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Looking for
some good
news about
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coverage?
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PPO 3500 (HSA-Compatible)
3500 Deductible PPO

What makes Anthem Blue Cross plans a smart choice?

1. **A choice of plans to fit your budget.** No matter where you are in life, we have a plan that will fit your health care needs, as well as your budget.
2. **One of the largest networks in California.** With more than 50,000 PPO doctors and nearly 400 hospitals throughout the state, the chances are that your doctor is one of ours. And all our network providers have lower rates for our members, so your share of medical costs will be less.
3. **Coverage that travels with you.** No matter where life takes you - whether it's around the state or across the country — Anthem Blue Cross has you covered.
4. **Dental and life insurance.** To enhance your health and financial future, we also offer dental and term life coverage.
5. **Peace of mind.** You can relax knowing that we have been providing health care coverage and security to Californians for more than 70 years. We're committed to simplifying your life and improving your health.

- PPO 3500 (HSA-Compatible)
- 3500 Deductible PPO

What's a PPO plan?

With a PPO (preferred provider organization) health care plan, you'll pay a lower share of your medical expenses when you use doctors or hospitals that participate in our PPO network. Your share of expenses includes:

- **Deductible:** Typically this is the amount you have to pay each calendar year for services that your health care plan covers before the plan begins paying. Please note that some plans may not have a deductible or may cover certain services before the deductible is met.
- **Coinsurance:** After your yearly deductible is met, this is the percentage of the cost for which you will be responsible for services that your plan covers.

The amount of your deductible and coinsurance depends on which PPO plan you choose. A PPO plan will also pay a portion of the cost for services you may receive from non-participating (non-network) providers, but your share of the cost can be significantly higher.

Is your doctor in our network?

Go to [anthem.com/ca](https://www.anthem.com/ca) > "Find a Doctor."

Plan highlights

PPO 3500 (HSA-Compatible)	3500 Deductible PPO
<p>Features:</p> <ul style="list-style-type: none">· 100% coverage for most network services once deductible is met· An opportunity to combine a tax-advantaged health savings account (HSA) with your health plan· A combined medical/pharmacy deductible so your payments for prescription drugs apply toward your deductible and out-of-pocket limit <p>You should know:</p> <ul style="list-style-type: none">· For families, the total deductible is met when one or more family members' eligible covered expenses combined meet the total amount· Prescription drugs are not covered until you meet the \$3,500 medical/prescription drug deductible· Maternity benefits are not included with this plan	<p>Features:</p> <ul style="list-style-type: none">· 100% coverage for most network services once deductible is met· An annual out-of-pocket limit that is satisfied once the deductible is met· Immediate coverage for generic drugs (just pay the copay) <p>You should know:</p> <ul style="list-style-type: none">· For families, when two members each reach the deductible, the deductible is satisfied for the entire family· Brand-name drugs are not covered until you meet the \$500 brand-name prescription drug deductible· Maternity benefits are not included with this plan

See the next two pages for more details about these plans

Prescription drug coverage

The cost of prescription drugs can be staggering and is one of the leading causes of rising health care costs. To help control your share of the costs, many of our plans include different options for prescription drug coverage.

Even though both plans featured in this brochure include prescription drug coverage for both generic and brand-name drugs, it's still a good idea to consider using generic drugs for the best value. Generic drugs have the same active ingredients as their brand-name equivalents, but normally cost less.

Plan Benefits		PPO 3500 (HSA-Compatible)		3500 Deductible PPO	
		In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	Individual	\$3,500 <i>(combined for medical benefits and prescription drugs)</i>		\$3,500 per member	
	Family	\$7,000 aggregate <i>(combined for medical benefits and prescription drugs)</i>		Once 2 members each reach the deductible, the deductible is satisfied for the entire family	
Annual Out-of-Pocket Limit ¹ <i>(in addition to deductible)</i>	Individual	\$1,500 <i>(combined for medical benefits and prescription drugs)</i>		\$0 <i>(Satisfied once the annual deductible is met)</i>	\$6,500 per member Once 2 members each reach the maximum, the maximum is satisfied for the entire family
	Family	\$3,000 aggregate <i>(combined for medical benefits and prescription drugs)</i>			
Lifetime Maximum		Plan pays up to \$5 Million per member		Plan pays up to \$5 Million per member	

Covered Services The amounts shown are your share of costs <i>after any deductible</i>	In-Network	Out-of-Network	In-Network	Out-of-Network
Doctors' Office Visits	\$0	50% of negotiated fee plus all excess charges	\$0	50% of negotiated fee plus all excess charges
Professional Services <i>(x-ray, lab, anesthesia, surgeon, etc.)</i>				
Hospital Inpatient <i>(overnight hospital stays)</i>	\$0 ²	All charges except \$650 per day	\$0 ²	All charges except \$650 per day

