
WYOMING
BlueSelect
Individual & Family

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BCBSWY Individual & Family Plans

Protecting your health starts with choosing the right plan. Blue Cross Blue Shield of Wyoming makes it simple to find coverage built around your lifestyle, budget, and health needs.

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Local Service

We live and work in Wyoming, just like you. Visit us at one of our eight Wyoming-based Member Centers or connect with your preferred local broker.

Digital Tools

Easily manage your health coverage and benefits from anywhere with our YourWyoBlue web portal or YourWyoBlue member app, available on Apple and Android.

Extra Perks

Get rewarded for taking care of your health. Qualifying members can receive a $100 Amazon® gift card for using their annual wellness exam benefit.

Wellness Programs

Get personalized health support with our specialty health and wellness programs designed to assist members through their individual health care journey.

Fast Facts:

Coverage Network

Members have access to **the largest provider network across the United States.** Members access coverage in every zip code, with **2 million providers and hospitals nationwide** and have access to out-of-network providers within the state.

ACA Marketplace Cost-Sharing Reduction Plans

BCBSWY offers **ACA Cost-Share reduction qualifying plans**.

Pediatric Dental & Vision Coverage

BCBSWY offers plans with **adult dental and pediatric dental.** All plans include **pediatric vision**.

Copay Plans and Telehealth

BCBSWY offers plans with **copay options and low-cost telehealth** for urgent care and behavioral health.

Other Perks

Health Savings Account (**HSA**) matches may be available; $50 gift card for completing the Health Risk Assessment in the member portal.

Rooted in Wyoming. Just Like You.

Why Choose Blue?

Quality Care. Nationwide Coverage. Options to fit your needs & budget.

With BCBSWY you have access to...

Over 98% of Wyoming providers

100% of Wyoming hospitals

96% of hospitals nationwide

Worldwide Coverage
Access to doctors and hospitals in over 170 countries and territories around the world with BCBS Global® Core

Nationwide Pharmacy Access
Access to more than 55,000 pharmacies nationwide.

Coverage designed with affordability in mind.

Our plans include a range of cost-saving features* designed to help you make the most of your coverage:

Preventive Coverage
All plans include coverage of preventive services like annual wellness visits, immunizations, and certain health screenings; 100% covered in-network.

Virtual Care
Plans feature virtual care through MD Live, offering 24/7 access to urgent care and mental health support via phone, tablet, or computer.

Lower-Cost Drugs for Chronic Conditions
Certain plans offer lower-cost drugs for managing diabetes, depression, high blood pressure, high cholesterol, and some respiratory illnesses.

HSA Options
We partner with HealthEquity to offer HSA options with several of our health care plans. Receive a $25 bonus after registering your account.

Wellness & Care Coordination designed to support you.

We offer a range of programs* to help you reach your health and wellness goals, including:

Special Delivery Maternity Support
Provides access to essential services before, during, and after pregnancy.

Heart Health
Helps members manage cardiovascular related health conditions like cholesterol and metabolic health.

Sustainable Weight Loss
We offer a program to support members by helping them improve their overall well-being, navigate weight loss, and manage blood sugar, including prediabetes and Type II Diabetes.

Freedom from Nicotine
Supports members through their quitting journey with resources, guidance, and encouragement.

Colon Cancer Screening
Offers colon cancer screenings as a preventive benefit at no cost to qualifying members.

CarePath
Traveling outside your community for care? You may qualify for reimbursement of some gas, lodging, and meal expenses. You may also be eligible for help with out-of-pocket costs for certain deductibles, copays, and coinsurance.

Case Management
Our team understands the unique needs of our members and works to make navigating health care easier. Whether you need help scheduling appointments, understanding your benefits, coordinating care, or managing medical bills, we're here to help. Our team can assist with chronic disease management, maternity care support, behavioral health support, care transitions, and more.

