

### Covered Inpatient Services

- Hospital Room and Board Fees
- Operating Room Services
- General Nursing Care
- Doctor Fees
- Surgeon Fees
- Prescription Drugs

### Covered Outpatient Services

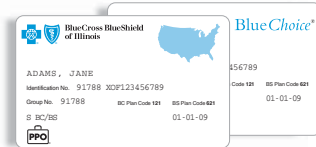
- Emergency Care
- Physician Home and Office Visits
- Surgery
- Prescription Drugs
- Well-Child Care
- X-ray and Laboratory Services
- Mammograms

### Other Covered Services

- Maternity Services (optional)
- Ambulance Transportation
- Durable Medical Equipment
- Prosthetic Appliances
- Anesthesia
- Mental Illness Treatment and Substance Abuse Rehabilitation Treatment

Today, one American in three carries a **Blue Cross and Blue Shield membership card**. In fact, over 6.5 million residents across Illinois carry our membership ID card because they trust Blue Cross and Blue Shield of Illinois for reliable health insurance coverage. And our members know they can depend on us to process their claims quickly and efficiently. Now is the time for you to protect your family with health insurance coverage from one of the top-rated insurance companies in the state —

*Blue Cross and Blue Shield of Illinois.*



Call or write your agent to learn which of our individual and family health insurance plans best fits your needs. *Don't delay!*



## Who Can Benefit from Our Individual & Family Health Insurance Plans?

Blue Cross and Blue Shield of Illinois has developed a variety of health insurance plans designed for the needs and budgets of Illinois residents. Each of these plans gives individual adults, individual children or families the benefits, value and convenience they deserve.

We are confident that Blue Cross and Blue Shield of Illinois has a health insurance plan for you. Regardless of the plan you select, you can be assured you will benefit from the experience and stability of the leading health insurer in Illinois.

That's why you owe it to yourself to check out the benefits and value of our individual and family health insurance plan portfolio if you are:

- Self-employed, or
- Not covered by your employer's health insurance plan, or
- A young adult, age 18 or over, or
- Not covered by your spouse's health insurance plan, or
- Looking for health insurance for your children

And don't forget our **BlueEdge high deductible plans**...if you want to save and invest with a Health Savings Account (HSA)...get more control over your health care spending...prefer catastrophic coverage rather than insurance for routine care...or offer your employees an affordable way to self-insure.

Call or write your agent to learn which of our individual and family health insurance plans best fits your needs. *Don't delay!*



### A Choice of Health Insurance Plans for Individual Adults, Individual Children and Families

- SelectBlue®
- SelectBlue Advantage™
- BlueChoice™ Select

- BlueValue™
- BlueValue Advantage™
- BlueChoice™ Value

- Traditional Blue™
- BasicBlue®
- SelecTEMP® PPO

- BlueEdge™ Individual HSA
- BlueEdge™ Individual HSA 5000

INDIVIDUAL AND FAMILY HEALTH INSURANCE  
*it just fits.*

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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™ Service Marks of Health Care Service Corporation

# Which Blue Cross and Blue Shield of Illinois Plan Fits You Best?

Here at a glance are the highlights of our health insurance plans for individual adults, individual children and families. As you will see, we offer a range of insurance plans with a unique combination of features and benefits. We are confident that you will find a health insurance plan to fit your specific needs and budget.

## SelectBlue

**A wide range of benefits, convenience and choice in our premier health insurance plan**

SelectBlue features a \$20 copayment\* for doctor office visits, including well-child care and our new well-adult care benefit. This insurance plan offers coverage for hospitalization, surgery and many other services. It also offers a wide choice of deductibles, including a \$0 deductible option. Prescription drug card coverage is available on select deductibles that allows you to fill generic prescriptions for a \$10 copayment. What's more, with SelectBlue, you'll have freedom to choose doctors and hospitals from one of the largest health care provider networks in Illinois.

## SelectBlue Advantage

**For a savings advantage!**

To get a health insurance plan that covers the same services as SelectBlue with a lower premium, consider SelectBlue Advantage. It offers 80% coverage for most covered services and a \$30 copayment\* for doctor office visits, including visits for well-child care. A prescription drug card is offered on select deductibles that allows you to fill generic prescriptions for a \$10 copayment.

## BlueChoice Select

**Broad benefits with premium savings...**

If you want a health insurance plan that covers the same services as SelectBlue with premium savings, then choose BlueChoice Select. **By receiving care from contracting providers in the network** for the BlueChoice product, you receive a higher level of benefits you deserve. BlueChoice Select offers 80% coverage for most covered services, and a \$30 copayment\* for doctor office visits, including visits for well-child care. A prescription drug card is offered on select deductibles that allows you to fill generic prescriptions for a \$10 copayment.

## BlueValue

**An ideal option for reliable health insurance coverage at rates to fit your budget**

BlueValue can offer you an affordable premium without sacrificing benefits. If you're looking for important features like outpatient prescription drug benefits, well-child care and optional maternity benefits, they're here. For individuals and families who want a high level of benefits, a lower premium and freedom to choose doctors and hospitals from one of the largest contracting provider networks in Illinois, BlueValue is a great option.

