

2025

MONTANA PRODUCER SELLING GUIDE

Producer Supply

PORTAL 

Success starts here	02	Resources available	05	Educate your clients	08	Tools for success	10	Generate leads	17	Referral program	24	How to enroll	26	Contact information	29
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SUCCESS STARTS HERE

Thank you for being a valued **Blue Cross and Blue Shield of Montana** producer.

As a producer for Blue Cross and Blue Shield of Montana you represent more than 80 years of health care leadership, offering Medicare-eligible Montanans a variety of affordable, high-quality coverage options.

Using this guide, you have the tools you need to help grow and retain your business. The materials offered here highlight the immense value you can provide as an expert resource and trusted advisor.

Let's get started.

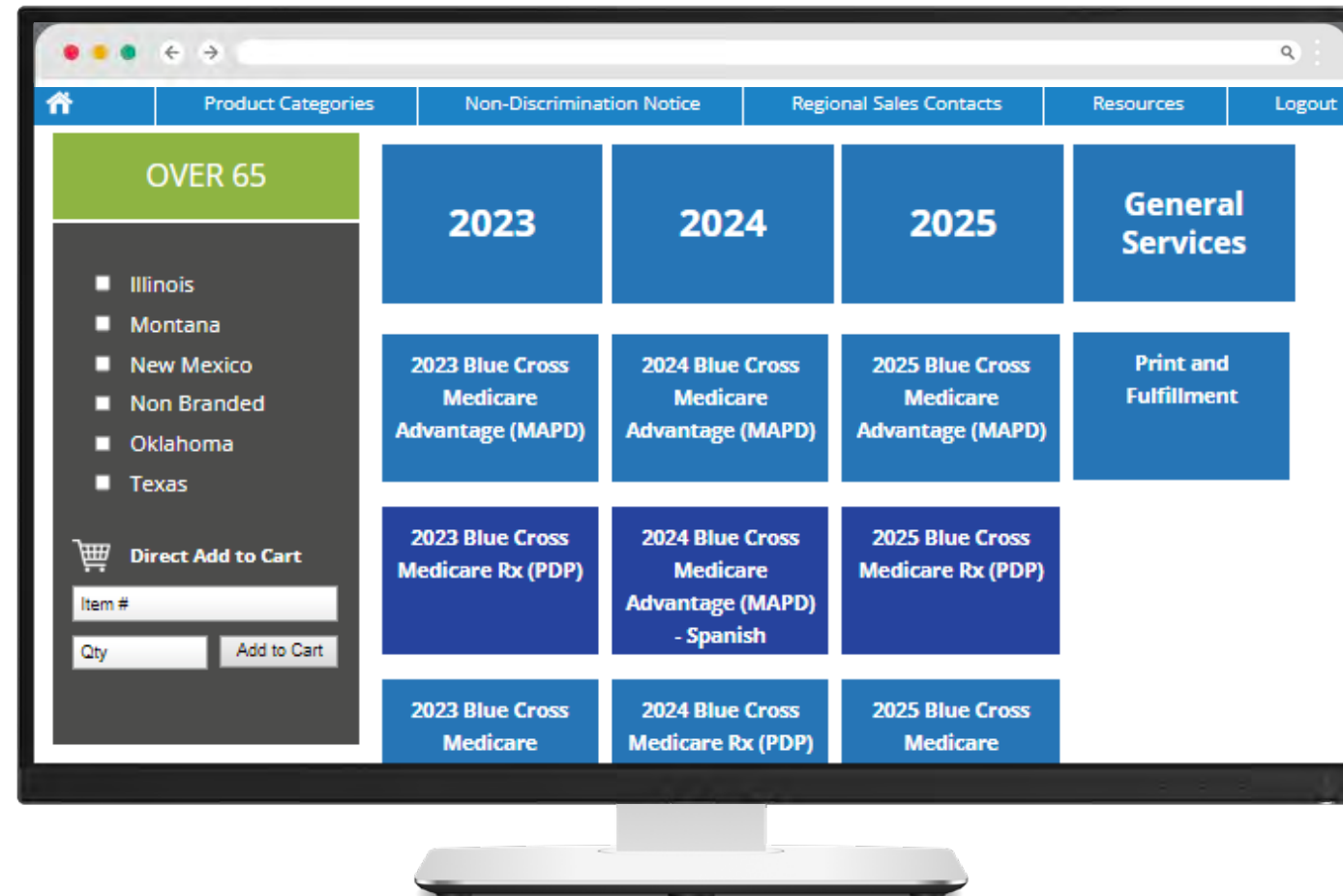
Log in to the [Producer Supply Portal](#) now to get easy access to the tools and information you'll need to succeed.

You can click through to the portal from any page in this document to choose the pre-approved support materials you want. Many allow for co-branding and personalization by producer agencies and individual producers.

Producer Supply



Your Producer Supply Portal



The Producer Supply Portal for Blue Cross Medicare OptionsSM is designed to make your sales efforts convenient and compliant. As a certified producer, you'll be able to access materials for:

- Blue Cross Medicare AdvantageSM Plans
- Blue Medicare Supplement Insurance Plans

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A plan for every need and budget

Blue Cross and Blue Shield of Montana offers a variety of plan types and price points so you can provide the right coverage to your clients with confidence.



Medicare Advantage Prescription Drug



Medicare Supplement

Producer Supply





RESOURCES AVAILABLE

Important plan information that can take you from start to finish.

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Medicare Advantage Prescription Drug Product Sizzle Sheet

A handy snapshot of what you need to know for selling our MAPD plans. Use as a quick reference guide for what's new and what's important for 2025.

- Product offerings
- Benefit updates
- Service and expansion areas

2025

Blue Cross and Blue Shield of Texas MAPD/MA Sizzle Sheet

Existing Counties (Blue)
Expanded Counties (Green)
Not Covered Counties (Grey)

We are here to help you succeed this selling season:

- Virtual Selling
- Online Marketing Tools
- Training Certification
- Product and Network Education/Training

Contact your BCBSTX Sales Rep or GA/NMO to learn more

Product Highlights

NEW Service Area Expansion

- Expanded to 1 additional county: Childress
- Now serving 228 of 254 Counties in Texas
- Options for over 4.7 million Medicare-eligible seniors

NEW Plan Offerings

- NEW 2025 Blue Cross Medicare Advantage Balance PPO
- NEW 2025 Blue Cross Medicare Advantage Optimum PPO

NEW Over-the-Counter Benefits

- OTC now includes a debit card! Allowance for catalog & preferred retail stores
- DSNP - \$100 quarterly allowance (quarterly rollover/resets annually) food & produce for SSBCI members

MAPD Product Features

- Dental Coverage
- Vision Coverage
- Hearing Coverage
- Transportation
- Optional Supplemental Benefits
- verify plan details for availability

Preferred Mail Order Pharmacies

- Amazon, Walgreens Mail Service and ESI

*For Basic HMO Contract 8133-005 New and Renewal Comp
*For Basic HMO Contract 8133-001 Renewal Comp Only
*For Value HMO Contract 8554-001 New and Renewal Comp
*For Value HMO Contract 9706-001, 005, 009 Renewal Comp Only
*For Saver HMO Contract 8554-004 New and Renewal Comp
*For Saver HMO Contract 9706-008 Renewal Comp Only