**Plans vary. Eligibility restrictions apply.*

WYOMING

An independent licensee of the Blue Cross and Blue Shield Association

		BENEFITS		MEDICAL								
				In Network								Primary Care
		Health Savings Account (HSA) Eligible[1]	Dental Coverage Options	Single Deduct.	Family Deduct.	Co-Ins BCBS/ Partici-pant	Max. Out of Pocket Single	Max. Out of Pocket Family	Specialist Office Visit	Urgent Care Visit	Virtual Care	Copay per visit/ per participant**
GOLD	Gold HealthPlus		Pediatric/ Pediatric & Adult	$1,500	$3,000	75% 25%	$10,600	$21,200	Subject to deduct. & coins.	Subject to deduct. & coins.	$10*	$35*
	Gold Core	●	Pediatric	$2,000	$4,000	80% 20%	$7,000	$14,000	Subject to deduct. & coins.	Subject to deduct. & coins.	$10*	Subject to deductible & coinsurance
	Gold Standard^		No Dental	$2,500	$5,000	75% 25%	$8,600	$17,200	$60*	$45*	N/A	$30*
SILVER	Silver Classic		Pediatric/ No Dental	$3,600	$7,200	60% 40%	$10,800	$21,600	Subject to deduct. & coins.	Subject to deduct. & coins.	$10*	$50*
	Silver HealthPlus		Pediatric/ Pediatric & Adult/ No Dental	$5,500	$11,000	75% 25%	$9,400	$18,800	Subject to deduct. & coins.	Subject to deduct. & coins.	$10*	$50*
	Silver Standard^		No Dental	$6,400	$12,800	60% 40%	$10,300	$20,600	$80*	$60*	N/A	$40*
BRONZE	Bronze HealthPlus	●	Pediatric & Adult	$1,800	$3,600	50% 50%	$12,000	$24,000	Subject to medical deduct. & coins.	Subject to medical deduct. & coins.	$10*	Subject to medical deductible and coinsurance
	Bronze Core	●	Pediatric	$6,800	$13,600	50% 50%	$8,500	$17,000	Subject to deduct. & coins.	Subject to deduct. & coins.	$10*	Subject to deductible & coinsurance
	Bronze Expanded Standard^^	●	No Dental	$7,500	$15,000	50% 50%	$12,000	$24,000	$100*	$75*	N/A	$50*
	Bronze Basic	●	Pediatric	$11,700	$23,400	100% 0%	$11,700	$23,400	Subject to deduct. & coins.	Subject to deduct. & coins.	$10*	Subject to deductible & coinsurance

This outline does not cover all information contained in the Benefit Booklet. Limitations and exclusions do exist. This outline is not a contract. This outline is not a Medicare Supplement policy or contract. If you are eligible for Medicare, review the *Guide to Health Insurance for People with Medicare* available from BCBSWY. For exact benefits and limitations, please request a copy of the Benefit Booklet.

[1]HSA Eligible plans can be used with a personal Health Savings Account (HSA). A single participant will be covered under a Single Plan and subject to the participant deductible. A Family, Two Adults, or an Adult with Dependents will be covered under a Family Plan and subject to the family deductible.

[2]Most drugs are categorized by tier as indicated. Some exceptions apply. Please refer to BCBSWY.com/rx27 for specific drug details.

[3]RX deductible is $4,500/$9,000.

*Deductible does not apply to these services.

**Mental Health/Substance Use Disorder Outpatient Office also covered at this copay

Preventive Care	Out of Network	PHARMACY					
		Prescription Drugs *(retail and mail order)*[2]					
		Tier 1		Tier 2		Tier 3	Tier 4
	ALL PLANS	Tier 1: Generic	Tier 1: Value-Based Generic	Tier 2: Preferred Brand	Tier 2: Value-Based Preferred	Tier 3: Non-Preferred	Tier 4: Specialty
Paid at 100% of maximum allowable amount at appropriate intervals when services are rendered by a network provider. Many routine services such as screenings, checkups, and vaccinations are available at no cost when you use an in-network provider. Preventive care services may include: **Visits** Annual Wellness Annual Women's Annual Well Child **Screenings:** Lipid Panel Lung Cancer Type 2 Diabetes Mammogram Colonoscopy **Services** Lactation Support Tobacco Cessation **Vaccinations** As recommended by the CDC	Max. Out of Pocket Single/Family N/A Single Deductible $20,000 Family Deductible $40,000 Co-Insurance BCBS/Participant 50% / 50%	$8*	$4*	$20*	$10*	Subject to medical deductible and coinsurance	Subject to medical deductible and coinsurance
		All Rx subject to medical deductible & coinsurance					
		$15*	N/A	$30*	N/A	$60*	$250*
		$8*	$4*	$50*	$25*	Subject to medical deductible and coinsurance	Subject to medical deductible and coinsurance
		$8*	$4*	$50*	$25*	Subject to medical deductible and coinsurance	Subject to medical deductible and coinsurance
		$20*	N/A	$40*	N/A	$80	$350
		$20*	$10*	Subject to RX deductible and 40% coinsurance[3]	N/A	Subject to RX deductible and 45% coinsurance[3]	Subject to RX deductible and 50% coinsurance[3]
		All Rx subject to medical deductible & coinsurance					
		$25*	N/A	$50	N/A	$100	$500
		All Rx subject to medical deductible & coinsurance					

^Standard Plan Additional Copays per Visit are Physical, Speech & Occupational Therapies $30 (Gold), $40 (Silver).

^^Expanded Standard Plan Additional Copays per Visit are Physical, Speech & Occupational Therapies $50.

