



**BlueCross BlueShield**  
of Montana



# Shop for Care and Save Money

As part of your health benefit plan, you have access to Valenz Bluebook by Valenz Health, a tool that lets you shop for medical procedures at local in-network facilities to find the best price and get an out-of-pocket cost estimate.

## Benefits of Valenz Bluebook



### It's fast.

With a simple search you can find providers near you who offer quality care at a fair price and get a cost estimate before you schedule care.



### It's easy.

An easy-to-read red/yellow/green system shows which providers charge a fair price and which ones charge the highest price for the same care. A fair price is the reasonable amount you should expect to pay for a procedure or medical service.



At or Below Fair Price



Slightly Above Fair Price



Highest Price



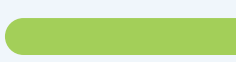
### It saves you money.

The price for care can vary a lot depending on where you go. Looking for green or yellow providers will help you save money while still receiving high-quality care. Here's an example of how much the price for a procedure can vary depending on where you go for care:

## Total Knee Replacement

Fair Price **\$34,931**

\$21,587



\$55,388+



At or Below Fair Price



Slightly Above Fair Price

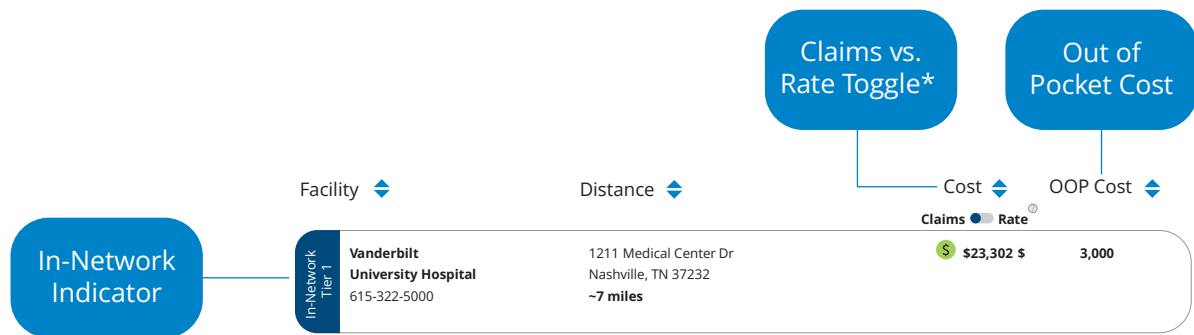


Highest Price



## It helps avoid surprises.

In addition to helping you save money by searching for green and yellow providers, Valenz Bluebook also gives you an estimated out-of-pocket cost at local in-network medical facilities so you can plan ahead.



The average price for

**Total Knee Replacement**  
with these providers: **\$23,302**

### Vanderbilt University Hospital:

Your **estimated** out of pocket for  
this procedure: **\$3,000**

### Out of Pocket Balances:

Individual deductible **\$3,000** maximum:

**\$1,000** spent **\$2,000** remaining

Individual out-of-pocket **\$4,000** maximum:

**\$1,000** spent **\$3,000** remaining

Family deductible **\$6,000** maximum:

**\$2,000** spent **\$4,000** remaining

Family out-of-pocket **\$8,000** maximum:

**\$2,000** spent **\$6,000** remaining

**\*Claims** – the historical amount paid to the providers for the selected service plus common related services.

**Rate** – the reported negotiated rate between your health plan and the provider for the selected service. This is the amount that your health plan or health insurance issuer has contractually agreed to pay this provider for the covered item or service

## Get Started Today

Login to [myBlueElementMT.com](https://myBlueElementMT.com), your member portal, to get started. In the **"My Links"** section of your home page, click the **"Valenz Bluebook"** link.

**If you have any questions, just call the number at the top of your ID card.**

Valenz Bluebook, owned and operated by Valenz Health, is an independent company that provides a health care cost estimation tool for members of Blue Cross and Blue Shield of Montana.

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