Product Offerings

12 PPO Plans:

- Blue Cross Medicare Advantage Choice Plus (PPO) - 2
- Blue Cross Medicare Advantage Choice Premier (PPO)**
- Blue Cross Medicare Advantage Classic (PPO)
- Blue Cross Medicare Advantage Complete (PPO)**
- Blue Cross Medicare Advantage Dental Premier (PPO)**
- Blue Cross Medicare Advantage Health Choice (PPO)
- Blue Cross Medicare Advantage Protect (PPO)**
- Blue Cross Medicare Advantage Saver Plus (PPO)
- Blue Cross Medicare Advantage Optimum (PPO) - 2**
- Blue Cross Medicare Advantage Balance (PPO)**

9 HMO Plans:

- Blue Cross Medicare Advantage Basic (HMO)-2**
- Blue Cross Medicare Advantage Dental Value (HMO)
- Blue Cross Medicare Advantage Saver (HMO)-2**
- Blue Cross Medicare Advantage Value (HMO)-4**

1 HMO D-SNP Plan:

- Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP)**

PROPRIETARY AND CONFIDENTIAL. NOT FOR DISTRIBUTION.
For Agent training only, not intended for marketing/sales activities.

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

Product sizzle sheets provide product highlights, offerings and availability by county.

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Medicare Supplement Product Sizzle Sheet

Maximize your Med Supp sales with these key selling points, plan details, and information about special plans and discounts from Blue Cross and Blue Shield of Montana.

- Product offerings
- New benefits
- Benefit updates
- Service area

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Important information about the variety of plans available. Easily compare coverage, costs and benefits to find the right fit for your clients.



EDUCATE YOUR CLIENTS

Help your clients take the first step towards the right Blue Cross and Blue Shield of Montana Medicare plan.

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Medicare Information Guides

Engage and educate with information that can help your clients make confident decisions when it's time to enroll.



Medicare Basics

Provides basic information about the parts of Medicare, plan types and costs, and enrollment periods. Appropriate for any prospect, at any time.



Ease into Medicare

Information for people enrolling in Medicare for the first time. Share with Age-in and Late retiree audiences prior to their Initial Enrollment or Special Enrollment periods.

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TOOLS FOR SUCCESS

Give your sales a lift using these convenient resources.

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Medicare Advantage Plan Comparison Charts

Plan Comparison Charts provide detailed benefit information by market for easy analysis between options. PPO charts available.

Service area covers the entire state of Montana.


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PORTAL 

Central Texas (PPO)	
Blue Cross Medicare Advantage™ plans	Offered in the following counties
Choice Plus (PPO) - H1666-006 Choice Premier (PPO) - H1666-003 Optimum (PPO) - H1666-022	Bastrop, Burnet, Caldwell, Chambers, Collin, Colorado, Cooke, Dallas, Denton, Fannin, Fayette, Fort Bend, Galveston, Hardin, Harris, Hays, Hill, Hood, Jefferson, Johnson, Lampasas, Lee, Liberty, Llano, Matagorda, Milam, Montgomery, Navarro, Rockwall, Tarrant, Travis, Wharton, Williamson, Wise
Dental Premier (PPO) - H4801-016 Health Choice (PPO) - H4801-018 Protect (PPO) - H4801-019	Anderson, Andrews, Aransas, Archer, Armstrong, Austin, Bailey, Baylor, Bee, Bell, Bexar, Blanco, Borden, Bosque, Bowie, Brazoria, Brazos, Brewster, Briscoe, Brooks, Burleson, Calhoun, Cameron, Camp, Carson, Cass, Castro, Cherokee, Childress, Clay, Cochran, Coke, Coleman, Collin, Concho, Coryell, Crane, Crosby, Culberson, Dallam, Dallas, Dawson, Deaf Smith, Delta, Denton, DeWitt, Dickens, Dimmit, Donley, Duval, Ector, Edwards, El Paso, Ellis, Erath, Falls, Fisher, Floyd, Foard, Fort Bend, Franklin, Freestone, Frio, Gaines, Garza, Gillespie, Glasscock, Goliad, Grayson, Gregg, Grimes, Hale, Hall, Hamilton, Hansford, Hardeman, Harris, Harrison, Hartley, Haskell, Henderson, Hidalgo, Hookley, Hopkins, Houston, Howard, Hudspeth, Hutchinson, Inon, Jack, Jackson, Jeff Davis, Jefferson, Jim Hogg, Jim Wells, Karnes, Kaufman, Kennedy, Kent, Kimble, King, Kinney, Kleberg, Knox, La Salle, Lamar, Lamb, Lavaca, Leon, Liberty, Limestone, Live Oak, Loving, Lubbock, Lynn, Madison, Marion, Martin, Mason, Maverick, McCulloch, McLennan, Menard, Midland, Mills, Mitchell, Montague, Montgomery, Moore, Morris, Motley, Nacogdoches, Nueces, Oldham, Orange, Palo Pinto, Panola, Parker, Pecos, Polk, Potter, Presidio, Rains, Randall, Reagan, Red River, Reeves, Refugio, Roberts, Robertson, Runnels, Rusk, San Augustine, San Jacinto, San Patricio, San Saba, Schleicher, Shackelford, Shelby, Sherman, Smith, Somervell, Starr, Stephens, Sterling, Stonewall, Sutton, Swisher, Tarrant, Terry, Throckmorton, Titus, Tom Green, Travis, Trinity, Tyler, Upshur, Upton, Uvalde, Van Zandt, Victoria, Walker, Waller, Washington, Webb, Wheeler, Willacy, Williamson, Winkler, Wise, Wood, Yoakum, Young, Zapata, Zavala
Complete (PPO) - H4801-011	Anderson, Andrews, Aransas, Archer, Armstrong, Austin, Bailey, Baylor, Bee, Bell, Bexar, Blanco, Borden, Bosque, Bowie, Brazoria, Brazos, Brewster, Briscoe, Brooks, Burleson, Calhoun, Cameron, Camp, Carson, Cass, Castro, Cherokee, Childress, Clay, Cochran, Coke, Coleman, Concho, Coryell, Crane, Crosby, Culberson, Dallam, Dawson, Deaf Smith, Delta, DeWitt, Dickens, Dimmit, Donley, Duval, Ector, Edwards, El Paso, Ellis, Erath, Falls, Fisher, Floyd, Foard, Franklin, Freestone, Frio, Gaines, Garza, Gillespie, Glasscock, Goliad, Gregg, Grimes, Hale, Hall, Hamilton, Hansford, Hardeman, Harrison, Hartley, Haskell, Henderson, Hidalgo, Hookley, Hopkins, Houston, Howard, Hudspeth, Hutchinson, Inon, Jack, Jackson, Jeff Davis, Jim Hogg, Jim Wells, Karnes, Kennedy, Kent, Kimble, King, Kinney, Kleberg, Knox, La Salle, Lamar, Lamb, Lavaca, Leon, Limestone, Live Oak, Loving, Lubbock, Lynn, Madison, Marion, Martin, Mason, Maverick, McCulloch, McLennan, Menard, Midland, Mills, Mitchell, Moore, Morris, Motley, Nacogdoches, Nueces, Oldham, Orange, Palo Pinto, Panola, Parker, Pecos, Polk, Potter, Presidio, Rains, Randall, Reagan, Red River, Reeves, Refugio, Roberts, Robertson, Runnels, Rusk, San Augustine, San Jacinto, San Patricio, San Saba, Schleicher, Shackelford, Shelby, Sherman, Smith, Somervell, Starr, Stephens, Sterling, Stonewall, Sutton, Swisher, Terry, Throckmorton, Titus, Tom Green, Trinity, Tyler, Upshur, Upton, Uvalde, Van Zandt, Victoria, Walker, Waller, Washington, Webb, Wheeler, Willacy, Winkler, Wood, Yoakum, Young, Zapata, Zavala
Classic (PPO) - H4801-002	Collin, Dallas, Denton, Fort Bend, Galveston, Grayson, Harris, Hunt, Jefferson, Kaufman, Liberty, Montague, Montgomery, Tarrant, Travis, Williamson, Wise