## BlueValue Advantage

**For a savings advantage!**

If you like the covered services and choice offered by BlueValue, but are looking for a more affordable premium, take a closer look at BlueValue Advantage. It offers 80% coverage for most covered services, including doctor office visits, well-child care, prescription drugs and more. With BlueValue Advantage's cost-sharing features, you can save as much as 10% on premiums over BlueValue.

## BlueChoice Value

**It includes all the covered services of BlueValue, with even greater affordability...**

If you want to get the covered services of BlueValue with premium savings, then choose BlueChoice Value. **By receiving care from contracting providers in the network** for the BlueChoice product, you receive a higher level of benefits you deserve. BlueChoice Value offers 80% coverage for most covered services, including doctor office visits, well-child care, prescription drugs and more.

\*Services **not** billed as part of the office visit by your physician on the same day are subject to your deductible and coinsurance. These might include, but are not limited to outpatient lab tests. In addition, outpatient surgery, therapies and certain diagnostic tests are also covered subject to your deductible and coinsurance and are **not** covered by the copayment.

## Traditional Blue

**Classic major medical protection with freedom of choice**

When it comes to health insurance coverage, Traditional Blue is what you could consider a "classic." That's because Traditional Blue offers the kind of features that can stand the test of time...features that individuals and families have come to expect. If you are someone who demands benefits, convenience and freedom to use any doctor you want, Traditional Blue is the classic choice!

## BasicBlue

**A lower-cost alternative for major health care expenses**

If you're looking for affordable protection to cover major hospital and medical/surgical expenses, BasicBlue is for you. BasicBlue protects you against potentially large expenses associated with hospitalization, surgery, medical emergencies and other major services, while leaving out benefits for some services, including most outpatient diagnostic care, routine doctor office visits, outpatient prescription drugs and optional maternity benefits. BasicBlue offers hospital and medical/surgical coverage at significantly lower premiums!

## SelecTEMP PPO

**An affordable short-term health insurance plan**

Whether you're between jobs or a recent college graduate, SelecTEMP PPO provides you with essential basic protection against unexpected health issues that sometimes arise. With SelecTEMP PPO you get choices. This short-term health insurance plan offers various benefit periods and deductibles to give you the control to tailor coverage according to your own needs. You can choose the date you want coverage to begin and the coverage period – choose from one, two, three, four, five or six months for coverage. You can also choose the deductible – from \$500 to \$5,000. Apply on-line today, you may have coverage as soon as tomorrow.

## BlueEdge Individual HSA BlueEdge Individual HSA 5000

**High deductible health insurance you can use with a Health Savings Account<sup>1</sup> (HSA)!**

We've expanded our offering of high deductible health plans to include a broader range of deductibles. Now you can pair HSAs with these innovative plans and enjoy tax advantages, portability and more. Depending on the plan you choose, you can receive up to 100% coverage of your out-of-pocket expenses once you meet your deductible.

<sup>1</sup> Please be reminded that Health Savings Accounts (HSA) have tax and legal ramifications. Blue Cross and Blue Shield of Illinois does not provide legal or tax advice, and nothing herein should be construed as legal or tax advice. These materials, and any tax-related statements in them, are not intended or written to be used, and cannot be used or relied on, for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the promotion or marketing of the transaction(s) or matter(s) addressed by these materials. You should seek advice based on your particular circumstances from an independent tax advisor regarding the tax consequences of specific health insurance plans or products.

## All Blue Cross and Blue Shield of Illinois Individual and Family Health Insurance Plans Include This Unique Combination of Features:

### \$5,000,000 in Lifetime Protection

With our plans, individual adults, individual children and families may apply for coverage. Family coverage protects you, your spouse and your eligible unmarried dependent children. Each person will be eligible for \$5 million in lifetime benefits. That's reliable protection for today and the years ahead.

### Security at Home and While Traveling

In addition to the network of participating providers you have access to in Illinois, as a member of Blue Cross and Blue Shield of Illinois, you'll also have access to a program called BlueCard PPO. Participating providers linked through the BlueCard program allow you to receive benefits for covered services when traveling or away from home.

### Financial Stability You Can Count On

We're one of the largest and most financially secure insurance companies in the state. A.M. Best, one of the leading rating agencies of the insurance industry, has

awarded us an "A+" (Superior) rating\*\* This stability is one reason why over 6.5 million members count on us to be there when they need us.

### No Paperwork — Your Claims Are Handled for You

In most cases, all you have to do is show your Blue Cross and Blue Shield ID card at a doctor's office or hospital, and your claim will be filed for you.

### Guaranteed Renewability

Your coverage is guaranteed renewable. As long as your premiums are paid on time, your coverage can be non-renewed only for the following reasons: (1) fraud or an intentional material misrepresentation, or (2) all policies bearing your policy's form number are non-renewed.

\*\*As of November 2007