



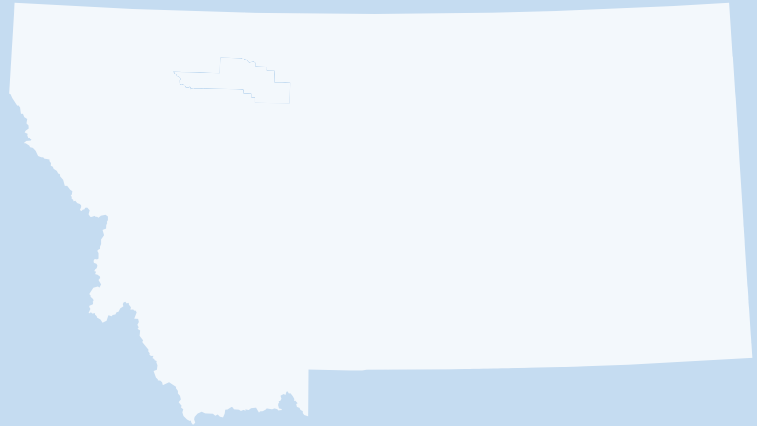
2021 Individual Plan Portfolio

Blue Preferred PPOSM

- **Statewide**

Blue Focus POSSM

- **Carbon, Lake, Missoula, Musselshell, Stillwater, Sweetgrass and Yellowstone Counties**



What's new

- Increased \$0 deductible and copay options on certain CSR qualified plans
- Member access to covered benefits through providers with telehealth services



Why Blue Cross and Blue Shield of Montana (BCBSMT)?

Access

- Health plans on and off exchange in every county
- Comprehensive, year-round coverage
- High-quality, efficient networks with focus on preventive care

Affordability

- Affordable plan options
- Monthly payments as low as \$0 for qualified on-exchange applicants

Stability

- Serving Montana communities for 80 years.
- In the eight years of ACA open enrollment, BCBSMT has been proud to offer multiple qualified health plans in every county across Montana.

Montana Plans On and Off Marketplace

Health

Blue Preferred PPO: 5 Bronze, 3 Silver, 1 Gold

- Network: Blue Preferred PPOSM (PPO)
- Approximately 60 hospitals, 8,400 providers*
- New bronze plan – Blue Preferred Bronze PPOSM 502
- Blue Preferred Bronze PPO 201 and Blue Preferred Gold PPOSM 204 are now a copay for all visits (previously, a copay for a set number of PCP visits, then coinsurance for remaining PCP visits)
- Choice of doctors and hospitals throughout the state
- Traditionally has higher monthly premiums than POS plans

Blue Focus POS: 2 Bronze, 2 Silver, 1 Gold

- Network: Blue Focus POSSM (BLC)
- Approximately 8 hospitals, 1,020 providers*
- Blue Focus Bronze POSSM 205 and Blue Focus Silver POSSM 206 are now a copay for all visits (previously, a copay for a set number of PCP visits, then coinsurance for remaining PCP visits)
- Point of Service product
- May have lower premium cost than PPO plans

Dental

BlueCare DentalSM

- Coverage for cleanings, preventive services and much more
- Preventive dental services deductible waived

Prescription and Pharmacy

- Six prescription payment level tiers for all ACA plans – generic, brand and specialty drugs have preferred and non-preferred benefit levels
- All plans include a drug list and Value Pharmacy Network¹

Helpful Resources 24/7

- 24/7 Nurseline (English and Spanish)
- Cost Estimator Tool on Blue Access for MembersSM
- SmartER CareSM Options – member education campaign on choices for non-emergency care

Mobile Site

- Easy to use – find a doctor, see payment options, access electronic member ID card and more

Blue365[®]

- Blue365 member discount program – members save on health club and gym memberships, weight loss programs, dental products and much more

Contacts for Retail Producers

Presale Support

Product information and sales assistance

855-707-0598

9 a.m. to 5 p.m. MT, Mon.- Thurs.

9 a.m. to 4:30 p.m. MT, Fri.

Postsale Support**

Application status, billing and payments, Retail Producer Portal and policy changes renewing/transitioning clients

855-454-7109

9 a.m. to 5 p.m. MT, Mon.- Thurs.

9 a.m. to 4:30 p.m. MT, Fri.

** Some issues can only be addressed by Producer Services if the member gave authorization to the producer of record.

*Estimates as of 7/10/2020

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

The relationship between Blue Cross and Blue Shield of Montana and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics LLC. 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.

Blue365 is a discount program only for BCBSMT members. This is NOT insurance. BCBSMT does not guarantee or make any claims or recommendations about the program's services or products. BCBSMT reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSMT is that of independent contractors.