Plans vary by county. Refer to the Summary of Benefits for plan availability and more information about what we cover and what you pay. Learn more at www.getbluetx.com/mapd/sb

BlueCross BlueShield of Texas		Central Texas (PPO)					
Plan Premium	Blue Cross Medicare Advantage Choice Plus (PPO)™ H1666-006 \$0		Blue Cross Medicare Advantage Choice Premier (PPO)™ H1666-003 \$95		Blue Cross Medicare Advantage Optimum (PPO)™ H1666-022 \$142		
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	
Part B Premium Reduction	\$0	\$0	\$0	\$0	\$0	\$0	
Primary Care Provider Visits	\$6 copay	\$30 copay	\$0 copay	\$30 copay	\$0 copay	\$30 copay	
Specialist Visits	\$40 copay	\$75 copay	\$35 copay	\$75 copay	\$25 copay	\$75 copay	
Maximum Out-of-Pocket	\$7,950	\$13,300	\$6,355	\$10,100	\$3,850	\$5,800	
Inpatient Hospital Copay	\$390/day for days 1-6	\$500/day	\$275/day for days 1-5	\$500/day	\$195/day for days 1-6	\$500/day	
Outpatient Hospital Copay	\$395	\$400	\$325	\$400	\$300	\$400	
Labs	\$5-\$50	\$30-\$200	\$0-\$50	\$30-\$200	\$0-\$50	\$30-\$200	
X-ray	\$5-\$100	\$30-\$200	\$0-\$100	\$30-\$200	\$0-\$100	\$30-\$200	
CT Scan	\$0-\$325	\$0-\$400	\$0-\$300	\$0-\$400	\$0-\$300	\$0-\$400	
MRI	\$0-\$325	\$0-\$400	\$0-\$300	\$0-\$400	\$0-\$300	\$0-\$400	
Ambulance/Air Ambulance	\$275/20%		\$275/20%		\$275/20%		
Dental	\$0 copay; 2 exams, 2 cleanings, 1 X-ray		\$0 copay; 2 exams, 2 cleanings, 1 X-ray		\$0 copay; 2 exams, 2 cleanings, 1 X-ray		
Comprehensive	\$1,000 annually		\$1,000 annually		\$1,000 annually		
Vision	\$0 copay; 1 exam/year		\$0 copay; 1 exam/year		\$0 copay; 1 exam/year		
Glasses/Contacts Allowance	\$100 annual allowance		\$100 annual allowance		\$100 annual allowance		
Hearing	\$0 copay; 1 exam/year		\$0 copay; 1 exam/year		\$0 copay; 1 exam/year		
Hearing Aids	\$699 or \$999 copay		\$699 or \$999 copay		\$699 or \$999 copay		
Preferred Retail Pharmacy Copays	\$0/\$10/\$47/44%/25%		\$0/\$10/\$47/50%/30%		\$0/\$10/\$47/50%/33%		
Prescription Drug Deductible	\$590 (Tiers 3-5)		\$250 (Tiers 3-5)		\$0		
Preferred Pharmacy Network	Walgreens, Albertsons, Tom Thumb, United Supermarkets, Randalis, Walmart, H-E-B, Kroger, Market Street, Amigos, and independents		Walgreens, Albertsons, Tom Thumb, United Supermarkets, Randalis, Walmart, H-E-B, Kroger, Market Street, Amigos, and independents		Walgreens, Albertsons, Tom Thumb, United Supermarkets, Randalis, Walmart, H-E-B, Kroger, Market Street, Amigos, and independents		
Over-the-Counter Items	Not Covered		Not Covered		\$50 every 3 months		
Telehealth Services	\$0 copay; virtual visits		\$0 copay; virtual visits		\$0 copay; virtual visits		
Flexible Spend Card	Not Included		Not Included		Not Included		
Optional Supplemental Benefits Plan							
Plan Premium	Basic Silver \$32.40		Not Applicable		Not Applicable		
Dental	Annual Allowance \$1,000		Not Applicable		Not Applicable		
Routine Preventive	Not Included		Not Applicable		Not Applicable		
Basic Restorative Comprehensive	Not Included		Not Applicable		Not Applicable		
Major Restorative Comprehensive	20% coinsurance		50% coinsurance		Not Applicable		
Vision	Glasses/Contacts Allowance Not Included		Not Applicable		Not Applicable		

See reverse for additional benefit details 

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Medicare Advantage Plan Option Guides

MAPD PPO
MA PPO



These guides provide specific and comprehensive details about Blue Cross plans—including their costs, coverage and benefit options.

