

Health First Medical Summary - BCBS of MT
January 1, 2007 - December 31, 2007

Information provided is in summary format. Any difference between the summary provided and actual contract will be settled in favor of the contract.		
Provider Network	Participating Blue Cross/Blue Shield of Montana	
	Participating Providers	Non-Participating Providers***
Deductible	\$1000 Individual/\$2000 Family	
Plan Coinsurance, Professional	70%	50%
Plan Coinsurance, Facility	70%	50%
Out-of-Pocket Max*	\$3000 Individual/\$6000 Family	
Lifetime Maximum Benefit	\$500,000 for Organ Transplants \$100,000 for Rehabilitative Therapy \$12,000 for Inpatient Chemical Dependency	
Professional Provider Services Home and office calls, x-ray, lab, and other services provided by a Participating Professional Provider	70%	Deductible/50%
Preventive Care (Birth to 24 months) ** Must be 24 months or older to receive benefits such as, routine physical exams, routine x-ray and lab services, immunizations and vaccinations, etc.	70%	70%
Preventive Care (24 months and older) ** Routine physical exams and related tests, immunizations and vaccinations.	First \$300 of covered charges related to preventive care covered at 100%, then normal plan provisions	First \$300 of covered charges related to preventive care covered at 80%, then normal plan provisions
Accident Benefit	First \$300 of covered charges due to an accident covered at 100%, then normal plan provisions	
Ambulance	Deductible/70%	Deductible/70%
Emergency Room	Deductible/70%	Deductible/50%
Hospital Inpatient	Deductible/70%	Deductible/50%
Inpatient Physical Rehabilitation	Deductible/70%	Deductible/50%
Facility	Deductible/70%	Deductible/50%
Physician	70%	Deductible/50%
Chiropractic \$100 allowance for X-rays \$400 allowance for routine exams Deductible does not apply if services are performed by member doctor	Deductible/70%	Deductible/50%
Outpatient Physical Therapy - \$2,000 max/yr	Deductible/70%	Deductible/50%
Facility	Deductible/70%	Deductible/50%
Physician	70%	Deductible/50%
Mental Illness:		
Inpatient Facility - 21 day max	Deductible/70%	Deductible/50%
Inpatient Physician - 21 day max	70%	Deductible/50%
Outpatient Facility	Deductible/70%	Deductible/50%
Outpatient Physician	70%	Deductible/50%

Chemical Dependency:	\$6,000 Max per Benefit Period	
Inpatient Facility - \$12,000 lifetime max	Deductible/70%	Deductible/50%
Inpatient Physician - \$12,000 lifetime max	70%	Deductible/50%
Outpatient Facility	Deductible/70%	Deductible/50%
Outpatient Physician	70%	Deductible/50%
Contraceptives Oral contraceptives paid in accordance with the Prescription Drug benefit.	\$20 copay, then 60%	\$20 copay, then 60%
Retail Prescription Drugs (Par Pharmacies)	Generic: \$10 Copay Formulary Brand: \$20 Copay Non-Formulary Brand: \$40 Copay	
Retail RX Dosage	34-Day Supply	
Mail Order Prescription Drugs	Generic: \$20 Copay Formulary Brand: \$40 Copay Non-Formulary Brand: \$80 Copay	
Mail Order RX Dosage	90-Day Supply	

* Any amount you pay for services or supplies for the following benefits do not apply to the maximum out-of-pocket amounts listed: Rehabilitation therapy, durable medical equipment and prosthetics, home health care, and balances owed to nonparticipating providers.

** Mammograms covered at 100% to a maximum of \$70

***Nonparticipating Providers have not contracted with BCBSMT. You will receive payment for claims received from a nonparticipating provider. These providers are under no obligation to send claims in for you. Most importantly, nonparticipating providers are subject to a differential. This means that BCBSMT reduces the allowable fee by the following amounts before we calculate your benefits:

- Professional (e.g., doctors, physical therapists, nurse practitioners, radiologists) Providers are subject to a 20% differential
- Facility (e.g., hospitals, hospice, home health) Providers are subject to a 20% differential.

Nonparticipating providers can bill you the difference between the allowable fee and their total charge, including the differential and any deductible and copayments, potentially making your out-of-pocket expenses significantly higher.