



BlueCross BlueShield of Montana



**Health Care Coverage You Need.
A Company You Know.**

2019

Call 855-593-1515, visit www.bcbsmt.com or contact an independent, authorized agent to get a quote today.

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) has been serving the people of Montana since 1940. As a customer-owned health insurer, our focus is on our members, not shareholders. We work hard to make sure you have choices for your health care coverage.

As health care in America changes, our dedication to our community will stay strong. BCBSMT will be here serving the people of Montana, just as we have for more than 75 years.

Your BCBSMT plan includes the following:

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

* Learn more about prescription drug coverage on page 5.

** Many in-network preventive services are covered at 100%. Refer to the Summary of Benefits and Coverage for benefit details.



Call us toll-free
at 855-593-1515.



Visit us on the Web
at www.bcbsmt.com.



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

Signing Up for Health Care Coverage

Getting your health care coverage with BCBSMT is an important decision. Here are a few things to consider before signing up.



When do you sign up?

You can sign up for coverage during the Open Enrollment Period, which begins **November 1, 2018**, and ends **December 15, 2018**. For most people, this is the only chance to sign up for individual health care coverage for 2019.

Some people may be able to sign up after the Open Enrollment Period. You may qualify for Special Enrollment if you have had a major life change, such as a new child, divorce, or job loss.



Can you get help paying for your coverage?***

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.

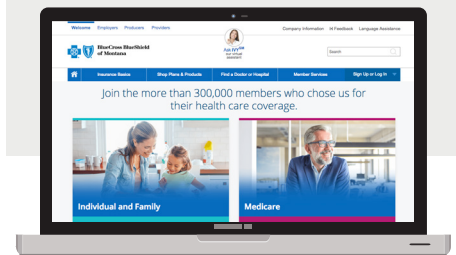
*** If you are Native American, the cost-sharing amounts and income levels may be different. Please call 855-593-1515 or contact an independent, authorized BCBSMT agent for more details.



How can you sign up?

Start at www.bcbsmt.com. You can compare your options, see different benefit levels and get an online quote. You can even see if you qualify for help paying for your plan.

You may also learn more by contacting an independent, authorized BCBSMT agent.



Words to Know

Benefits – The health care items or services covered under a health insurance plan.

Coinsurance – The percentage of the cost you pay for a covered service, while your health plan pays the rest (after you meet your plan's deductible). You pay coinsurance until you reach your out-of-pocket maximum, then your plan will pay 100 percent of the cost.

Copayment (copay) – The set dollar amount you pay for covered services at the time you receive care or when you pick up a prescription drug. The amount may be different depending on the covered service or prescription drug. See your Summary of Benefits and Coverage.

Deductible – The amount you pay for most covered services before your health plan starts to pay. The deductible resets at the beginning of the calendar year or when you enroll in a new plan. Some covered services may have a per-occurrence deductible.

In network – Services you receive are considered in network when you use a doctor or other health care provider that has a contract with your health plan. Generally, you may pay less out of pocket when you use a doctor, hospital, or other provider in your plan's network.

Out-of-pocket maximum – This is the most you have to pay out of your own pocket for in-network health care expenses during a plan year. Deductibles, coinsurance, copays and other expenses for in-network essential health benefits (EHBs) apply to this amount.

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

- May have higher monthly premiums than POS plans
- A larger network of doctors and hospitals to choose from

Premium: 60% | Choice of Doctors: 18 Green, 12 Grey

Blue Focus POS

- May have lower monthly premiums than PPO plans
- May help keep your costs lower and more predictable
- A Primary Care Provider (PCP) will coordinate your health care

Premium: 30% | Choice of Doctors: 10 Blue, 18 Grey

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 www.bcbsmt.com or call 855-593-1515 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. All plans include the same essential health benefits.

BRONZE PLANS

Lowest premium costs
Higher out-of-pocket costs when you receive care

Plan pays	60%
You pay	40%

SILVER PLANS

Higher premium costs than Bronze plans
Lower out-of-pocket costs than Bronze plans

Plan pays	70%
You pay	30%

GOLD PLANS

Higher premium costs than Silver plans
Lower out-of-pocket costs than Silver plans

Plan pays	80%
You pay	20%

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 usage. Please refer to the Summary of Benefits for more information.

