,200/\$6,200	\$6,400/\$12,400	100%/100%	DC/DC	DC	DC	DC	DC	DC	DC	DC	100%	100%	100%/100%	
	Blue Preferred Gold PPO <sup>SM</sup> 123 <sup>6</sup>	G936PFR	\$475/\$475-\$600	\$4,150/\$8,300	\$8,300/\$16,600	\$4,150/\$8,300	\$8,300/\$16,600	100%/100%	DC/DC	DC	DC	DC	DC	DC	DC	DC	100%	100%	100%/100%	
	Blue Preferred Gold PPO <sup>SM</sup> 111	G6K2PFR	NA	\$3,500/\$7,000	\$7,000/\$14,000	\$6,000/\$15,000	\$12,000/\$30,000	80%/50%	\$25/\$15	\$15	\$45	\$50	DC	DC	DC	DC	\$5/\$15/\$60/\$150/\$250/\$350	\$15/\$25/\$80/\$170/\$250/\$350	70%/70%	
	Blue Preferred Gold PPO <sup>SM</sup> 110	G933PFR	NA	\$2,000/\$4,000	\$4,000/\$8,000	\$6,750/\$20,250	\$13,500/\$40,500	80%/50%	\$35/\$15	\$15	\$65	\$50	DC	\$300	DC	DC	\$0/\$10/\$50/\$100/\$250/\$350	\$10/\$20/\$70/\$120/\$250/\$350	70%/70%	
	Blue Preferred Gold PPO <sup>SM</sup> 107	G931PFR	NA	\$1,500/\$3,000	\$3,000/\$6,000	\$6,500/\$19,500	\$13,000/\$39,000	80%/50%	\$35/\$15	\$15	\$65	\$50	DC	DC	DC	DC	\$5/\$15/\$60/\$150/\$250/\$350	\$15/\$25/\$80/\$170/\$250/\$350	70%/70%	
	Blue Preferred Gold PPO <sup>SM</sup> 105	G930PFR	NA	\$2,500/\$5,000	\$5,000/\$10,000	\$4,500/\$10,500	\$9,000/\$21,000	80%/50%	\$35/\$15	\$15	\$65	\$50	DC	DC	DC	DC	\$5/\$15/\$60/\$150/\$250/\$350	\$15/\$25/\$80/\$170/\$250/\$350	70%/70%	
	Blue Preferred Gold PPO <sup>SM</sup> 101 <sup>5</sup>	G6J2PFR	\$0/\$0	\$3,200/\$6,200	\$9,600/\$18,600	\$3,500/\$10,500	\$10,500/\$31,500	90%/50%	DC/DC	DC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%	70%/70%	
	Blue Preferred Bronze PPO <sup>SM</sup> 134 <sup>5</sup>	B902PFR	\$0/\$0	\$6,500/\$13,000	\$13,000/\$26,000	\$7,250/\$21,750	\$14,500/\$43,500	60%/50%	DC/DC	DC	DC	DC	DC	DC	\$600	DC	DC	70%/70%/60%/50%/50%/50%	60%/60%/50%/50%/50%/50%	70%/70%
	Blue Preferred Bronze PPO <sup>SM</sup> 101	B6J1PFR	NA	\$8,550/\$17,100	\$17,100/\$34,200	\$8,550/\$17,100	\$17,100/\$34,200	100%/100%	\$35/\$15 PCP/DC MH/SU	\$15	DC	DC	DC	DC	DC	DC	100%	100%	100%/100%	

General Notes:

NA = Not Applicable; NC = Not Covered; DC = Deductible and Coinsurance; In = In-Network; Out and 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 individual in a family contract.

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.

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.

