

Thirsty for knowledge?



Log-in to
Blue Access
for MembersSM

between October 15 -
November 30, 2017

for your
chance to **WIN**
a Hydro Flask
water bottle

Here's what to do:

Log in to your Blue Access for Members (BAM) Account at **bcbsmt.com** from your electronic device between October 15 and November 18, 2017.

One Hydro Flask water bottle will be given away for every 100 BAM log-ins.

What's BAM?

- Secure member website
- Access health care benefit information
- Utilize tools from your computer or mobile device
- View claims status and history
- View, print or request a replacement ID card
- Choose paperless Explanation of Benefits (EOBs)
- Sign up today at **bcbsmt.com**, click on log-in and register



VIRTUAL VISITS

Easy as 1 | 2 | 3 with MDLive

Access your care when and where you need it!

1

One-Time MDLive Account Activation through your Blue Access for Members (BAM) Account

Access MDLive link from BAM by clicking Virtual Visits in the Quick Links menu or under "My Coverage." Once redirected to the MDLive profile page, complete the profile and activate account. Be proactive and activate your account before you need the service, allowing you to promptly access the care when you need it!

2

Request a Virtual Visit

Access your MDLive account through BAM and complete "See a Doctor." Participate in your Virtual Visit online through your computer video or your mobile device. **(Note: If a doctor is not immediately available, you are able to often schedule an appointment that same day!)**

3

Get well!

If a prescription is necessary, Virtual Visit providers can send your digital prescription to the pharmacy of your choice.

When to
use virtual
visits:

Non-emergency Medical Conditions

- Allergies
- Cold and Flu
- Diarrhea
- Earache
- Fever
- Headache
- Insect Bites
- Nausea
- Pinkeye
- Sore Throat

Pediatric Care

- Cold and Flu
- Earache
- Nausea

DIABETES

Stop diabetes in its tracks

Preventing pre-diabetes is an important first step

EVERY
21 seconds

someone in the US is diagnosed with diabetes

1.5 million

Americans are diagnosed with diabetes every year

Diabetes remains the
7th leading cause
of death in the US

Source: 2015 Diabetes Statistics, American Diabetes Association



People with diabetes have health care costs

2.3x greater

than those without diabetes

Annual Eye Exam: Diabetes complications can cause vision loss or blindness. Schedule a full eye exam at least once a year. All MUST medical plans include a preventive annual eye exam covered at 100% when you present your MUST medical ID card.

MUST Diabetes Rx:

Covered Insulins: Novolog, Novolin NPH/Reg/Mix, Lantus, Levemir, Toujeo, Tresiba. All others (Rapid, Short, Intermediate, Basal Acting).

Excluded Insulins: Eli Lilly & Sanofi manufactured products
- Humalog, Humulin NPH/Reg/Mix, Apidra

Covered Strips: Ascensia Diabetes (formulary Bayer Diabetes)
- See 'Diagnostic Products' on the Performance Drug List
- Note all other strips are excluded. Drug list exception request required.

Steps to prevent the onset of diabetes include:

Step 1

Engage in just 30 minutes of daily moderate physical activity

Step 2

Make healthy food choices

Step 3

Reduce your body weight, if needed, by 5% to 10%

PREMARIN Co-pay assistance program

Premarin estrogen replacement is one of the medications that currently has a drastic increase in cost.

Start saving on your Premarin prescription

- If your out-of-pocket cost is \$70 or less, you pay \$15 and save up to \$55.
- If your out-of-pocket cost is more than \$70, you save \$55 and then pay the remaining cost.

Log on to www.premarin.com/premarin-savings

Pfizer reserves the right to rescind, revoke, or amend this offer without notice at any time. The Card is limited to one per person during this offering period and is not transferable. The Card will be accepted only at participating pharmacies. The Card is not health insurance. The Card and Program expire on 6/30/2018.

The Card is not valid for prescriptions that are eligible to be reimbursed, in whole or in part, by Medicaid, Medicare, or other federal or state healthcare programs including any state prescription drug assistance programs and the Government Health Insurance Plan available in Puerto Rico.

The Card is not valid for prescriptions that are eligible to be reimbursed by private insurance plans or other health or pharmacy benefit programs, which reimburse you for the entire cost of your prescription drugs. Insureds must be 18 or older.

