

SUMMARY OF BENEFITS

PPO \$0 100/80/60 \$20 Copay

JULY 1, 2008

For medically necessary services rendered by a Preferred Plan or participating provider, the benefits of this plan will be provided at the percentage of the allowed amount as specified below. 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. Any balances of charges not covered by this plan will be your responsibility to pay. Copays, outpatient mental disorders care, neurodevelopmental therapy services, outpatient rehabilitation care, repair of teeth, and smoking cessation programs do not apply to the maximum out-of-pocket coinsurance amount.

Benefits	Preferred Plan Provider	Participating Provider
Professional Services \$20 per-office visit copay for office, home, and outpatient hospital visits.**	100% (unless otherwise specified)	50%
Hospital Facility*** Inpatient and outpatient including diagnostic x-ray and laboratory \$75 copay per emergency room visit (waived if admitted) \$500 copay per in-patient admission	80%	50%
Acupuncture \$20 per-office visit copay. 12 visits per calendar year maximum	100%	50%
Ambulance Services**	80%	80%
Blood Bank**	80%	80%
Chemical Dependency \$14,000 every two calendar year maximum	100%	50%
Growth Hormone \$25,000 per calendar year maximum	100%	50%
Home Health and Hospice Home health - 130 visits per calendar year maximum Hospice - 6 month maximum	*	100%
Home Medical Equipment, Prostheses and Orthotics	80%	50%
Home Phototherapy	*	100%
Hospitalization for Dental Services \$1,000 per calendar year maximum No benefits provided for charges of a dentist	100% professional 80% facility	60% professional 60% facility
Maternity (provided for the subscriber or spouse)	Same as any other condition	
Mental Disorders Inpatient - 8 days per calendar year Outpatient - 12 visits per calendar year	100% professional 80% facility	50%
Neurodevelopmental Therapy (for children age 6 and under) \$1,500 per calendar year	80%	50%
Occupational Injury (provided for the subscriber only) \$250,000 lifetime maximum	Same as any other condition	
Phenylketonuria (PKU) Formulas	100%	100%

Preventive Care		
One routine annual exam, well baby care, immunizations and cancer screening; unlimited maximum per calendar year; \$20 copay	100%	50%
Rehabilitation	100% professional	50% professional
Inpatient - \$30,000 per condition	80% facility	50% facility
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%	50%
Special Equipment and Supplies	80%	80%
Spinal Manipulations		
10 spinal manipulations per calendar year maximum	100%	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	100% professional 80% facility	50% professional 50% facility
Minimum \$10,000 EMPLOYEE LIFE AND AD&D BENEFIT		
\$15,000 and \$25,000 Options available on a group basis		

* At this time, these services are 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: There is no annual deductible on this plan.

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 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 \$3,000 per individual/\$9,000 per family.

Copay: There is a \$20 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) or the Company's HMO subsidiary for six consecutive months. There is a three-month preexisting condition waiting period that must be met prior to benefits being available. Maternity 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.