



BlueCross BlueShield of Montana



2024

Health Care Coverage You Need.
A Company You Know.

Call 844-525-6188, visit bcbsmt.com/retail or contact an independent, authorized agent to get a quote today.

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

When It's Time to Get Health Care Coverage, We're Here for You.

Choosing the right health care coverage to protect you and your family starts with a company you know. Blue Cross and Blue Shield of Montana (BCBSMT) is a customer-owned health insurer, so our focus is on our members, not shareholders. We work hard to make sure you have choices for your health care coverage.

Everyone at BCBSMT is committed to serving our members and supporting our community. We're here for you.



Your BCBSMT plan includes the following:

- ✓ Choice of doctors and hospitals
- ✓ Prescription drug coverage, with mail-order program¹
- ✓ Coverage for preventive care services²
- ✓ Mental health and substance use disorder benefits and services
- ✓ Health and wellness programs
- ✓ Member account with tools to help you manage your coverage

¹ Learn more about prescription drug coverage on page 4.

² Many in-network preventive services are covered at 100%. See your plan's Summary of Benefits and Coverage for more information.

How can you sign up?



Visit us online at [bcsmt.com/retail](https://www.bcsmt.com/retail).



Contact your independent, authorized Blue Cross and Blue Shield of Montana agent.



Call us toll-free at 844-525-6188.

Signing Up for Health Care Coverage

Here are a few things to know when you choose your BCBSMT health care coverage.



When do you sign up?

You can enroll or change plans during the Open Enrollment period, from November 1, 2023, to January 15, 2024.



What if you need to change outside that time period?

If you have a major life event (got married or divorced, added to your family, lost your group coverage, and so forth), you may qualify for Special Enrollment. Visit [bcbsmt.com/sep](https://www.bcbsmt.com/sep) to learn more.



Health care coverage may be more affordable than you think.³

Based on your income, family size and the type of plan you choose, you may be able to get financial help when you buy through the Health Insurance Marketplace® in Montana.

³ If you are Native American, the cost-sharing amounts and income levels may be different. Please call 844-525-6188 or contact a BCBSMT agent for details.





What are Essential Health Benefits?

Our health care plans cover basic services that are considered essential to good health when you use a network doctor or hospital. These include:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive services and chronic disease management
- Pediatric services, including oral and vision care

Understanding Your Options

BCBSMT provides two different kinds of health plans — Blue Preferred PPOSM and Blue Focus POSSM. Here's an overview of how these BCBSMT plans work.

Blue Preferred PPO	Blue Focus POS
<ul style="list-style-type: none"> • May have higher monthly premiums than POS plans • A larger network of doctors and hospitals to choose from 	<ul style="list-style-type: none"> • May have lower monthly premiums than PPO • May help keep your costs lower and more predictable • A primary care physician (PCP) will coordinate your health care
 <p>Premium: 75%</p> <p>Choice of Doctors: 25%</p>	 <p>Premium: 25%</p> <p>Choice of Doctors: 75%</p>

Networks vary and may not include every doctor or hospital in your area, so it is important to research your plan's network before you buy. Also, depending on where you live, some plans may not be available to you. Please visit bcbsmt.com or call 844-525-6188 for more information.

Health Plans to Fit Every Budget

We have three levels of health care plans available — bronze, silver and gold. Each plan has different benefits and costs, so be sure to choose the one that fits your needs best. All plans include the same essential health benefits.

BRONZE PLANS	SILVER PLANS	GOLD PLANS
<p>Lowest premium costs</p> <p>Higher out-of-pocket costs when you receive care</p> <p>Plan pays: 60%</p> <p>You pay: 40%</p>	<p>Higher premium costs than Bronze plans</p> <p>Lower out-of-pocket costs than Bronze plans</p> <p>Plan pays: 70%</p> <p>You pay: 30%</p>	<p>Higher premium costs than Silver plans</p> <p>Lower out-of-pocket costs than Silver plans</p> <p>Plan pays: 80%</p> <p>You pay: 20%</p>

3 The percentages shown reflect the average total cost for members, including all deductibles, copays and coinsurance. Your actual costs and ratios may vary based on your specific plan and how you use your benefits. Please refer to your plan's Summary of Benefits and Coverage for more information.