You must deduct the savings received under this program from any reimbursement request submitted to your insurance plan, either directly by you or on your behalf. Eligible patients will pay a minimum of \$15 with a savings of up to \$55 per prescription fill. Limit 12 offers per calendar year.

Maximum savings of \$660 per calendar year. After you have reached the limit of \$660, you will pay monthly out-of-pocket costs.

The Card cannot be combined with any other rebate/coupon, free trial, or similar offer for the specified prescription.

FLU

The five 'W's of the FLU

WHAT?

Flu Shot season is here!

WHO?

Everyone 6 months of age and older should get a flu vaccine every season. Vaccination to prevent influenza is particularly important for people who are at high risk of serious complications from influenza.

WHY?

Influenza is a serious disease that can lead to hospitalization and sometimes even death. Flu vaccines cause antibodies to develop in the body about two weeks after vaccination. These antibodies provide protection against infection with the viruses that are in the vaccine.

WHEN?

Flu vaccination should begin soon after vaccine becomes available, by the end of October, if possible. It takes about two weeks after vaccination for antibodies to develop in the body that protect against influenza virus infection.

WHERE?

As a MUST preventive benefit, flu shots are covered at 100% when administered by an in-network provider, including CareHere clinics, and participating pharmacies.

Immunizations

A shot in the arm
at any age



Vaccines help stop diseases that can be dangerous or deadly. With vaccines, your body safely protects you from disease. Immunizations start at birth and carry on throughout your life.

How immunity works

- You first get exposed to disease
- You get sick
- Your body makes antibodies to kill the germs
- You get exposed again to the disease
- You don't get sick

Vaccines to the rescue

- You get vaccinated
- Your body makes antibodies to kill the germs
- You first get exposed to disease
- You don't get sick

You may think you had all your shots as a child. But you still need them as an adult – even if you're over 60. So talk to your doctor about the vaccines that you, your child and your parents need.

Source: Centers for Disease Control and Prevention

AIR AMBULANCE

Understanding Coverage

The specific air ambulance service used matters. Why? You could end up paying large out of pocket costs if you use an out-of-network provider. According to the National Association of Insurance Commissioners, the average cost for one 52 mile air ambulance trip is between \$12,000 and \$25,000. If you (and your physician) utilize an in-network air ambulance provider, you will not be balanced billed for the difference in the reimbursement amount and the amount charged. Using an out-of-network provider, including air ambulance, can result in significant balance billed amounts after insurance has paid its portion. You are responsible for that balance bill amount out of your own pocket charged by out-of-network providers.



The current listing of BCBSMT
in-network air ambulance
providers include:

[Benefits Healthcare](#) [Billings Clinic Hospital](#)

[Kalispell Regional Medical Center](#)

[Life Flight Network](#) [MT Medical Transport](#)

[Northeast Stat Air](#) [St. Vincent's Healthcare](#)

Disclaimer: A provider's network participation status may change. Contact Customer Service using the phone number on the back of the member's health plan ID to obtain the most up-to-date network participation information.



Pharmacy

myprime.com | (866) 325-5230

Pharmacy Eligibility & Prescription Card Questions

MUST Customer Support: (800) 845-7283

Phone: (406) 457-4400 (Helena area)

Email: contact@ms-sf.org

Fax: (406) 442-4161

Mail Order (90 Day Prescriptions & Supplies Only)

Costco Mail Order Pharmacy:

(406) 607-6861 | costco.com/pharmacy

Prime Mail:

(877) 357-7463 | myprime.com

Ridgeway Pharmacy:

(800) 630-3214 | <https://ridgeway.pharmacy>



MSSF/MUST

P.O. Box 4579

Helena, MT 59604-4579

PHONE: (800) 845-7283

FAX: (406) 442-4161

E-MAIL: contact@ms-sf.org

www.mustbenefits.org



IN THIS ISSUE

VIRTUAL VISITS AS EASY AS 1-2-3

PREMARIN Co-pay Assistance Program

STOP DIABETES IN ITS TRACKS

AIR AMBULANCE Understanding Coverage

5 'W's OF THE FLU

Learn more about Blue Access for Members and WIN



<PARTICIPANT NAME>
<STREET ADDRESS>
<CITY, ST, ZIP CODE>

NON-PROFIT ORG.
U.S. POSTAGE
PAID
HELENA, MT 59601
PERMIT NO. 16

MSSF/MUST
P.O. BOX 4579
HELENA MT 59604-4579