

**SUMMARY OF BENEFITS
FOURFRONT \$500 DEDUCTIBLE**

JULY 1, 2007

Preferred Plan FourFront has the following unique features: 1) The first four visits in the office, home, or outpatient hospital per year (excluding emergency room visits) and the first \$500 per calendar year for outpatient diagnostic x-ray and laboratory services will not be subject to the annual deductible and will be provided as specified below; 2) Fifth and subsequent visits in the office, home, or outpatient hospital (excluding emergency room visits): outpatient diagnostic x-ray and laboratory exceeding the first \$500 per calendar year, and all other professional services not billed as an office visit will be subject to the annual deductible and will be provided as specified below; and 3) Preventive care benefits are also included and not subject to deductible. All other benefits of this plan will be provided at the percentage of the allowed amount as specified below after the deductible has been met. All benefits must be medically necessary and are subject to any copays and coinsurance unless otherwise specified. When you have reached the annual out-of-pocket coinsurance maximum, this plan will provide benefits at 100% of the allowed amount for the remainder of the calendar year, unless otherwise specified.

Benefits	Preferred Plan Provider	Participating Provider
Professional Services		
Not subject to deductible - First 4 visits in the office, home, or outpatient hospital per year after office-visit copay and first \$500/year for outpatient x-ray and lab	100%	50%
Subject to deductible - Fifth and subsequent visits in the office, home, or outpatient hospital per year after office-visit copay; outpatient x-ray and lab above the first \$500/year; and all other professional services not billed as an office visit (i.e., x-ray, laboratory, medical procedures)	80%	50%
Hospital Facility***	80%	50%
Inpatient and outpatient including diagnostic x-ray and laboratory \$75 copay per emergency room visit (waived if admitted)		
Acupuncture	80%	50%
12 visits per calendar year maximum		
Ambulance Services**	80%	80%
Blood Bank**	80%	80%
Chemical Dependency	80%	50%
\$13,500 every two calendar year maximum		
Growth Hormone	80%	50%
\$25,000 per calendar year maximum		
Home Health and Hospice	80%	80%
Home health - 130 visits per calendar year maximum Hospice - 6 month maximum		
Home Medical Equipment, Protheses and Orthotics	80%	50%
Home Phototherapy	80%	80%
Hospitalization for Dental Services	80%	50%
\$1,000 per calendar year maximum No benefits provided for charges of a dentist		
Maternity (provided for the subscriber or spouse)	same as any other condition	
Mental Disorders	80%	50%
Inpatient - 8 days per calendar year Outpatient - 12 visits per calendar year		
Neurodevelopmental Therapy (for children age 6 and under)	80%	50%
\$1,500 per calendar year maximum		

Occupational Injury (provided for the subscriber only) \$250,000 lifetime maximum		same as any other condition
Preventive Care One routine annual exam, well baby care, immunizations and cancer screening; unlimited maximum; \$15 copay, not subject to annual deductible	100%	50%
Phenylketonuria (PKU) Formulas	80%	80%
Rehabilitation Inpatient - \$30,000 per condition Outpatient - \$1,500 per calendar year maximum	80%	50%
Repair of Teeth** \$1,000 per occurrence	80%	80%
Skilled Nursing Facility 90 days per calendar year maximum	*	80%
Smoking Cessation \$500 lifetime maximum	75%	75%
Special Equipment and Supplies	80%	80%
Spinal Manipulations 10 spinal manipulations per calendar year maximum	80%	50%
Temporomandibular Joint Disorders (TMJ) \$1,000 per calendar year maximum; \$5,000 lifetime maximum		same as any other condition
Transplants \$250,000 lifetime maximum; \$50,000 per transplant donor organ procurement maximum; \$2,500 per transplant travel and lodging maximum	80%	50%
Vision Exam Services of a Preferred or Participating Physician or Optometrist will be provided in full for one routine eye examination per year to determine the need for a new or changed prescription for corrective lenses. Fittings for contact lenses are not covered.		
Minimum \$10,000 EMPLOYEE LIFE AND AD&D BENEFIT \$15,000 and \$25,000 Options available on a group basis		

* At this time, this service is provided only by participating providers.

** At this time, these services are provided only by recognized providers.

*** Services and supplies required to treat a medical emergency will be provided at the Preferred Plan payment level of benefits.

Lifetime Maximum: \$2,000,000 **Annual Deductible:** \$500 Individual / \$1,500 Family

Annual Out-of-Pocket Coinsurance Amount: The total amount of coinsurance you are responsible to pay during a calendar year for covered services, after which the plan will provide benefits at 100 percent of the allowed amount for the remainder of that calendar year, unless otherwise specified. The annual deductible, copays, neurodevelopmental therapy, outpatient rehabilitation, repair of teeth, and smoking cessation do not apply to the maximum out-of-pocket coinsurance amount. The maximum annual out-of-pocket coinsurance amount per family is three times the individual out-of-pocket coinsurance amount. The maximum annual out-of-pocket coinsurance amount is \$2,500 per individual/\$7,500 per family.

Copay: There is a \$15 per-visit copay for each office call/home visit billed as such by a provider in the office, home, or hospital outpatient department (waived for surgery, for radiation and chemotherapy, for spinal manipulations, or if you are directly admitted to the hospital as an inpatient). Copays do not apply toward the deductible or to the out-of-pocket coinsurance amount.

Emergency Care: Emergency benefits will be provided at the level specified for a Preferred Plan provider. In the event of a medical emergency, treatment by a provider not normally covered under this plan will be recognized for a 24-hour period or for such additional time as is reasonably required to come under the care of a Preferred Plan provider. Benefits will be based on the recognized provider's actual charge for the service.

Care Outside the Service Area: All care received outside the service area will be paid the same as in the service area if you use a Preferred Plan or participating provider. Payment will be based on the allowed amount. To receive the highest benefit level, you must receive services from a Preferred Plan provider. If there is no Preferred Plan provider network in an area, benefits will be provided for care received from a participating provider at the level specified for Preferred Plan providers. Benefits will be provided for care received from a recognized provider at the level specified for Preferred Plan providers, only if there is no local Blue Cross and/or Blue Shield participating provider network in a particular area and for medical emergencies. Call 1-800-810-BLUE for names of Preferred Plan or participating providers with the local Blue Cross and/or Blue Shield plan. When you need health care outside of the United States or its territories, call the BlueCard Worldwide Service Center at 1-800-810-BLUE (2583) or call collect at 1-804-673-1177. **Cost Containment Provisions:** All hospital and skilled nursing facility admissions must be medically necessary. Preadmission approval is required for all inpatient admissions outside the service area if you seek care from providers who have not contracted with a Blue Cross and/or Blue Shield plan, except for emergency services or maternity admissions.

Waiting Periods: No benefits are provided for treatment relating to a transplant until you have been covered under this or a prior plan with the Company (Regence BlueShield) for six consecutive months. There is a preexisting condition waiting period that must be met prior to benefits being available. Refer to your benefits brochure for details regarding this waiting period. Maternity benefits and PKU benefits are not subject to the waiting periods of this plan.

This is a brief summary of benefits, it is not a certificate of coverage. For full coverage provisions, including a description of waiting periods, limitations, and exclusions, refer to your benefits brochure and the contract on file with your group. Your feedback is important to us. If you have suggestions about the benefits covered under this plan, you may contact us at 1-800-458-3523 or visit our Web site at www.wa.regence.com and complete the Suggestion Box form located on the Contact page.