

HDHP MONTANA INDIVIDUAL

Outline of Coverage for 2010

The above information is a *summary* of benefits provided for the two options available under HDHP Montana Individual. Benefits and general provisions described herein are subject to terms of the actual Contract. This Plan meets Federal requirements to be offered in conjunction with Health Savings Accounts (HSAs). The two options provide Individual Coverage (only one person covered under the contract) or Family Coverage (two or more family members covered under the contract).

Lifetime Maximum Benefit	\$5,000,000		
Benefit Period	Calendar year (January 1 through December 31)		
Deductible		Option 1	Option 2
	<i>Individual Coverage</i>	\$2,500	\$5,000
	<i>Family Coverage*</i>	\$5,000	\$10,000
<i>*The entire family deductible must be satisfied before benefits are paid on any one family member.</i>			
Coinsurance		BCBSMT Pays	Member Pays
		100%	0
Out of Pocket Amount	<i>The total amount you would pay in a single benefit period. BCBSMT pays 100% of the allowable fee on services after the deductible is satisfied. Any amount you pay for balances owed to Nonparticipating providers does not apply to the Out of Pocket Amount.</i>		
	<i>Individual Coverage</i>	\$2,500	\$5,000
	<i>Family Coverage</i>	\$5,000	\$10,000

The Exclusion Period for Pre-existing Conditions is 12 months. If you had Creditable Coverage that was continuous within 63 days of your Certificate of Creditable Coverage being issued, that coverage will be credited toward the exclusion period.

Blue Cross and Blue Shield of Montana (BCBSMT)—Participating Providers

Participating Provider

Physicians and Other Medical Professionals

Participating Providers (physicians and other medical professionals, such as physical therapists, nurse practitioners, etc.) have contracted with BCBSMT to provide services.

Participating Providers accept the BCBSMT allowable fee plus any deductible as payment in full for covered services. These providers will submit your claim for you, and BCBSMT will pay the Participating Provider directly.

Finding Participating Providers

A majority of health care providers in Montana are Participating Providers. To find the participation status of a provider, check our on-line provider directory at www.bcbsmt.com, or contact Customer Service at **1-800-447-7828**. Be sure to have your subscriber identification number available when you call.

Nonparticipating Provider

Physicians and Other Medical Professionals

Nonparticipating providers (physicians and other medical professionals, such as physical therapists, nurse practitioners,

etc.) have not contracted with BCBSMT, and your out of pocket expenses can be significantly higher.

Nonparticipating providers are subject to a 20% differential which means BCBSMT reduces its allowable fee by 20% before calculating your benefits. You may be balance billed by the Nonparticipating provider for the difference between the BCBSMT payment and the total charge including any deductible and coinsurance amounts.

Blue Card Out-of-State and World-Wide Health Care Services

The BlueCard Program enables BCBSMT members who are traveling or living in another Blue Plan's service area to receive all the same benefits of their BCBSMT Plan and access to BlueCard providers and savings.

If you choose a Participating Provider in another state for health care services, these providers will file claims for you. There may be no balance billing except for your deductible.

To find BlueCard Participating Providers, call 1-800-810-BLUE (2583) or visit our website at www.bcbs.com/healthtravel/.

Benefit Highlights *(for more detailed information, refer to your Contract)*

Deductible applies to all services listed below, unless otherwise indicated.

Prior Authorization, which is not a guarantee of payment, is recommended for some services, supplies, treatments and drugs to help the member identify potential expenses, payment reductions, or claim denials the Member may have if these proposed services, etc. are not Medically Necessary or not a Covered Medical Expense. Examples of such services are: Hospice, TMJ surgery and Durable Medical Equipment over \$500. Refer to your Contract.

Benefit	Covered Services
Professional Provider Services	Home and office calls, surgery, anesthesia, diagnostic lab and X-ray and other services provided by a Professional Provider.
Inpatient Hospital	Room and board, special care units, ancillary charges and transplant coverage.
Outpatient Hospital	Accidental injury, X-ray and lab, surgery, chemotherapy, respiratory therapy, radiation therapy, medical emergency, surgicenter, oxygen and equipment for use in the home, blood transfusion services, ambulance, medical supplies for use outside hospital, orthopedic devices.
Individual Therapies	Physical, occupational, speech and cardiac rehabilitation therapies. \$2,000 maximum per benefit period, combined for outpatient professional and facility charges.
Rehabilitation Therapy	\$100,000 lifetime maximum, per member, combined for inpatient and outpatient rehabilitation therapy services.
Chiropractic Services	Not Covered.
Durable Medical Equipment and Prostheses	Initial purchase, replacements and repair. Prior Authorization is recommended if charges are over \$500.
Mental Illness	<i>Note: Severe Mental Illness is processed under regular medical benefits.</i>
Outpatient	\$2,000 maximum per benefit period.
Inpatient	21 days for professional, hospital and/or freestanding inpatient facility charges, per benefit period combined with chemical dependency. Inpatient day maximum applies. Plan notification is recommended.
Autism Spectrum Disorder	Diagnosis and treatment of Autistic disorder, Asperger's disorder or pervasive developmental disorder. Habilitative or rehabilitative care, including, but not limited to, professional, counseling and guidance services and treatment programs; Applied Behavior Analysis (ABA), also known as Lovaas therapy; discrete trial training, pivotal response training, intensive intervention programs and early intensive behavioral intervention; medications; psychiatric or psychological care; therapeutic care provided by a speech-language pathologist, audiologist, occupational therapist or physical therapist. The following maximums apply: \$50,000 a year for a child 8 years of age or younger; \$20,000 a year for a child 9 years of age through 18 years of age.
Chemical Dependency	\$1,000 per benefit period for outpatient services. 21 days for professional and/or freestanding inpatient facility charges, per member, per benefit period combined with Mental Illness. \$4,000 maximum benefit per 24-month period. \$8,000 lifetime maximum benefit.
Well-Child Care*	Well-child exams, lab tests and immunizations through seven years of age. Deductible does not apply.
Mammograms	Paid at 100% of the actual charge or \$70, whichever is less. Deductible applies to any balance after the first \$70 is paid.
Diabetic Education Benefit*	Up to \$250 per benefit period for outpatient services.
Prescription Drugs	Processed under regular medical benefits.
Ambulance	Processed under regular medical benefits.

* Deductible does not apply.

To learn more about HDHP Montana Individual, call Blue Cross and Blue Shield of Montana at 1-800-447-7828, or your local BCBSMT agent, or visit our website at www.bcbsmt.com.

This information is only a summary of benefits. Benefits and general provisions described herein are subject to the terms of the Contract.