

MCHA Premium Assistance PPO Plan

Outline of Coverage

2011

General Information

| Premium Assistance PPO Plan | |
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| Deductible | \$1,000 |
| Coinsurance | |
| In network | 80/20 |
| Out of network | 60/40 |
| Maximum Annual Liability | \$5,000 |
| Annual Maximum Benefit | \$750,000 |
| Benefit Period | Calendar Year (January 1 through December 31) |
| Deductible Waived for: | |
| • Diabetic Education | • Newborn Initial Care and Lifesaving Procedures |
| • Hospice | • Preventive Health Care |
| • Mammograms | • Well-Child Care |

* **Maximum Annual Liability** is the total amount you would pay in a single benefit period. Once the total of your deductible and coinsurance reaches this amount, the MCHA Premium Assistance PPO Plan pays 100% of the allowable fee on most covered services. Any amount you pay for balances owed to nonparticipating providers and prescriptions does not apply to the out-of-pocket amount.

The Blue Cross and Blue Shield of Montana Participating and HealthLink PPO Provider Networks ... An Important Feature

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| <p>BCBSMT Participating and HealthLink PPO Providers MCHA's PPO (Preferred Provider Organization) options utilize the BCBSMT HealthLink PPO and the BCBSMT Participating Provider Networks. When you receive services from a BCBSMT Participating Professional or Facility Provider (other than hospitals or surgery centers) or a HealthLink PPO Network hospital or surgery center, you receive the most value from your health care benefits while limiting your out-of-pocket expenses.</p> <p>Participating Providers accept the allowable fee as their full reimbursement, so Plan payment, deductible, and coinsurance is their full reimbursement. They will NOT bill you for charges in excess of the allowable fee for covered services.</p> | <p>Nonparticipating Providers 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. Payment for services of nonparticipating providers is made directly to you.</p> <p>If you use a non-PPO hospital or surgery center or a nonparticipating provider, a higher coinsurance will apply to those services. Nonparticipating providers can bill you the difference between the allowable fee and their total charge, and any deductible and coinsurance, potentially making your out-of-pocket expenses significantly higher.</p> |
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Finding Participating Providers

Fortunately, 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 ID available when you call.

Out-of-State and Worldwide Services

The "BlueCard Program" gives Blue Cross and Blue Shield of Montana policyholder access to Participating Provider arrangements between Blue Cross and Blue Shield Plans in other states and providers in those states. If you choose a Participating Provider in another state for health care services, you may have discounts and hold-harmless provisions (no balance billing except for your deductible and coinsurance) available to you. To find out-of-state or out-of-country Participating Providers, call the toll-free BlueCard Access line at **1.800.810.BLUE (2583)** or check via the Internet at www.bcbs.com/healthtravel/.

The Exclusion Period for Preexisting Conditions is 4 months. If you had Creditable Coverage that was continuous within 30 days of your Certificate of Creditable Coverage being issued, that coverage may be credited toward the exclusion period.

Note: The exclusion period for preexisting conditions does not apply to Policyholders under 19 years of age.

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 and Durable Medical Equipment over \$500. Refer to your Policy.