NOTES:
All other plans are subject to the deductible and coinsurance for these types of medical visits. For non-standard plans, if there is a copay, the deductible does not apply.
Out-of-State and Out-of-Network benefits are excluded.
Triple the copay amount will apply to a 90-day mail order prescription. No coverage for prescription drugs from an out-of-network provider.
Covered services subject to change without notice. Plans vary. Eligiblity restrictions apply.

Health Insurance FAQ

When is Open Enrollment?

Open Enrollment begins November 1 and ends January 15. Enrollment applications received by December 15 will have coverage beginning Jan. 1. Enrollments after December 15 will have coverage effective Feb. 1, 2027. After the Open Enrollment period ends you will be unable to purchase health insurance until next year, unless you experience a qualifying event for a Special Enrollment Period.

What is a Special Enrollment Period?

A Special Enrollment Period happens when you experience a Qualifying Life Event. During a Special Enrollment Period, you can sign up for health insurance outside the typical Open Enrollment timeframe.

What are Qualifying Life Events?

Qualifying Life Events are significant life changes that can qualify you for a Special Enrollment Period when they occur. In most cases, a special enrollment period will be granted to you if:

- You have gotten married
- You have had a child, have adopted a child, or have been appointed legal guardian of a child
- You have coverage and have permanently moved to Wyoming from another state
- You have lost other health coverage due to job loss, divorce, death of the applicant, loss of eligibility for Medicaid or CHIP, or expiration of COBRA coverage. *Note: Voluntarily quitting other health coverage or being terminated for not paying your premiums are not considered loss of coverage. Losing coverage that is not minimum essential coverage is also not considered loss of coverage.*
- Your employer no longer contributes financially to the purchase of your health insurance coverage

Can my dependents be on my health insurance plan?

Dependent children are eligible to be on your plan up to the end of the year in which they turn 26 years old. Additionally, children can be on their own plan beginning at birth as long as they meet eligibility criteria.

Is there financial assistance to help me pay for health care plan expenses?

The Federal Government offers two programs to help qualifying individuals afford their insurance premiums and out-of-pocket costs: Advanced Premium Tax Credits, which assist with premiums, and Cost-Sharing Reductions, which reduce out-of-pocket expenses like copays and deductibles. Qualification for financial assistance is determined by the Health Insurance Marketplace at the time of your enrollment.

Where can I purchase health insurance?

You can purchase health insurance directly from BCBSWY by visiting shop.wyomingblue.com.
If you plan to apply for financial assistance (either Cost Sharing Reductions or Advanced Premium Tax Credits) you must purchase your plan from the Health Insurance Marketplace. You can access the Health Insurance Marketplace using shop.wyomingblue.com. Local offices are available across the state to assist with your enrollment.

What are Metal Levels?

Metal levels are categories used by the Affordable Care Act (ACA) Marketplace to describe how much of your health care costs an insurance plan covers on average, and how much you pay. All qualified ACA health plans must fall under one of four "metal" level tiers: Bronze, Silver, Gold, and Platinum. The various metal levels offer the same coverage; they only differ in how you and the insurer share the overall cost. It's important to note that only Silver-tiered plans qualify for Cost-Share Reductions, but all metal tiers can qualify for Advanced Premium Tax Credits.

What are Health Savings Accounts (HSAs)?

An HSA is a personal savings account designed to help individuals and families with high-deductible health plans (HDHPs) or Bronze level plans to pay for out-of-pocket medical expenses before their deductible is met. Contributions to an HSA are tax-deductible and when allocated pre-tax, can lower taxable income. Funds grow tax free and withdrawals for qualified medical expenses are tax-free. Qualified expenses include copays, prescriptions, dental care, vision care, bandages, and other medical costs. All Bronze-tiered plans qualify for HSAs.

Additional Questions? Contact your BCBSWY agent or broker or call 1-800-851-2227 TTY: 711.

Get Ready for Open Enrollment

1. REVIEW YOUR CURRENT PLAN

- ☐ Login to your BCBSWY member account at **Member.YourWyoBlue.com**
- ☐ Review claims history, deductible, and out-of-pocket maximum
- ☐ Review ongoing prescription drugs and costs. Write them down below:
- ☐ Write down any known or upcoming future health needs (e.g., surgeries, visits, etc.)

_____

- ☐ If you are already enrolled, review your renewal cost. Ready to renew? Your plan will renew automatically unless you submit In application with changes. **Tip:** Confirm your tax credit status on your account to verify their renewal status.

NEED TO MAKE CHANGES? Follow these steps:

2. GATHER DOCUMENTATION

- ☐ Confirm your **Shop.WyomingBlue.com** or **HealthCare.gov** login information and write it in the space provided below. (Note: If you haven't logged in for awhile, you may need to reset your password.)

Username: _____ **Password:** _____

- ☐ Write down your estimated 2027 income. Need help estimating? Review last year's income tax return (or a current pay stub and additional income records).

_____

- ☐ Have the Social Security Number (SSN) & Date of Birth for everyone who will be on the policy.

