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. Uvulapalato-pharyngoplasty (UPPP).

2. Organ or Tissue Transplants.

3. Infertility.

4. Medical Equipment for costs exceeding $5,000.

5. Outpatient dialysis.

6. Infusion services.


10. Commercial or Private Automobile Transportation.

11. Outpatient Rehabilitative Care (Benefits in excess of $2,000 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.


17. Preventive/Prophylactic Mastectomy/Oophorectomy.

18. Gender Identity Disorder/Gender Dysphoria Services.

To obtain Pre-treatment Review from the Plan, submit the following to the Plan Supervisor at P.O. Box 3018, Missoula, MT 59806-3018:

1. A complete description of the procedure(s) or treatment(s) for which pre-treatment 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 pre-treatment review request.

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

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.