

An Independent Licensee of the Blue Cross and Blue Shield Association

## It's time to renew your health care coverage from Blue Cross and Blue Shield of Montana.

As Open Enrollment gets closer, I want to let you know you'll soon receive your 2026 plan details from Blue Cross and Blue Shield of Montana. As your independent, authorized agent, I'm here to make sure you have the right plan for your needs and budget.

## Here are some reasons I suggest you stay with them:



Choice of plans and networks — With plans in every Montana county at bronze, silver and gold levels, they offer you choices. You can keep what you have. If your needs have changed, we can take a look at what may work best for you.



**Trusted name** — With more than 85 years of history, they continue to provide high-level service throughout Montana.



**Taking care of you** — They have resources and tools that include access to virtual care, gym membership discounts and wellness programs.



**Focus** — They're customer owned, which means they invest back into their customers and their communities.

## Look for a code to access your personalized page.

		Marketplace Plan	Non-Marketplace Plan
November 1, 2025 Renewal packet from BCBSMT arrives by mail.	Shows 2026 premium	X	V
	Shows URL and code to personalized page online	<b>✓</b>	<b>~</b>
	Online page shows 2026 premium	X	<b>✓</b>
Early to Mid-November Email with subject "Review Your 2026 Coverage Now," and online member account and mobile app notifications from BCBSMT arrive.	Has link and code to personalized page online	V	<b>✓</b>
	Online page shows 2026 premium	When email arrives.	<b>✓</b>

Call to make an appointment when you get your email. I can answer questions, confirm your contact details are current and help you make your first payment.