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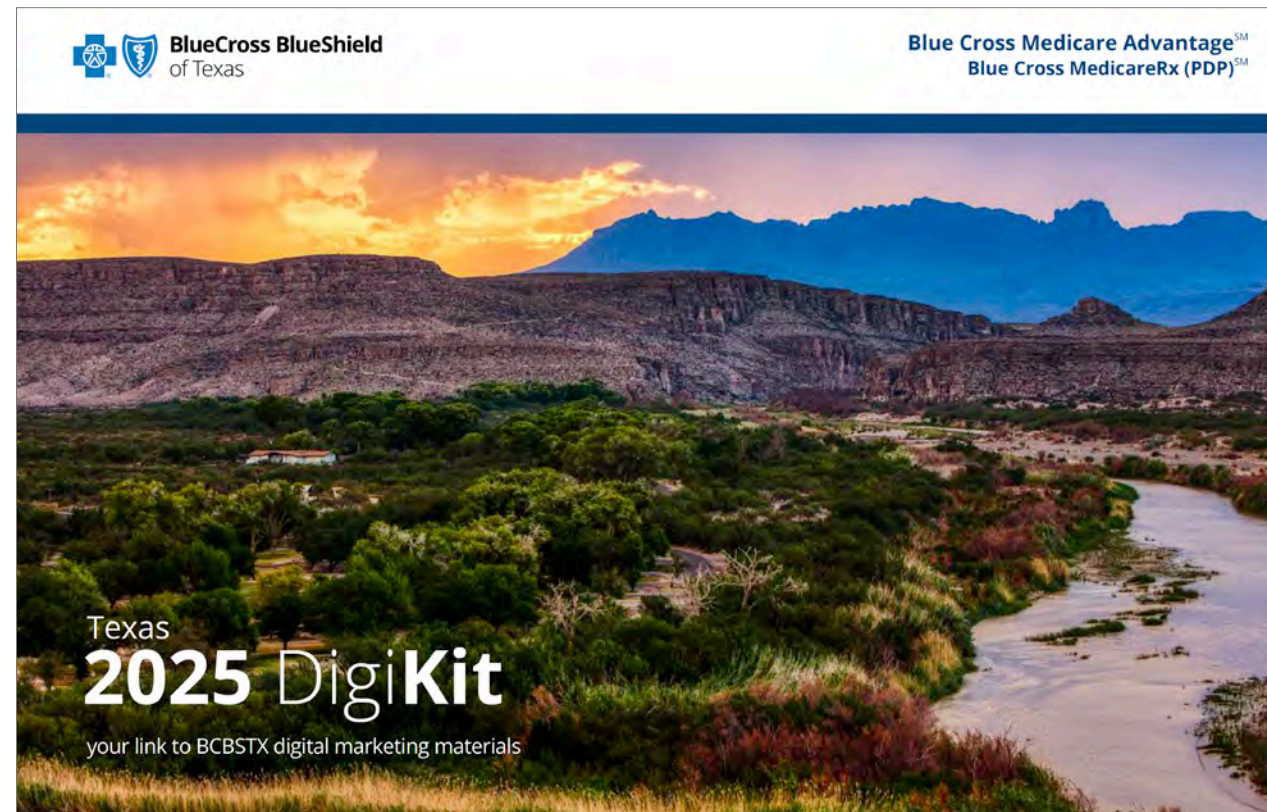


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Medicare Advantage DigiKit

This all-digital resource makes it easy to access all the forms, information and materials you'll need to enroll clients in our Medicare Advantage Plan.



Link to these important forms, documents and disclosures

- Enrollment forms
- Summary of benefits
- Formularies
- Pharmacy directories
- Scope of appointment form
- Non-discrimination disclosures
- Star ratings
- Provider finders
- Optional Supplemental Benefits enrollment forms

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Medicare Advantage Sales Presentations

From Medicare options to Medicare costs—and how manage them—the right information can make a big difference when it comes to sales success. Let our clear, organized presentations provide the foundation you need to educate and motivate your clients.

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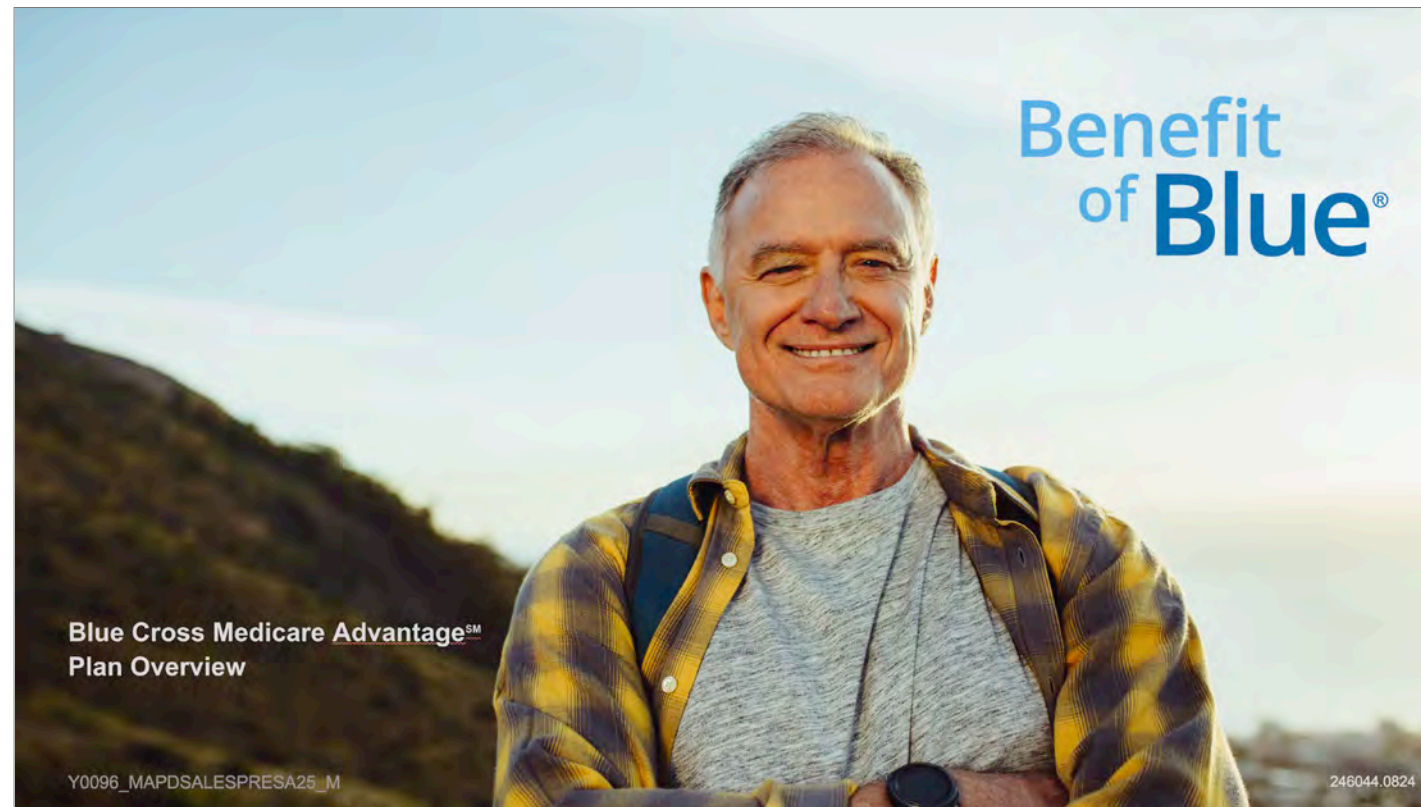
PORTAL 

Sales Presentation Best Practices

At a sales event, marketing activities and lead generation can take place, including discussing plan-specific information and collecting enrollment applications.

Helpful Tip

Be sure to choose the correct sales presentation based on what plan you're selling, and personalize it with your contact information.