Footnotes

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- HSA eligible with \$0 employer funding.
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				Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Cost Share							Pharmacy Benefits		Pediatric Dental	
Network	Plan Name	Plan ID	Range of HSA Contribution	Individual In/Out	Family In/Out	Individual OPX In/Out	Family OPX In/Out	Coinsurance In/Out	PCP Office Visit/PCP Telemedicine <sup>1</sup>	Virtual Visits (MDLIVE)	SCP Office Visit/SCP Telemedicine <sup>1</sup>	Urgent Care <sup>1</sup>	Imaging (MRI, CT, & PET) <sup>1,3</sup>	ER Visit <sup>1,4</sup>	Inpatient <sup>1,4</sup>	Outpatient Surgery <sup>1,4</sup>	Preferred Pharmacy Network	Non-Preferred Pharmacy Network	Pediatric Dental In/Out <sup>2</sup>
Blue Focus POS <sup>SM</sup>	Blue Focus Silver POS <sup>SM</sup> 101 <sup>5</sup>	S6J3BLC	\$0/\$0	\$4,000/\$8,000	\$12,000/\$24,000	\$6,900/\$20,700	\$13,800/\$48,900	80%/50%	DC/DC	NC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%	70%/70%
	Blue Focus Silver POS <sup>SM</sup> 011	S6K3BLC	NA	\$6,000/\$12,000	\$12,000/\$24,000	\$9,450/\$28,350	\$18,900/\$56,700	60%/50%	\$35/\$15	NC	\$55	\$75	DC	DC	DC	DC	\$0/\$10/\$50/\$100/\$250/\$350	\$10/\$20/\$70/\$120/\$250/\$350	70%/70%
	Blue Focus Silver POS <sup>SM</sup> 010	S6E1BLC	NA	\$3,500/\$6,000	\$7,000/\$12,000	\$6,500/\$19,500	\$13,000/\$39,000	80%/50%	DC/DC	NC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%	70%/70%
	Blue Focus Silver POS <sup>SM</sup> 003 <sup>5</sup>	S6E2BLC	\$0/\$0	\$3,850/\$7,700	\$7,700/\$15,400	\$7,150/\$21,450	\$14,300/\$42,900	90%/50%	DC/DC	NC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%	70%/70%
	Blue Focus Silver POS <sup>SM</sup> 001	S6E3BLC	NA	\$5,000/\$9,500	\$10,000/\$19,000	\$9,000/\$27,000	\$18,000/\$54,000	70%/50%	\$50/\$15	NC	\$75	\$60	DC	DC	DC	DC	\$10/\$20/\$50/\$100/\$250/\$350	\$20/\$30/\$70/\$120/\$250/\$350	70%/70%
	Blue Focus Platinum POS <sup>SM</sup> 008 <sup>7</sup>	P6K1BLC	NA	\$500/\$1,000	\$1,000/\$2,000	\$2,500/\$5,000	\$5,000/\$9,000	80%/50%	\$10/\$10	NC	\$40	\$50	\$150	\$250	DC	DC	\$0/\$10/\$50/\$100/\$250/\$350	\$10/\$20/\$70/\$120/\$250/\$350	70%/70%