Our Security and Dental Plan Options



Blue Preferred Security PPOSM

This is a special catastrophic health care plan for certain people under age 30 and some people with low incomes. This plan has lower premiums than other health plans, but has higher deductibles. Get more information by calling 844-525-6188 or contacting a BCBSMT agent.



BlueCare DentalSM

BCBSMT has options to provide you and your family with dental coverage. Our dental plans provide coverage for cleanings, preventive services and much more. Learn more at coverageplusMT.com or contact a BCBSMT agent.

Prescription Drug Coverage is Included in All Our Plans

Your health plan's prescription drug list has either four or six payment level tiers. Most often, the lower the tier, the lower your out-of-pocket costs will be for the drug.

Six-Tier Plans Drug Type		Four-Tier Plans Drug Type		Your Cost
6	Non-Preferred Specialty	4	Specialty	\$\$\$
5	Preferred Specialty			↑
4	Non-Preferred Brand	3	Non-Preferred Brand	
3	Preferred Brand	2	Preferred Brand	
2	Non-Preferred Generic	1	Generic	
1	Preferred Generic			\$

BCBSMT also offers ways for you to save time and money on your prescriptions. Learn more by visiting BluePharmacyMT.com.

Cost savings: You may pay less when you choose generic medicines from our drug list. You also may save when you get up to a 30-day supply of a covered prescription drug from an in-network pharmacy. Talk to your doctor about what is right for you.

Time savings: Maintenance medications are those drugs you take on a regular basis. You can have up to a 90-day supply of these medications delivered directly to you through the mail order program or at a retail preferred pharmacy participating in the Value Pharmacy Network.⁴

Online resources: You can search the drug list, find a pharmacy, see your claims, order home delivery, and get an estimate of your costs for a medication 24/7 by logging in to Blue Access for MembersSM (BAMSM) at bcbsmt.com/member.

⁴ The Value Pharmacy Network does not apply to 100% cost-sharing plans.

Get the Most From Your BCBSMT Membership

At Blue Cross and Blue Shield of Montana, we want you to be well. Our goal is to help you live a healthier life.



Member Connection

Get the BCBSMT App by texting BCBSMTAPP to 33633⁵ or searching for BCBSMT in the Apple StoreSM or Google PlayTM Store. Register for Blue Access for Members⁶ right on your mobile device to:

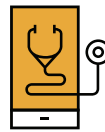
- See your claims coverage and deductible information.
- Find an in-network doctor, hospital or urgent care facility.
- Access a temporary digital member ID card.
- Chat live with Customer Service.
- Tell us how you want to get important health and benefits information — by email, text or mail.

Blue Access for Members is also available online at bcbsmt.com/member.



Virtual Visits powered by MDLIVE[®]

- Get non-emergency care by phone, interactive video or mobile app from almost anywhere.
- Available 24/7.
- Board-certified doctors and therapists can treat more than 80 health conditions and send e-prescriptions to your local pharmacy.



Telemedicine

- Some primary care and other doctors may offer phone and online services which are covered at the same member share as a regular office visit or in-person equivalent.



Ask a Nurse Any Time

- 24/7 Nurseline is a service where nurses listen to your health concerns, give you common health facts and tips, and help you know where to go for care if you need it.



Find Providers

- Use our online Provider Finder[®] at [FindADoctorMT.com](https://bcbsmt.com/findadoctor).
- Quickly find your nearest network doctor, hospital or clinic with this easy-to-use tool.
- Search by specialty, read reviews and research providers. With many plans you can also look up costs for some health visits and procedures.



Member Discount Programs

- Our member discount program, Blue365[®], lets you save on useful health and wellness products and services.
- Save on exercise equipment, gym memberships, weight loss programs, stop smoking programs and more.



Learn to Live

- Learn to Live includes confidential online resources to help you manage your mental well-being and successfully confront life's challenges. Log in to bcbsmt.com and click on the "Wellness" option.



Health and Wellness Tools

- BCBSMT provides tools and resources like Well onTarget[®] to help guide you toward your health and wellness goals. You can reach the portal at wellontarget.com. You can also access the portal through the AlwaysOn app.