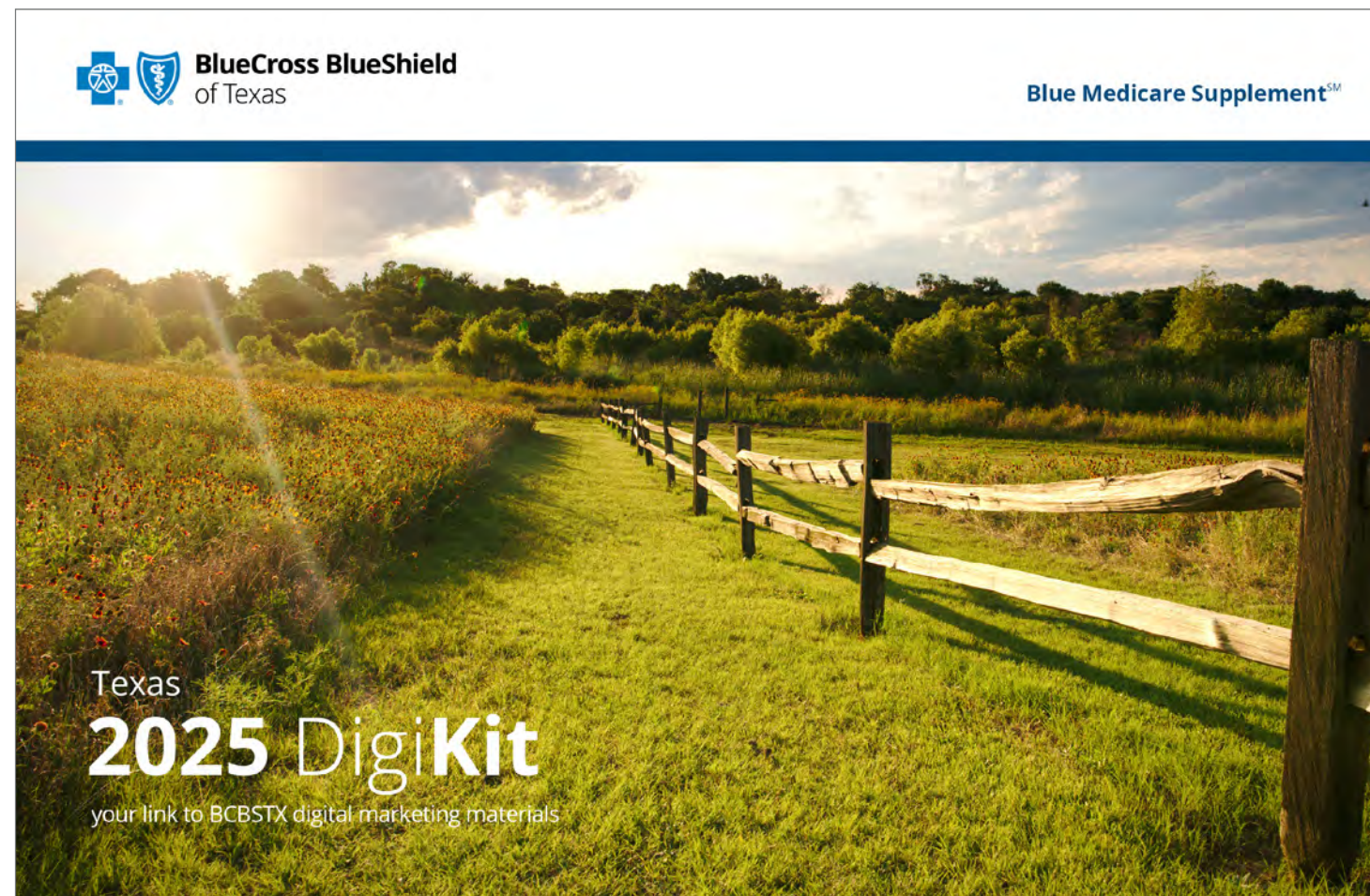
Easy-to-use PowerPoint files can be downloaded to your computer for in-office, in-home or group presentations.

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Medicare Supplement DigiKit

All the resources you need is just a click away! Use your DigiKit to access all the forms, information and materials you'll need to enroll clients in a Medicare Supplement Insurance Plan.



Links to these important forms, documents and disclosures

- Enrollment applications
- Non-discrimination disclosures
- Policy books
- Scope of appointment form
- Outlines of Coverage
- And more

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Medicare Supplement Sales Presentations

Bring simplicity and understanding to your Med Supp prospects and watch your sales grow. Whether you want to educate or motivate, these sales presentations have you covered.



Easy-to-use PowerPoint file can be downloaded to your computer for in-office, in-home or group presentations.

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GENERATE LEADS

Build your sales funnel and grow your business with preapproved marketing materials.



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Marketing materials to help you Connect. Nurture. Convert.

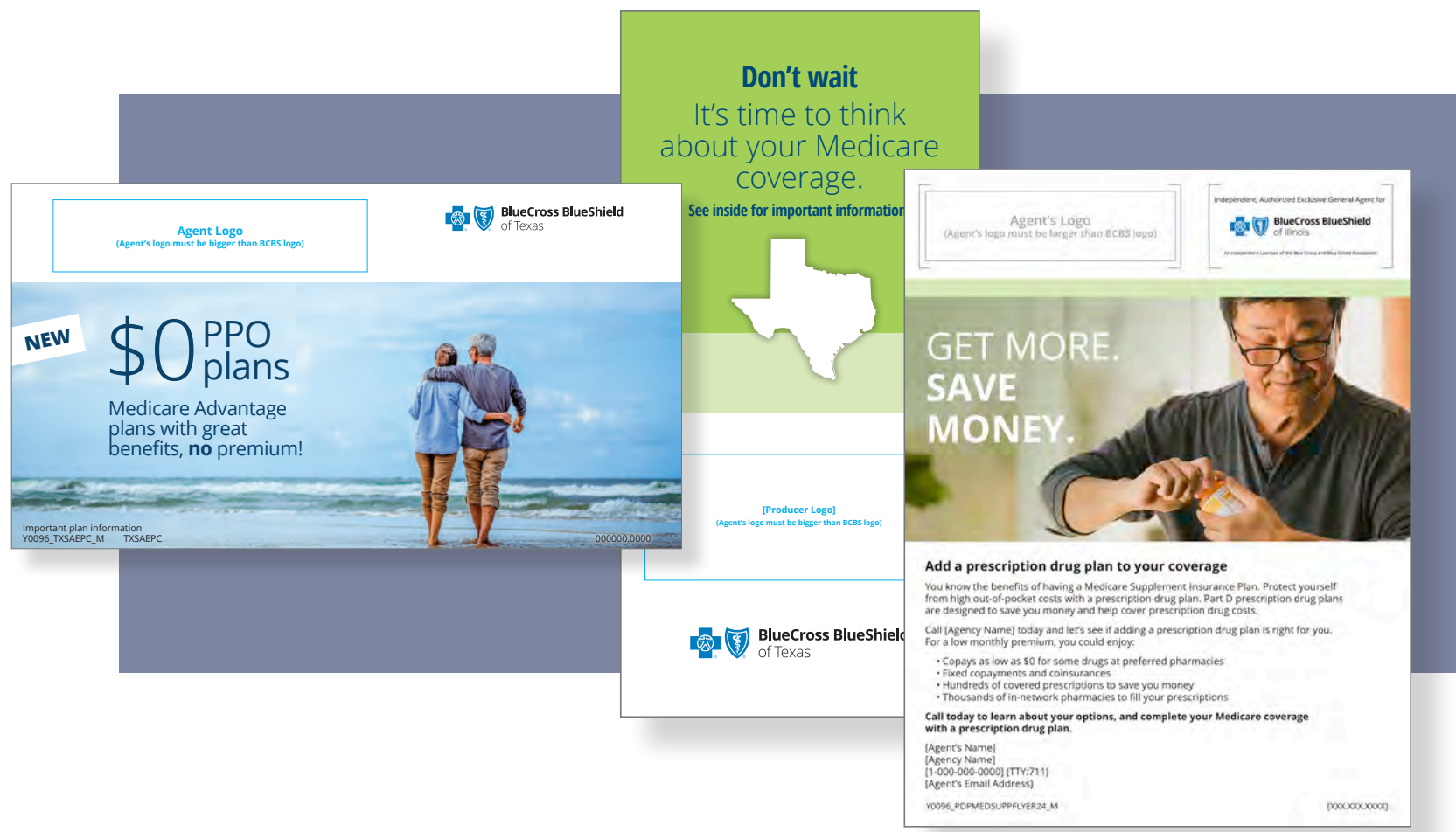
Pre-approved and ready for you to personalize and share.