	Blue Focus Platinum POS <sup>SM</sup> 007	P6K4BLC	NA	\$250/\$500	\$500/\$1,000	\$1,500/\$4,500	\$3,000/\$9,000	80%/50%	\$25/\$15	NC	\$50	\$50	DC	\$250	DC	DC	\$0/\$10/\$50/\$100/\$250/\$350	\$10/\$20/\$70/\$120/\$250/\$350	70%/70%
	Blue Focus Platinum POS <sup>SM</sup> 006	P6E1BLC	NA	\$750/\$1,500	\$1,500/\$3,000	\$1,500/\$4,500	\$3,000/\$9,000	80%/50%	\$25/\$15	NC	\$45	\$50	DC	\$250	DC	DC	\$5/\$15/\$60/\$150/\$250/\$350	\$15/\$25/\$80/\$170/\$250/\$350	70%/70%
	Blue Focus Gold POS <sup>SM</sup> 101 <sup>5</sup>	G6J2BLC	\$0/\$0	\$3,200/\$6,200	\$9,600/\$18,600	\$3,500/\$10,500	\$10,500/\$31,500	90%/50%	DC/DC	NC	DC	DC	DC	DC	DC	DC	90%/90%/80%/70%/60%/50%	80%/80%/70%/60%/60%/50%	70%/70%
	Blue Focus Gold POS <sup>SM</sup> 009	G6K2BLC	NA	\$3,500/\$7,000	\$7,000/\$14,000	\$6,000/\$15,000	\$12,000/\$30,000	80%/50%	\$25/\$15	NC	\$45	\$50	DC	DC	DC	DC	\$5/\$15/\$60/\$150/\$250/\$350	\$15/\$25/\$80/\$170/\$250/\$350	70%/70%
	Blue Focus Gold POS <sup>SM</sup> 008	G6E3BLC	NA	\$2,500/\$5,000	\$5,000/\$10,000	\$6,500/\$19,500	\$13,000/\$39,000	90%/50%	\$40/\$15	NC	\$80	\$50	DC	\$250	DC	DC	\$10/\$20/\$50/\$100/\$250/\$350	\$20/\$30/\$70/\$120/\$250/\$350	70%/70%
	Blue Focus Gold POS <sup>SM</sup> 007	G6E2BLC	NA	\$1,500/\$3,000	\$3,000/\$6,000	\$5,700/\$17,100	\$11,400/\$34,200	80%/50%	\$40/\$15	NC	\$75	\$50	DC	DC	DC	DC	\$5/\$15/\$60/\$150/\$250/\$350	\$15/\$25/\$80/\$170/\$250/\$350	70%/70%
	Blue Focus Gold POS <sup>SM</sup> 005	G6E1BLC	NA	\$1,750/\$2,500	\$3,500/\$5,000	\$7,000/\$21,000	\$14,000/\$42,000	80%/50%	\$45/\$15	NC	\$80	\$50	DC	\$250	DC	DC	\$5/\$15/\$60/\$150/\$250/\$350	\$15/\$25/\$80/\$170/\$250/\$350	70%/70%
	Blue Focus Bronze POS <sup>SM</sup> 101	B6J1BLC	NA	\$8,550/\$17,100	\$17,100/\$34,200	\$8,550/\$17,100	\$17,100/\$34,200	100%/100%	\$35/\$15 PCP/DC MH/SU	NC	DC	DC	DC	DC	DC	DC	100%	100%	100%/100%
	Blue Focus Bronze POS <sup>SM</sup> 002 <sup>5</sup>	B6E1BLC	\$0/\$0	\$7,250/\$14,500	\$14,500/\$29,000	\$7,250/\$14,500	\$14,500/\$29,000	100%/100%	DC/DC	NC	DC	DC	DC	\$600	DC	DC	100%	100%	100%/100%

