



BlueCross BlueShield of Montana

Understanding and Using Your Benefits

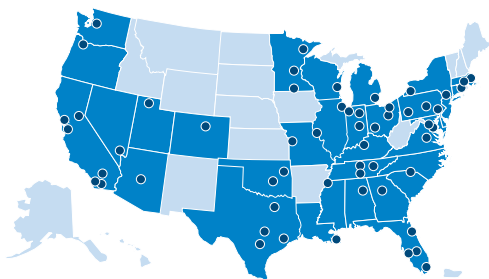


Blue High Performance Network®

Are you looking for a health plan that gives you access to high quality doctors at a lower cost? If so, choosing our new Blue High Performance Network (BlueHPN®) may be the best choice for you.

BlueHPN gives you access to a select group of doctors and hospitals in most major U.S. cities. You don't have to pick a primary care provider (PCP) and you won't need referrals to see specialists.

What's even better is that providers (doctors, hospitals and other health care professionals) in the BlueHPN have been carefully selected for the quality of care they deliver. And, it saves you money to use BlueHPN providers.



Out-of-area Coverage

If you are traveling away from home but are in another BlueHPN area, you have full benefits with any BlueHPN provider in that area. If you are outside of a BlueHPN area, you are still covered for emergencies and urgent care.

Take advantage of health and wellness programs, such as:

- **Blue365® Member Discount Program***
The Blue365 Discount Program offers health and wellness deals to members, such as savings from top national and local retailers on fitness gear, family events, healthy eating choices and much more.
- **Health and Wellness Resources****
Our health and wellness resources give you tools which may help you lose weight, quit smoking or lower your chance of heart disease, stroke or diabetes.

Finding a Doctor is Easy

Through our **Provider Finder®** tool, it's easy to find a doctor, hospital or other health care provider that is part of the BlueHPN.



You can search from your computer, smartphone or other mobile device.

Log in to Blue Access for MembersSM (BAMSM) at **bcbsmt.com/member**. To register for a BAM account, all you need are your group and identification numbers, found on your member ID card. BAM is secure and easy to use. When you search for providers in BAM, it will take you directly to network providers only.

By logging in to BAM you can also use Provider Finder to:

- Estimate the cost of hundreds of procedures, treatments and tests and your out-of-pocket expenses
- View patient reviews or add your review for a provider
- Review providers' certifications and recognitions
- Rate your doctor or hospital after your visit

You can also access Provider Finder without logging in to BAM.

Just visit **bcbsmt.com** and select **Find Care**, and then select Blue High Performance Network (or BlueHPN).



If you need help finding a network provider or have questions about your benefits, call the toll-free number on the back of your ID card. Or, download the BCBSMT app at the App Store or Google Play.

* 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.

**Our health and wellness resources vary by health plans.