Our Security and Dental Plan Options

Learn more about these options by visiting www.bcbsmt.com or contacting your independent, authorized agent.



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.



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.

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

An HSA is a special savings account that you may use to cover a wide range of qualified medical expenses. An HSA helps you to 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 www.bcbsmt.com or speak with an independent, authorized 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 deductible, you may not be eligible to contribute to a Health Savings Account.

** 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 locate adult providers in our network when teens are ready to make the transition from pediatric to adult care. We can also help female members locate an OB-GYN for specialty care without referrals. You can find out about services that need preauthorization and how to preauthorize at www.bcbsmt.com or by calling Customer Service at 855-593-1515.

You will not be discriminated against for coverage under this policy based on your race, color, national origin, disability, age, sex, gender identity or sexual orientation.



What are Essential Health Benefits?

Our health care plans cover in-network, basic services that are considered essential to good health. 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

Prescription Drug Coverage

BENEFIT FROM PRESCRIPTION DRUG COVERAGE, INCLUDED IN ALL OUR PLANS



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 a value 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 value pharmacy participating in the Value Pharmacy Network.*



Convenience: You can use your benefits at many pharmacies. Just show your member ID card at the pharmacy to use your benefits. You may pay less at some pharmacies than others for your prescriptions. Visit www.bcbsmt.com to search for pharmacies that may provide the most cost savings.



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

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

Prime Therapeutics LLC is a separate pharmacy benefit management company. Blue Cross and Blue Shield of Montana contracts with Prime Therapeutics to provide pharmacy benefit management and other related services. Blue Cross and Blue Shield of Montana, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics LLC.

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. We work hard to provide our members with choices to help manage their health.



Blue Access for Members is a website where you can find out more about your policy. You can check the status of claims, pay your bill, sign up for alerts, print a temporary ID card, view up to 18 months of claims history and more.



Blue Access MobileSM Use your mobile phone to find a doctor, hospital or urgent care facility. You can also view your ID card and see your benefit information.



Provider Finder[®] Quickly find your nearest network doctor, hospital or clinic with this easy-to-use online tool. Review provider credentials, search by specialty and read reviews. Using the Cost Estimator, members can find costs for general health visits as well as specific procedures and more.



Virtual Visits You can see a physician live on your phone or computer. Get diagnosed for certain conditions right away and even have an electronic prescription sent to your pharmacy.



24/7 Nurseline is a service where registered nurses listen to your health concerns, give you common health information and tips, and advise you on where to go for care if you need it.



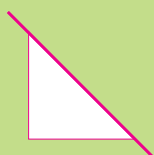
Blue Care Connection[®] Blue Care Connection programs can help you improve well-being and the quality, cost and transparency of health care by promoting prevention and early detection. Use these resources to help you manage weight, control stress, stop smoking and stay healthy.



Blue365[®] is our member discount program. Save on things like exercise equipment, health club and gym memberships, weight loss programs, stop smoking programs, health products and more.**



Well onTarget[®] provides tools and resources to help guide you toward your health and wellness goals. Whether you need to make a game plan, track your progress or get started on your journey, Well onTarget can help.



Learn more about these programs at www.bcbsmt.com.

**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 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 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.

Virtual visits may not be available on all plans. Non-emergency medical service in Idaho, Montana and Montana is limited to interactive audio/video (video only).

Depend on a company with more than 75 years of experience in Montana.

Enroll Today



Call us toll-free at 855-593-1515.



Visit us on the Web at www.bcbsmt.com.



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

Privacy Practices

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

Notice Regarding Your Benefits

To get information about covered and non-covered benefits, go to www.bcbsmt.com, contact your independent, authorized Blue Cross and Blue Shield of Montana agent or call our Sales Center toll-free at 855-593-1515.

Space is for agent business card.

Blue Cross and Blue Shield of Montana is a Qualified Health Plan Issuer on the Montana Health Insurance Exchange.

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

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