### Plan Pairings

Listed below we have available combinations (same plan basics, different network) that can be selected when making plan offering decisions. See Benefit Plan Agreement for more information.

Blue Cross and Blue Shield of Montana 2024 Small Group Parity Plans			
Blue Preferred PPO <sup>SM</sup>	P911PFR	Blue Focus POS <sup>SM</sup>	P6K4BLC
	P6K1PFR		P6K1BLC
	G6K2PFR		G6K2BLC
	S931PFR		S6E1BLC
	S932PFR		S6E3BLC
	B6J1PFR		B6J1BLC
	G6J2PFR		G6J2BLC
S6J3PFR	S6J3BLC		

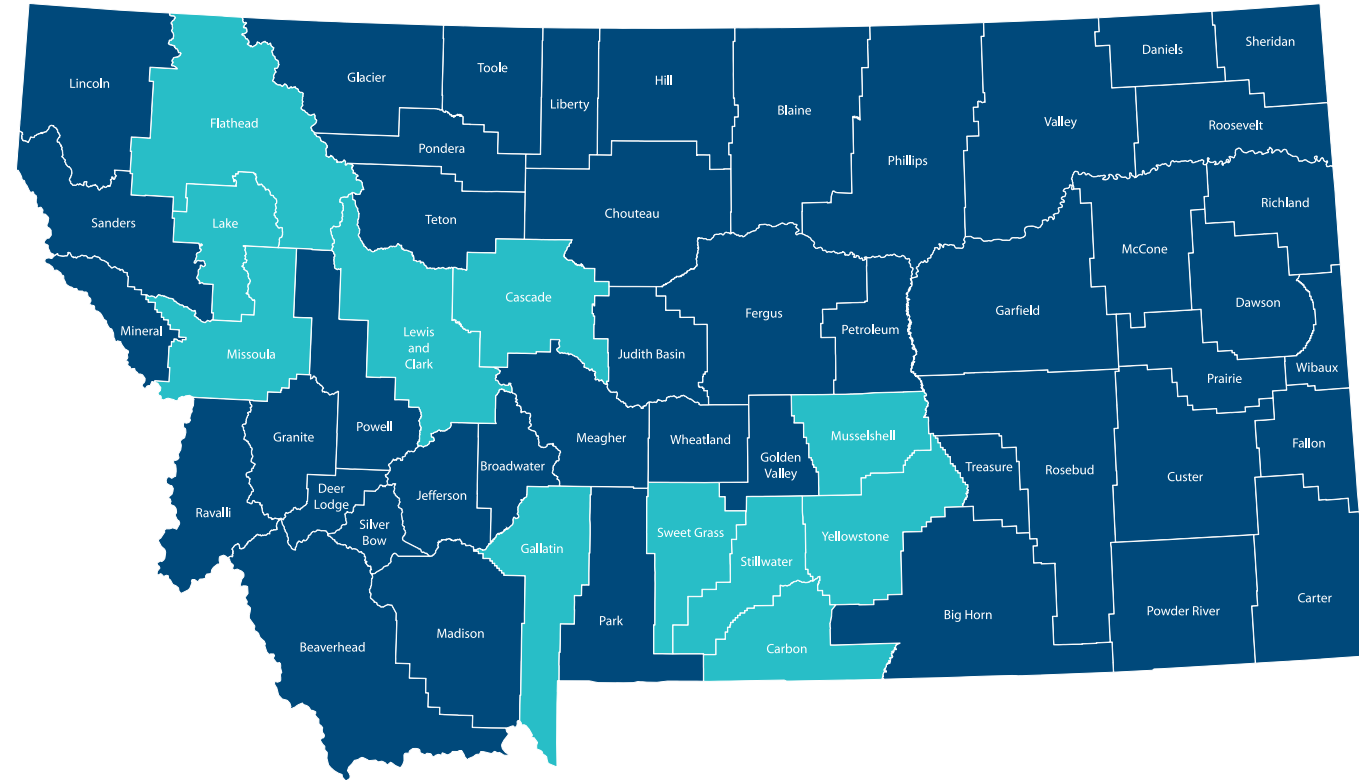
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7. Imaging services covered at copay and not subject to deductible and coinsurance.

# 2024 Montana Small Group (1-50) Provider Networks by County



## Network Names

- Blue Preferred PPO
- Blue Preferred PPO and Blue Focus POS

The map represents counties with provider access. Please refer to individual proposal or renewal exhibit to see if the client can select products utilizing these networks.

# Montana Small Group Network Offerings Comparison

Plan Name	Blue Preferred PPO	Blue Focus POS
Network/Network Name	Blue Preferred PPO (PPO)	Blue Focus POS
Type	Broad	POS HMO
Availability	1-50	1-50
Coverage	Statewide	<b>Billings:</b> Carbon, Musselshell, Stillwater, Sweet Grass and Yellowstone <b>Bozeman:</b> Gallatin <b>Kalispell:</b> Flathead <b>Great Falls:</b> Cascade <b>Helena:</b> Lewis and Clark <b>Missoula:</b> Lake and Missoula
Must Live/Work in Network Service Area	No	Yes
Primary Care Physician Required	No	Yes
Referral Required	No	No
OON Coverage	Yes	Yes
BlueCard®	Yes	Yes
Blue Access for Members	Yes	Yes
Provider Finder®	Yes	Yes
Member Liability Estimator	Yes	No

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.

Blue365 is a discount program only for BCBSMT members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. You should check your benefit booklet or call the customer service number on the back of your ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are given only through vendors that take part in this program and may be subject to change. BCBSMT does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSMT reserves the right to stop or change this program at any time without notice.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

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 Montana 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 Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.