3. SUBMIT YOUR OPEN ENROLLMENT APPLICATION

- ☐ **Open Enrollment begins Nov. 1.** Applications must be submitted by **Dec. 15** for coverage to start **Jan. 1.**
- ☐ Login to **Shop.WyomingBlue.com** or **HealthCare.gov** to verify information on your application.
- ☐ Questions or changes? Schedule an appointment with a local agent. Scan the QR code to find an agent near you, call 1-800-851-2227 TTY: 711, or visit one of our eight local Member Centers.
- ☐ Write any questions you may have for your agent below:

_____

4. POST-ENROLLMENT

- ☐ **Plan Information:** Keep in mind the below plan information:

Monthly Payment: _____ **Deductible:** _____ **Max Out-of-Pocket:** _____

- ☐ **Make your first payment:** After you receive your first invoice, remit payment to BCBSWY through the online portal at **Member.YourWyoBlue.com**, in person at a Member Center, or by calling 1-844-570-5080.
- ☐ **ID Card:** A member ID card will be mailed to you. If you elected to change plans, your ID card will reflect those changes. If you made no changes to your plan, your member ID card will not change.
- ☐ **Last-minute Changes:** Contact your agent, visit your local Member Center, or call 1-800-851-2227 before ***December 15 to ensure coverage starts January 1, 2027.***

Get Started with BCBSWY

Enrollment questions? We're here to help!

Open Enrollment starts November 1. Your new coverage will be effective January 1, 2027, if you choose a plan by December 15, 2026. Explore our benefits, shop, and find the right plan for you at BCBSWY.COM.

Next Steps:

Schedule an appointment with your Agent for assistance with submitting your health insurance application. Once your coverage is active and your first premium is paid (where applicable), you will receive an ID card in the mail and additional information on registering your YourWyoBlue account. Visit BCBSWY.COM/MEMBERS to explore benefits, learn about our app, and more.

Contact Us:

Call Us

Monday - Friday
8 a.m. - 5 p.m.
1-800-851-2227
TTY: 711

Find an Agent/Broker

Find an agent online at
BCBSWY.COM/INSURANCE
or
Contact your preferred local insurance broker.

Explore Plans

Scan the QR Code to shop and compare our plans:

Visit a Member Center

Casper Member Center
231 East Midwest Avenue
Casper, WY 82601
(307) 234-2649

Cheyenne Member Center
315 E 7th Avenue
Cheyenne, WY 82001
(307) 634-1393

Cody Member Center
1909 17th Street, Unit C
Cody, WY 82414
(307) 527-7564

Gillette Member Center
405 W Boxelder Rd, Ste A1
Gillette, WY 82718
(307) 682-5001

Jackson Member Center
1160 Alpine Lane, Suite 1E
Jackson, WY 83001
(307) 733-3909

Laramie Member Center
2900 Grand Avenue, Suite 3
Laramie, WY 82070
(307) 745-5386

Riverton Member Center
325 W Main, Suite E
Riverton, WY 82501
(307) 856-4063

Rock Springs Member Center
2620 Commercial Way, Suite 110
Rock Springs, WY 82901
(307) 488-9053

Exclusions & Limitations

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- A Family, Two Adults, or an Adult with Dependents will be covered under a Family Plan and subject to the family deductible.
- Most drugs are categorized by tier as indicated. Some exceptions apply. Please refer to BCBSWY.com/rx27 for specific drug details.
- Plans are subject to the copays, deductible, and coinsurance for these types of medical visits.
- For non-standard plans, if there is a copay, the deductible does not apply. Out-of-State and Out-of-Network benefits are excluded.
- The Silver Classic and Silver HealthPlus plans are available with or without kid's dental coverage through both BCBSWY and the Health Insurance Marketplace. All Standard Plans do not include kid's dental coverage.
- Some services are not covered by our plans like: acupuncture, alternative medicine, artificial conception, cosmetic surgery, cardiac rehabilitation, diagnostic admissions, educational programs, experimental or investigative procedures, hair loss, hypnosis, adult routine hearing exams, and temporomandibular joint dysfunction (TMJ).
- A complete list of services that have limits or are excluded from coverage can be found in the Benefit Booklet. Please ask us for a copy.
- Blue Cross Blue Shield of Wyoming is a Qualified Health Plan issuer in the Health Insurance Marketplace.
- This program contains expanded wellness benefits that meet the requirements of the Patient Protection and Affordable Care Act. The expanded benefits require the use of an in-network provider. The comprehensive adult wellness benefits provided do not meet the minimum standards as defined by the Wyoming Insurance Code.
- MD Live is an independent company providing virtual care services for Blue Cross Blue Shield of Wyoming members. May not be available on all plans. Virtual visits are subject to the terms and conditions of your benefit plan, including benefits, limitations, and exclusions.