

PRE-TREATMENT REVIEW

Pre-treatment Review is the process of verifying the eligibility of services to determine if reimbursement is available under Plan provisions. Although benefits may not be available under this Plan, Pre-treatment Review is strongly recommended before incurring expenses for any Inpatient or Outpatient service, medication, supply or ongoing treatment for:

1. Surgeries:
 - A. Spinal fusions or any other back surgery involving implantable devices;
 - B. Reduction Mammoplasty;
 - C. Blepharoplasty;
 - D. Uvulopalato-pharyngoplasty (UPPP).
2. Organ or Tissue Transplants.
3. Infertility.
4. Medical Equipment for costs exceeding \$3,000.
5. Outpatient dialysis.
6. Infusion services.
7. Obesity treatment.
8. Bariatric Surgery benefits.
9. Cancer treatments.
10. Commercial or Private Automobile Transportation.
11. Outpatient Rehabilitative Care (Benefits in excess of 30 visits per Benefit Period).
12. Surgery that could be considered Cosmetic under some circumstances.
13. Any procedure or service that could possibly be considered Experimental or Investigational.
14. Surgical treatment of TMJ.
15. Home Health Care services.
16. Residential Treatment Facility.
17. Preventive/Prophylactic Mastectomy/Oophorectomy.

To obtain Pre-treatment Review from the Plan, submit the following to the Plan Supervisor at P.O. Box 3018, Missoula, MT 59806-3018 or via facsimile at (866) 201-0522:

1. A complete description of the procedure(s) or treatment(s) for which review is requested;
2. A complete diagnosis and all medical records regarding the condition that supports the requested procedure(s) or treatment(s) including, but not limited to, informed consent form(s), all lab and/or x-rays, or diagnostic studies;

3. An itemized statement of the cost of such procedure(s) or treatment(s) with corresponding CPT or HCPCS codes;
4. The attending Physician's prescription, if applicable;
5. A Physician's referral letter, if applicable;
6. A letter of Medical Necessity;
7. A written treatment plan; and
8. Any other information deemed necessary to evaluate the request for Pre-treatment Review.

Upon receipt of all required information, the Plan will provide a written response to the written request for Pre-treatment Review of services.

If Pre-treatment Review is not obtained, the charge could be denied if the service, treatment or supply is not found to be Medically Necessary or found to be otherwise excluded by the Plan when the claim is submitted. See Hospital Admission Certification and Pre-Treatment Review for further details.

THE BENEFITS QUOTED ARE NOT A GUARANTEE OF PAYMENT. FINAL DETERMINATION AS TO BENEFITS PAID WILL BE MADE AT THE TIME THE CLAIM IS SUBMITTED FOR PAYMENT WITH REVIEW OF NECESSARY MEDICAL RECORDS AND OTHER INFORMATION.