⁵ Message and data rates may apply. Terms and conditions and privacy policy at bcbsmt.com/mobile/text-messaging.

⁶ BCBSMT makes no representation or warranty with respect to the accuracy or completeness of information on BAM. The information on BAM is based on information provided by you and claims received by BCBSMT. This information has not been independently verified.

Learn to Live provides educational behavioral health programs; members considering further medical treatment should consult with a physician.

Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Montana.

Virtual Visits may be limited by plan. For providers licensed in Montana or the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

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. Please check your Member Contract or call the Customer Service number on the back of your ID card for specific benefit facts. Use of Blue365 does not change your monthly payment, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSMT does not guarantee or make any claims or recommendations about the program's services or products. You may want to talk to your doctor before using these services and products. BCBSMT reserves the right to stop or change this program at any time without notice.

AlwaysOn is owned and operated by Onlife Health Inc. an independent company that has contracted with BCBSMT to provide digital health management for members with coverage through BCBSMT.

The Well onTarget program is offered to you as a part of your benefits. Participation in the Well onTarget program, including the completion of a Health Assessment, is voluntary and you are not required to participate. Visit wellontarget.com for complete details and terms and conditions.

⁵ BCBSMT makes no endorsement, representations or warranties regarding third-party vendors. Members should contact the vendor directly with questions about the products or services offered by third parties.

Is a Health Savings Account (HSA) Right for You?⁷

An HSA is a special savings account that you may use to cover a wide range of qualified medical expenses. An HSA helps you take charge of your health and be responsible for how you spend your health care dollars. For many people, using an HSA is an effective way to help manage the costs of health care.

Not all plans are HSA compatible. Visit [bcbsmt.com](https://www.bcbsmt.com) or speak with a BCBSMT agent to learn more.

Notice: If you get cost-sharing reductions under your health plan that have the effect of reducing the deductible below the federal government's minimum required deductible for HSA-qualified health plans, you may not be eligible to contribute to a Health Savings Account.

⁷ As a reminder, a Health Savings Account (HSA) has 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 adviser regarding the tax consequences of specific health insurance plans or products.

Health Care Services That Work for You

To help our members get care in their communities when they need it, we provide case management and utilization management services. We can help you find a new doctor when your child turns 18 and moves from the care of a pediatrician to an adult level of care with a non-pediatrician primary care physician. We can also help members locate an OB-GYN for specialty care without referrals. You can find out about services that need prior authorization and how to get prior authorization at [bcbsmt.com/member](https://www.bcbsmt.com/member) or by calling Customer Service at the number on your member ID card.





BlueCross BlueShield of Montana

Depend on a trusted company
working for you.
Enroll today.



Visit us online at
bcbsmt.com/retail.



Contact your independent, authorized
Blue Cross and Blue Shield
of Montana agent.



Call us toll-free
at 844-525-6188.

Privacy Practices

Please visit the website at bcbsmt.com to view a copy of our policies and procedures regarding collection, use and disclosure of Protected Health Information (PHI).

Notice About Your Benefits

To get information about covered and non-covered benefits, go to bcbsmt.com, contact your BCBSMT agent or call a Health Plan Specialist toll-free at 844-525-6188.

Each policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call BCBSMT at 844-525-6188 or contact your BCBSMT agent.

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

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.

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Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator
300 E. Randolph St.
35th Floor
Chicago, Illinois 60601

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services
200 Independence Avenue SW
Room 509F, HHH Building 1019
Washington, DC 20201

Phone: 800-368-1019
TTY/TDD: 800-537-7697
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint Forms: <http://www.hhs.gov/ocr/office/file/index.html>



If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعد أسئلة، ف لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
繁體中文 Chinese	如果您，或您正在協助的對象，對此有疑問，您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員，請撥電話號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવા કોઈ બીજા વ્યક્તિને એસ.બી.એમ. કાયદમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में नि:शुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bıká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóótí'i' t'áá níłk'e níká a'doolwoł dóó bína'ídíłkídígíí bee níł h odoonih. Ata'dahalne'ígíí bich'í' hodííłnih kwe'e 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سوالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 855-710-6984 پر کال کریں۔
Tiếng Việt Vietnamese	Nêu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.