



These extra health and wellness benefits complete your coverage.



Virtual Visits

With your Virtual Visits benefit powered by MDLIVE, you can speak with a board-certified doctor or behavioral health specialist from the safety and comfort of your own home. Virtual Visits allow you access to care for non-emergency situations by phone, mobile app or online video anytime, anywhere that works best for you.

- Appointments are private and secure
- Doctors can send an e-prescription to your local pharmacy, if necessary
- Average wait time of less than 20 minutes

MDLIVE doctors can treat a variety of non-emergency conditions, including:

- Allergies
- Anxiety
- Asthma
- Cold/flu
- Depression
- Ear infections
- Fever
- Headache
- Insect bites
- Nausea
- Pink eye
- Rash
- Sinus Infections
- Stress management
- And more

There is no charge to set up your account, but you may have a charge for your visit depending on your benefit plan. To activate your account, you can choose what is easiest for you:

- Call MDLIVE at 1-866-954-3586
- TTY users call 1-800-770-5531
- Go to www.mdlive.com/bcbsmt-medicare
- Text BCBSMTMEDICARE to 635-483
- Download the MDLIVE app

Virtual Visits may not be available on all plans. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation. MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Montana. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.



24/7 Nurseline - 1-800-631-7023 TTY 711

Your call is taken by a registered nurse who can help if you are sick or hurt and not sure what to do. Our nurses can answer your health questions and try to help you decide whether you should go to the emergency room or urgent care center or make an appointment with your doctor. You can also call the 24/7 Nurseline whenever you need answers to health questions about:

- Asthma
- Dizziness or severe headaches
- Cuts or burns
- Back pain
- High fever
- Sore throat
- Diabetes
- And much more

Plus, when you call, you can access an audio library of more than 1,000 health topics – from allergies to surgeries – with more than 500 topics available in Spanish.

For medical emergencies, call 911. This program is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.



Dental Care

Visiting the dentist can take a bite out of your budget. That's because Original Medicare doesn't cover dental care, procedures or supplies. Your retiree group Medicare Advantage plan does, and gives you access to one of the largest dental networks in the country. You will receive a separate member ID card for your dental coverage. Services covered by your plan:

Preventive

- 2 routine oral exams per year
- 2 cleanings per year
- 1 bitewing X-ray per year (excludes full mouth and panoramic)

Comprehensive*

- Oral surgery
- Restorative services
- Non-surgical extractions
- Surgical and non-surgical periodontal services
- Endodontic services
- Prosthodontic services
- Benefit period maximum of \$1,000 each year

It's easy to find a dentist. Call the Customer Service number on the back of your member ID card or visit www.bcbsmt.com/find-a-doctor-or-hospital.



Hearing Care

Hearing loss can affect your quality of life, both physically and emotionally. Original Medicare doesn't cover hearing aids or the exams needed to fit them. The savings you can enjoy on hearing services with your Medicare plan will be music to your ears. Routine hearing exams are available through TruHearing®, and you may be able to save 30–50% on hearing aids. Your plan may also include a hearing aid allowance.

Hearing Benefits through TruHearing:

Hearing exam

- A hearing exam plus three follow-up visits for fitting and adjustments
- The convenience of over 6,000 provider locations nationwide
- Hearing solutions for almost all types of hearing loss



Hearing Care continued

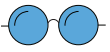
Hearing aids

- The latest technology from top hearing aid companies
- The same type of hearing aids sold in stores but at much lower prices
- A worry-free purchase with 45-day trial and 3-year warranty
- 48 free batteries per aid included with non-rechargeable models
- Guides to help you get used to your new hearing aids

Call TruHearing to learn more and schedule an appointment. 1-844-855-9536 TTY 711
8 a.m.–8 p.m., Monday–Friday

TruHearing® is a registered trademark of TruHearing, Inc., which is an independent company providing discounts on hearing aids. The relationship between TruHearing and Blue Cross and Blue Shield of Montana is that of independent contractors.

Vision Care



Your retiree group Medicare Advantage plan features vision care benefits to ensure you have access to qualified eye care professionals and affordable care. Our plans cover routine eye exams and other costs that Original Medicare does not. It's clear: Your overall health is important to us! Vision services covered by your plan:

Routine eye exam

- 1 routine eye exam per year (copay may apply)
- Yearly glaucoma screening (this is a preventive service covered by Original Medicare)

Eyewear

- Your plan includes an allowance toward the purchase of eyewear every two years.
- Your plan may cover routine eye exams and include an allowance toward frames and contacts.
- Vision exams and eyewear are available through EyeMed Vision Care.

It's easy to find a vision provider. Call the Customer Service number on the back of your member ID card or visit www.bcbsmt.com/find-a-doctor-or-hospital.

EyeMed Vision Care, LLC, an independent company, provides customer service and network administration services for BCBSMT. BCBSMT has contracted with First American Administrators (FAA), an independent company, to provide claims administration. The relationship between BCBSMT, FAA, and EyeMed is that of independent contractors.

Transportation Service

Getting to the doctor and home again is easier with transportation services. Your retiree group Medicare Advantage plan features transportation benefits so you can go to your important in-network health care visits. Transport services to and from plan-approved non-emergency visits must be medically necessary.



Transportation Service continued

Your plan includes coverage for travel to and from:

- In-network primary care provider appointments
- Other in-network health care providers
- The pharmacy to fill a prescription after a health care provider visit

The plan does NOT cover trips to:

- Non-medical appointments
- Visit a family member or friend
- Any out-of-network provider without a prior authorization

Call the Customer Service number on the back of your member ID card at least three days before your appointment. Follow the instructions provided by our Customer Service representative.



Meal Service

Mom's Meals® high-quality, nutritious meals can help you recover after a hospital stay. Meals are tailored to your personal needs and delivered to your home. The program offers health-specific menus that are designed by dietitians to support the nutritional needs of most common health conditions. These simple meals last for 14 days in the fridge — heat in 2 minutes or less, eat and enjoy. A care coordinator will call you after discharge and can help to arrange this service.



Blue365SM

Blue365 is just one more advantage you have by being a Blue Cross and Blue Shield of Montana (BCBSMT) member. With this program, you may save money on health and wellness products and services from top retailers that are not covered by insurance. There are no claims to file and no referrals or preauthorizations. Once you sign up for Blue365 at www.blue365deals.com/bcbsmt, weekly "Featured Deals" will be emailed to you. These deals offer special savings for a short period of time. There are also ongoing deals offered through Blue365 including vision, hearing, dental, fitness, health and wellness and weight management products.

The relationship between these vendors and Blue Cross and Blue Shield of Montana (BCBSMT) is that of independent contractors. BCBSMT makes no endorsement, representations or warranties regarding any products or services offered by the above-mentioned vendors.

* 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. You should 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 monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are given only through vendors that take part in this program and may be subject to change. BCBSMT does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSMT reserves the right to stop or change this program at any time without notice.

* Not all plans cover all services. Read your plan documents for details or call Customer Service if you have questions about your coverage.

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