All you need to do is add your contact information. Check out your options on the following pages to get started.

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These lead generation materials emphasize the value you offer as a local agent to Medicare beneficiaries in your community.

Use these pieces to engage and encourage existing and new clients to choose a Blue Cross and Blue Shield of Montana plan that meets their needs.



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How to use Direct Mail

Maximize effectiveness and cost-efficiency by following these best practices for direct mail lead generation.

Direct Mail Best Practices

1. Determine your mailing list
2. Download art from your Producer Supply Portal
3. Personalized mailers with your contact information/ organization’s information
4. Add trackable phone numbers and/or website information
5. Provide printer or post office postage costs, or ensure your postal permit will cover mailing costs



Direct mail is considered to be more effective than other mass media options—especially for Medicare-eligible audiences. Even so, the most successful direct mail programs only deliver response rates of between 0.75 percent and 1.5 percent, so it’s important to do everything to maximize your success.

Tracking

- During AEP mailboxes are full, and you don’t want your mailing to get lost in the clutter. Plan to be in front of your prospects at least every other week. Also consider adding additional media exposure and events to your marketing plan, so your piece is more likely to be recognized and read.
- Most consumers research plans first, then shop, then decide. You’ll want to be present and available at every one of these important stages.

Helpful Tips

- Create targeted, proven mailing lists. Data shows that consumers aged 65–75 are more likely to switch Medicare plans than older peers, so be sure that segment is included in your mailing list.
- Use segmented lists. If you’re trying to target low-income consumers, they will likely respond better to low-price messages, while higher-income prospects may respond better to value-added benefits or expansive network messages.

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Direct Mail Options

Direct mail is an effective and cost-efficient way to generate leads. These pieces can be customized with your contact information, then sent to a targeted list to build your pipeline.

Agent Logo
(Agent's logo must be bigger than BCBS logo)

BlueCross BlueShield of Texas

NEW **\$0 PPO plans**
Medicare Advantage plans with great benefits, **no** premium!

Important plan information
Y0096_TXSAEPC_M TXSAEPC 000000.0000

Medicare Advantage plans with \$0

Exciting news!
You worked hard for your Medicare benefits. Agency Name can help you find a plan that suits your needs — **and has a \$0 premium.**

NEW \$0 PPO plans from Blue Cross and Blue Shield of Texas are now available to you. They have the great benefits you want from a trusted company with \$0 premiums. Enrollment is only open for a short time though, so call me today and we'll find out which one's right for you.

Hurry - enrollment ends December 7
Call me today for more information on the \$0 PPO plans available to you

Call me at **1-000-000-0000** (TTY: 711)
Agent's First and Last Name
Agency Name

First_Name Last_Name Suffix
Address_Line1
Address_Line2
City_State_Code Zipcode

HMO, HMO-POS and PPO plans provided by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). HMO plan provided by Texas Blue Cross Blue Shield Insurance Company (ILBCBSIC). HCSC and ILBCBSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC and ILBCBSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in HCSC's and ILBCBSIC's plans depends on contract renewal.

We do not offer every plan available in your area. Currently we represent 00 organizations which offer 00 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.

New \$0 PPO plans post card

Don't wait
It's time to think about your Medicare coverage.
See inside for important information.

Map of Texas

[Producer Logo]
(Agent's logo must be bigger than BCBS logo)

BlueCross BlueShield of Texas

Medicare options self mailer

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Medicare Advantage lead card

Make every lead count by using this card to gain permission for future contact. You can hand it out at events, enclose it with mailings or keep it handy for in-person appointments.

MAPD



Yes, I am interested in learning more about Medicare.

By returning this card, you agree an authorized representative or licensed agent from Blue Cross and Blue Shield of Illinois may contact you by mail. By providing your telephone number or email address, you agree that we may call you on your land line (home phone), call or text your cellular phone, or email you to answer your questions and provide additional information about Medicare products. Standard cellular phone and/or text message charges may apply from your wireless provider.

Name _____

Mailing Address _____

City, State, ZIP _____

Phone (____) _____ Email _____

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Material images are samples and are for placement only.

Sales Support materials

Take your sales to the next level by making sure your clients have the right coverage and all the coverage they need for a healthy life. These flyers provide important details about the additional benefits and plans available from Blue Cross and Blue Shield of Montana.

BlueCross BlueShield of Texas

Optional Supplemental Benefits
For an additional monthly premium, you can add more coverage to your plan. Adding supplemental benefits to your current plan is optional and provides you with additional dental coverage.

BASIC SILVER COVERAGE	
DENTAL	
Annual Allowance	\$1,000
Routine Preventive (annual) • 2 exams • 2 cleanings • 1 X-ray	\$0 copay
Basic Restorative Comprehensive	Not covered
Major Restorative Comprehensive • Endodontics • Periodontics • Prosthodontics • Other oral/maxillofacial surgery • Other services	In-Network 20% coinsurance Out-of-Network 50% coinsurance

Optional Supplemental Benefits available with the following plans:

- \$27.70 - H1666-006 Blue Cross Medicare Advantage Choice Plus (PPO)SM
- \$26.70 - H4801-002 Blue Cross Medicare Advantage Classic (PPO)SM
- \$26.40 - H4801-015 Blue Cross Medicare Advantage Saver Plus (PPO)SM
- \$29.80 - H4801-019 Blue Cross Medicare Advantage Protect (PPO)SM
- \$19.50 - H8133-005 Blue Cross Medicare Advantage Basic (HMO)SM
- \$46.70 - H8554-004 Blue Cross Medicare Advantage Saver (HMO)SM
- \$24.20 - H9706-008 Blue Cross Medicare Advantage Saver (HMO)SM
- \$30.80 - H9706-009 Blue Cross Medicare Advantage Value (HMO)SM

HMO and PPO plans provided by Blue Cross and Blue Shield of Texas, which refers to HCSC Insurance Services Company (HSC) and GHS Insurance Company (GHSIC). HMO and PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HLSC). HCSC, HSC and GHSIC are independent licensees of the Blue Cross and Blue Shield Association. HCSC, HSC and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal. Blue Cross and Blue Shield of Texas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross and Blue Shield of Texas does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-877-774-8592. Someone who speaks English/Language can help you. This is a free service. Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-877-774-8592. Alguien que habla español le podrá ayudar. Este es un servicio gratuito.

