



LEADERSHIP VIEW

Thank you for choosing Blue Cross and Blue Shield of Montana (BCBSMT) and trusting us to provide you and your family health care coverage in 2018.

We realize the health care system is complex, and we're here to

help you use your coverage and get high-quality, cost-effective care when you need it. Whether you are covered through a government program, through the individual marketplace, or through your employer, our priority is to make sure you have the tools and resources you need to make the best decisions about your care and coverage.

For more than 75 years, BCBSMT has been here for you. We're committed to making the health care system work better and to working together with our provider partners, legislators, sales brokers and other stakeholders to improving the quality of care and making it more affordable.

Our commitment extends beyond our members, as our company – and our nearly 500 employees across our great state – routinely give back in the form of generous financial donations and considerable time volunteering in the communities where we live, work and play.



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- **We are here to support you.** Our suite of digital tools and resources — such as Provider Finder®, Virtual Visits, Member Rewards and our [Benefits Value Advisor](#) — are available to help you make informed health care decisions. We also are available to answer your questions through our 24/7 Nurse Line, and you can always call the customer service number on the back of your member ID card.
- **We're partners in covering the costs of care.** Learn how your premiums, deductibles, copayments and out-of-pocket maximums [all work together](#) to pay for the care you and your family need.
- **Visit your primary care doctor for routine care.** If it's [not an emergency](#) — for colds, minor sprains and other less serious conditions — you may be able to save money by seeing your regular doctor. In the event of an emergency or when your injury or illness is serious, call 911 or go to the nearest emergency room. You don't need a referral.
- **Save money by staying in the network.** Most health plans use certain groups of doctors, hospitals and other health care professionals called provider networks. We partner with quality providers invest in strategic partnerships to ensure our members

have access to care from quality networks of doctors and hospitals. If you visit a doctor outside of your network, you may have to pay more for your care.

- **Know what's covered.** Make sure services or treatments are covered before you schedule them. You may need pre-authorization from BCBSMT before you get certain tests or services.
- **We truly care about Montana.** Each year we invest more than \$750,000 in grants, sponsorships and outreach initiatives – many that are highlighted in these pages – that help support like-minded organizations achieve their missions.

Having health care coverage means more than just “having insurance.” We are privileged to stand with you and offer the protection and stability that health care can provide you and your family.

We look forward to serving you and finding new ways to [make the health care system work](#) better for us all.

Sincerely,

Dr. Monica Berner

President, Blue Cross and Blue Shield of Montana

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For media inquiries, contact John Doran, Director of Public Relations for Blue Cross and Blue Shield of Montana at 406-437-6195 or John_Doran@bcbsmt.com.

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