BlueCross BlueShield of Montana

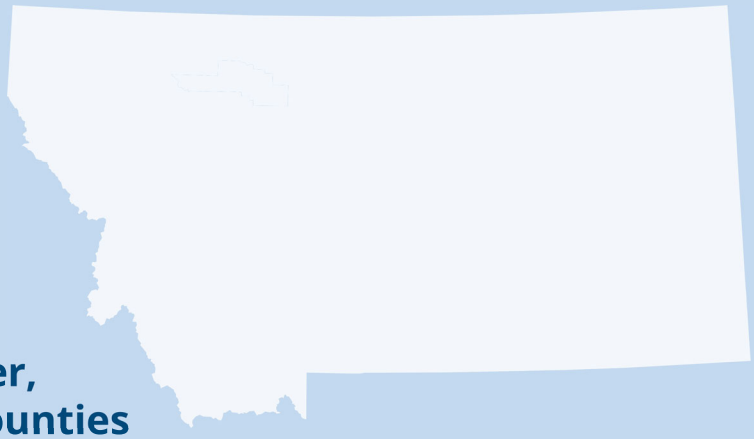
2026 Individual Plan Portfolio

Blue Preferred PPO℠

- **Statewide**

Blue Focus POS℠

- **Carbon, Cascade, Flathead, Gallatin, Lake, Lewis and Clark, Missoula, Musselshell, Stillwater, Sweetgrass and Yellowstone Counties**



What's New

- All Bronze on-exchange plans, their corresponding off-exchange variants, and select Catastrophic plans will be HSA eligible.*

Why Choose Us?

Access

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

Stability

- In the 13 years of ACA open enrollment, Blue Cross and Blue Shield of Montana has been proud to offer multiple qualified health plans in every county across Montana

* To the extent on-exchange and off-exchange bronze plans are on the same SCID, both plans will be HSA eligible.

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

352120.0925

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Montana Plans On and Off Marketplace

Health

Blue Preferred PPO: 5 Bronze, 4 Silver, 3 Gold

- Network: Blue Preferred PPO℠
- Approximately 64 hospitals, 12,905 providers[1]
- Choice of doctors and hospitals throughout the state
- Traditionally has higher monthly premiums than Point of Service plans

Blue Focus POS: 4 Bronze, 4 Silver, 3 Gold

- Network: Blue Focus POS℠
- Approximately 16 hospitals, 6,889 providers[1]
- Point of Service product
- May have lower premium cost than PPO plans

Dental

BlueCare Dental℠

- Coverage for cleanings, preventive services and much more
- Preventive dental services deductible waived
- Pediatric and family plans available
- Lower individual deductibles on all dental plans

Prescription and Pharmacy

- Most plans have six prescription drug payment level tiers: preferred generic, non-preferred generic, preferred brand, non-preferred brand, preferred specialty, non-preferred specialty
- Standardized plans have four prescription drug payment level tiers: generic, preferred brand, non-preferred brand, and specialty
- All plans include a drug list and Value Pharmacy Network[2]

Helpful Resources 24/7

- Cost Estimator Tool on Blue Access for Members℠
- Member education information on choices for non-emergency care

Mobile App

- 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, policy changes, and renewing/transitioning clients

855-454-7109
8 a.m. to 4 p.m. MT, Mon.-Thurs.
8 a.m. to 3:30 p.m. MT, Fri.

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

Producer Sales Consultants

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1. Estimates as of 9/25/2025
2. 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 related other 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.