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Supplemental Benefit plan details

Agent's Logo
(Agent's logo must be larger than BCBS logo)

Independent, Authorized Exclusive General Agent for
BlueCross BlueShield of Illinois
An Independent Licensee of the Blue Cross and Blue Shield Association

GET MORE. SAVE MONEY.

Add a prescription drug plan to your coverage

You know the benefits of having a Medicare Supplement Insurance Plan. Protect yourself from high out-of-pocket costs with a prescription drug plan. Part D prescription drug plans are designed to save you money and help cover prescription drug costs.

Call [Agency Name] today and let's see if adding a prescription drug plan is right for you. For a low monthly premium, you could enjoy:

- Copays as low as \$0 for some drugs at preferred pharmacies
- Fixed copayments and coinsurances
- Hundreds of covered prescriptions to save you money
- Thousands of in-network pharmacies to fill your prescriptions

Call today to learn about your options, and complete your Medicare coverage with a prescription drug plan.

[Agent's Name]
[Agency Name]
[1-000-000-0000] (TTY:711)
[Agent's Email Address]

Y0096_PDPMEDSUPPLYER24_M [XXX.XXX.XXXX]

Part D sales flyer

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Success starts here	02	Resources available	05	Educate your clients	08	Tools for success	10	Generate leads	17	Referral program	24	How to enroll	26	Contact information	29
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Print Ads to drive calls

Most people want the “human touch” when choosing and enrolling in their Medicare plan. Use these ads to gain traction as a trusted advisor and get the phone ringing.

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Agent Logo
 (Agent’s logo must be bigger than BCBS logo)



Get Answers to Your Medicare Plan Questions

We can help.
Call today, with no obligation.

1-000-000-0000

Agent’s First and Last Name


Agency Name

HMO and PPO plans provided by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HMO plans available for employer/union groups only. HCSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HCSC’s plans depends on contract renewal. We do not offer every plan available in your area. Any information we provide is limited to those plans we offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options. Y0096_GRCPRAD25 XX

4.5" x 7"

Material images are samples and are for placement only.

Agent Logo
 (Agent’s logo must be bigger than BCBS logo)



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3.375" x 4.5"

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REFERRAL PROGRAM

Not every sales superhero is a certified producer—that’s why the Sales Referral program may be right for you.



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Become a Referral Producer

The Medicare Options Referral Program offers producers an alternative to becoming certified to sell Medicare plans. The program allows you to refer your clients to our Product Specialists and still get paid.

Blue Cross Medicare Options™

Become a Referral Producer

The Medicare Options Referral Program offers producers an alternative to becoming certified to sell Medicare plans. The program allows you to refer your clients to our Product Specialists and still get paid.

Program Overview

The Referral Program saves you time — no need to get certified to sell Medicare plans. Referral producers give clients a referral card with:

- The toll-free BCBS Product Specialist number
- The referring producer's name and BCBS producer ID number

Our Product Specialists take it from there. If that prospect becomes a confirmed enrollment and meets certain other requirements, you'll receive \$100 for Medicare Advantage Prescription Drug and \$25 for stand-alone Prescription Drug plans.*

Eligibility Requirements

You MUST:

- Be licensed to sell health insurance in your state
- Be contracted with the Blue Cross and Blue Shield Plan in your state
- Not be a certified/appointed Medicare producer
- Complete the Medicare Options Producer Referral Participation form
- Submit a referral log within 10 business days of making the referral

Referral Process

The Referral Program is based on prospects coming to you for help rather than you soliciting leads. When a prospect contacts you for information on our MAPD and PDP plans, whether they need one question answered or 10, follow these three simple steps:

- Inform the prospect that you chose to participate in the Referral Program and a qualified Product Specialist will be helping them instead.
- Give your client a referral card. The card includes the toll-free phone number to our Product Specialists and your name and BCBS producer ID number.
- Submit a referral log with your client's information within 10 business days of making the referral.

NOTE: If you choose to opt out of the Referral Program, you can either become a certified producer (in which case you need to complete the annual training and exam requirements) or not participate with the Referral Program for the rest of the benefit year. Your Participation Agreement in the Referral Program will be automatically terminated upon your certification and appointment to sell Medicare plans.

Referral Payments

Referral payments will be reflected on your monthly commission report, in the amount specified on the fee schedule and by these terms:

- The qualified referral is enrolled in the plan for 90 days after the effective date. A referral payment will not be paid for any member that does not stay on the plan for a minimum of 90 days.
- Referral payments will be 100% earned with no charge backs, unless it is a retro term or rescission.
- No renewal commissions will be paid.

ditional and is an **ALTERNATIVE** to being a certified producer. both the referral and certification programs. Future renewal compensation from MAPD and PDP sales effective dates state that producers must certify annually to receive renewal renewals for business sold in previous years.

any of these activities for the Referral Program:

- Door-to-door soliciting
- Outbound telemarketing, or
- Any other activity that is viewed as soliciting or steering a prospect to act in a certain way

unless you opt out. If you choose to opt out of the Referral Program, Producer Service Center at **855-782-4272** for more information.

- Lives, or will be living, in our service area on the effective date of coverage
- Is a new lead for MAPD and PDP
- Has accepted a referral card and follows the required process to obtain information and enrolls in an MAPD or PDP plan*

* \$25 PDP referral payment payout excludes Basic PDP plans.

go to Blue Access for Producers™. Right-hand side of the page and click on Products and Forms. program and you'll see the agreement form, referral log, fee schedule, submit. It will automatically open your email to send it to the Producer if the agreement was accepted. to our Product Specialists.

Questions?
If you have questions, contact your Regional Sales Manager.

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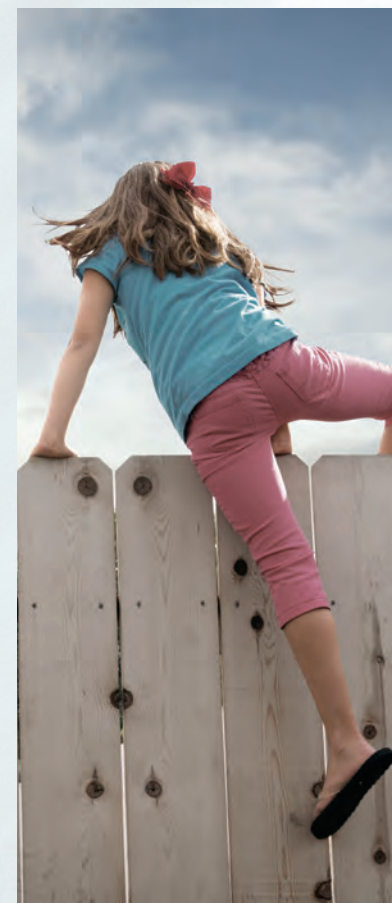
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Download this information to learn more about this program, and how to become a Referral Producer.

Material images are samples and are for placement only.

HOW TO ENROLL

Here's what you need to move your clients off the fence and in to membership



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Enrollment information

Times to Enroll

Enrollment Periods

- Annual Enrollment Period (AEP): **October 15–December 7**
- Initial Enrollment Period (IEP): seven (7) months (your birthday month plus three months prior and after)
- Initial Coverage Election Period (ICEP). IEP AND ICEP USUALLY COINCIDE
- General Enrollment Period Picking Up Part B: **(January 1–March 31, effective July 1)**. Penalty may apply
- Open Enrollment Period annually through March 31. Beneficiaries can make one change to a MAPD or PDP (and back to original Medicare).
- Medicare Supplement enrollment occurs year round

Special Enrollment Periods

- Change in circumstances
- Moving
- Group or other creditable coverage changes
- Your current plan exits **(AEP, and December 8–last day of February)**
- Those on LIS and Medicaid now can change plans monthly

Medicare Supplement Plan Year

The plan year is the 12-month period during which your Medicare Supplement policy is effective. It is determined by the coverage start and end dates. For example, a Medicare Supplement policy that starts and (renews) on July 1 will continue for the 12-month period through June 30 of the following year.

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Next Steps

Next steps for Medicare Advantage enrollments

- Prepare for Welcome Kit and Welcome Call
- SilverSneakers www.silversneakers.com
- Tru Hearing www.truhearing.com
- Transportation (see calling directions on page 30)
- Dental Coverage (always choose DPPO!) www.dnoa.com
- Vision Coverage (always choose Select!) www.eyemedvisioncare.com/bcbsmtind
- Rewards and Incentive Program www.bcbsmt.healthmine.com

Late Enrollment Penalty

If a beneficiary enrolls in a stand-alone PDP more than 63 consecutive days after his or her IEP, the beneficiary may be subject to a Late Enrollment Penalty.

The cost of the LEP depends on how long the beneficiary went without creditable prescription drug coverage.

The LEP is calculated by multiplying 1% of the “national base beneficiary premium” times the number of full, uncovered months the beneficiary was eligible but didn’t join a PDP and went without other creditable prescription drug coverage.

The final amount is rounded to the nearest \$0.10 and added to the beneficiary’s monthly premium.

The national base beneficiary premium may increase each year, so the penalty amount may also increase each year.

The LEP will not apply if the beneficiary has Creditable Coverage.

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Billing and payment

Billing and Payment Information

- Electronic Funds Transfer (EFT)
- Paper Bill (sent 15 days prior to the due date)
- Social Security Administration (SSA) Deduction
- Railroad Retirement Board Deduction
- The member selects a payment method at the time of enrollment
- Members who do not select a billing option on their enrollment form will automatically receive a paper billing statement
- Important note: if they receive a bill directly, they should pay it; setting up social security deduction or EFT may take at least one payment cycle
- Agents do not collect premiums
- Those on a zero-premium plan will only receive a bill if they are paying a late penalty premium

Blue Cross Medicare Advantage
P.O. Box 258222
Oklahoma City, OK 73126

Overnight Payments
Blue Cross Medicare Advantage (PPO)
3232 West Reno
Lockbox #258822
Oklahoma City, OK 73107

Blue Cross Medicare Rx (PDP)
PO Box 268845
Oklahoma City, OK 73126-8845

Mail International Claims to:
BCBS World Wide Center
PO Box # 261630
Miami, FL 33126

or: www.bcbsglobalcore.com

Membership Rewards
www.BlueRewardsMT.com

Resources

Medicare
www.medicare.gov/

Extra Help and Medicare Guidance
www.medicare.gov/manage-your-health

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CONTACT INFORMATION

We won't leave you stranded. Here's helpful information for the support you need.



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Important resources

Plan Information

Please see the links below for providers, formularies and plan documents

<https://www.bcbsmt.com/medicare/tools-resources/forms-documents>

Additional portal items

- 0% cost sharing limited to diabetic testing supplies (meters, strips and lancets) obtained through the pharmacy for a LifeScan branded product (OneTouch Verio Flex, OneTouch Verio, OneTouch Ultra Mini and OneTouch Ultra 2)
- Scope of Appointment (available on the supply portal)
- World Wide Travel Claims:
www.bcbsglobalcore.com
- Brand Guidance

Transportation (if available)

Blue Medicare Ride Assistance is the available transportation vendor. Please call the reservation line here:
844-452-9379 BCBS Medicare Reservations

Issues with the reservation, has there been a delay, etc.
Please call Ride Assist at:
844-452-9380 MT BCBS Medicare Ride Assist

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Contact information Members

Contracting and Agent Support

Regarding	Contact
Medicare Advantage Help Desk	(888) 723-7423
Medicare Advantage Enrollment Fax Line	(855) 895-4747
PDP / MAPD / Part D Help Desk Policy, application and POR related inquiries	(888) 723-7423
PDP / Part D Enrollment Fax Line	(855) 297-4245
Medicare Supplement Help Desk	(877) 587-6638
Medicare Supplement Enrollment Fax Line	(855) 867-6714
Commissions and Contracting / Producer Administration Phone	(855) 782-4272
Producer Administration Fax	(918) 549-3039

Regarding	Contact
Commissions and Contracting Producer Service Center Email Commission and certification related inquiries	producer_service_center@bcbsok.com
AHIP or HCSC Certification Inquiries	bmrxcertification@hcsc.net or via BAP
BAP Help Desk (IT Help Desk) Issues with the ComplianceWire website related inquiries	(888) 706-0583
Supply Line Supply and Supply Portal related inquiries	(888) 655-1357 bcbsupport@summitdm.com
Producer Hotline Supply Portal Product Questions	cmsalessupport@bcbstx.com
Supply Website Ordering PDP/MAPD supplies	www.yourcmsupplyportal.com
AHIP (external number) Inquiries concerning AHIP's website or training	(866) 234-6909

Contact information Members

Contracting and Agent Support

Medicare Advantage Prescription Drug (MAPD)

Member Services (MAPD/MA Only)	(877) 744-8592 (TTY 711)
Urgent Care Telehealth	(888) 680-8646 (TTY 1-800-770-5531)
24/7 Nurseline	(800) 631-7023 (TTY 711)
Over-the-Counter (OTC) Products	(866) 268-2674
SilverSneakers Fitness Program	(866) 584-7389 (TTY 711)
TruHearing	(833) 898-1317

Medicare Supplement

Blue Medicare Supplement Insurance Customer Service Legacy	1-800-654-9390
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Agent support

Contracting and Agent Support

Blue Access For Producers (BAP)

<div style="font-size: 2em; border: 2px solid white; border-radius: 50%; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">1</div> <p>Blue Access for Producers (BAP): www.bcbsmt.com/producer</p>	<div style="font-size: 2em; border: 2px solid white; border-radius: 50%; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">2</div> <p>Your 9-digit HCSC-provided producer ID.</p>	<div style="font-size: 2em; border: 2px solid white; border-radius: 50%; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">3</div> <p>Upon registering, a randomly generated, unique password will be sent to the email address on file.</p> <p>Logging in with the randomly generated password, the system will prompt the agent to change to a new, unique and memorable password.</p>	<div style="font-size: 2em; border: 2px solid white; border-radius: 50%; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">4</div> <p>24 hours after receipt of welcome letter and producer ID</p>
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It is essential when enrolling a beneficiary online, that you log into BAP using your PRODUCER NUMBER, and not your agency number. If not, your agent of record status and commissions are put at risk. If submitting a paper application, the same rule applies.

Thank You