Hospital Outpatient <i>(if you don't stay overnight)</i>		\$0 ²	All charges except \$380 per day	\$0 ²	All charges except \$380 per day
Emergency Room Services <i>(\$100 copay applies for each visit; waived if admitted as inpatient)</i>		\$0	All charges in excess of customary and reasonable fees	\$0	All charges in excess of customary and reasonable fees
Maternity		not covered		not covered	
Preventive Care <i>(tests ordered by physician are covered, including appropriate screening for breast, cervical, ovarian, and prostate cancer)</i>	Adult Services	Routine mammogram, Pap and PSA tests: \$0 HealthyCheck SM Centers: \$25 / \$75 copay for basic / premium screening (deductible waived)	50% of negotiated fee plus all excess charges	Routine mammogram, Pap and PSA tests: \$0 HealthyCheck SM Centers: \$25 / \$75 copay for basic / premium screening	50% of negotiated fee plus all excess charges
	Children's Services	Well Child (through age 6): \$0		Well Child (through age 6): \$0	
Acupuncture / Acupressure <i>(up to 24 visits per year)</i>		All charges except \$25 per visit		All charges except \$25 per visit	
Chiropractic Services <i>(up to 12 visits per year)</i>		\$0	All charges except \$25 per visit	\$0	All charges except \$25 per visit
Prescription Drug Coverage		After annual deductible is met: Generic: \$10 copay Brand-name: \$30 copay	After annual deductible is met: 50% of drug limited fee schedule and all excess charges plus the copay/coinsurance as stated for in-network benefits	Generic: \$10 copay Brand-name: \$30 copay after annual \$500 brand-name prescription drug deductible	50% of drug limited fee schedule and all excess charges plus the copay/coinsurance as stated for in-network benefits, subject to the annual \$500 brand-name prescription drug deductible

1 Excludes non-participating charges in excess of the Anthem Blue Cross negotiated fee and non-participating charges in excess of customary and reasonable fees for emergency care. Copays/coinsurance to participating and non-participating providers apply to the annual calendar year out-of-pocket limit except where specifically noted in the policy.

2 Additional \$500 admission charge at participating hospitals (no additional charge for preferred participating) is for inpatient stays or outpatient surgery or infusion therapy. The charge is not required for ambulatory surgical centers or medical emergencies.

Give yourself every advantage...
 good health, a bright smile
 and financial security.



Why dental coverage?

Dental care can play an important role in your overall health. Regular checkups and cleanings can help detect the early signs of oral health problems, reduce the risk of permanent damage to your teeth and gums, and prevent costly treatments down the road.

Dental Blue PPO Plans

- One of the largest PPO Dental networks in California (*more than 20,000 dental locations*)
- No referral needed to see a specialist
- Savings on popular services like whitening, implants and braces

Dental Premier SelectHMO

- Most preventive services covered in full, after your copay
- Benefits for orthodontic and cosmetic services
- Coverage as long as you use network dentists

Why term life insurance?

Losing a loved one is hard enough without having to worry about financial obligations. Families are often unprepared for this sudden loss, and term life insurance can provide financial support and peace of mind at a difficult time.

Here are just a couple of reasons why you'll want to purchase term life insurance from Anthem Blue Cross Life and Health Insurance Company:

- It's inexpensive – just pennies a day
- It's easy – no additional forms are required to enroll

Term life monthly rates

Age	\$15,000 Benefit	\$30,000 Benefit	\$50,000 Benefit	\$75,000 Benefit	\$100,000 Benefit
1-18	\$1.50	\$3.00	N/A	N/A	N/A
19-29	\$2.80	\$5.60	\$9.30	\$11.25	\$13.00
30-39	\$3.25	\$6.50	\$10.80	\$13.50	\$16.00
40-49	\$7.50	\$15.00	\$25.00	\$33.75	\$42.00
50-59	\$20.90	\$41.80	\$69.60	\$97.50	\$125.00
60-64	\$29.40	\$58.80	\$98.00	\$142.50	\$185.00

For more information on our dental plans or life insurance, ask your Anthem Blue Cross agent today!

What Individual health care plans do not cover

The following Exclusions and Limitations will help you understand what your health care plan does not include before you enroll. These listings are an overview only. For a comprehensive list of the plans' exclusions and limitations, you can request a copy of a Policy/Combined Evidence of Coverage and Disclosure Form (EOC) booklet. Just ask your agent or contact Anthem Blue Cross.

Exclusions and Limitations

- Maternity or pregnancy care.
- Conditions covered by workers' compensation or similar law.
- Experimental or investigative services.
- Services provided by a local, state, federal or foreign government, unless you have to pay for them.
- Services or supplies not specifically listed as covered under the Policy/EOC.
- Services received before your effective date or after coverage ends.
- Services you wouldn't have to pay for without insurance.
- Services from relatives.
- Any services received by Medicare benefits without payment of additional premium.
- Services or supplies that are not medically necessary.
- Routine physical exams, except for preventive care services (e.g., physical exams for insurance, employment, licenses or school are not covered), except as specifically stated in the Policy/EOC.
- Any amounts in excess of the maximum amounts listed in the Policy/EOC.
- Sex changes.
- Cosmetic surgery.
- Services primarily for weight reduction except medically necessary treatment of morbid obesity.
- Dental care, dental implants or treatment to the teeth, except as specifically stated in the Policy/EOC.
- Hearing aids.
- Contraceptive drugs and/or certain contraceptive devices, except as specifically stated in the Policy/EOC.
- Infertility services.
- Private duty nursing.
- Eyeglasses or contact lenses, except as specifically stated in the Policy/EOC.
- Vision care including certain eye surgeries to replace glasses, except as specifically stated in the Policy/EOC.
- Mental and nervous disorders and substance abuse, except as specifically stated in the Policy/EOC.
- Certain orthopedic shoes or shoe inserts, except as specifically stated in the Policy/EOC.
- Services or supplies related to a preexisting condition.
- Outdoor treatment programs.
- Telephone or facsimile machine consultations.
- Educational services except as specifically provided or arranged by Anthem Blue Cross.
- Nutritional counseling or food or dietary supplements, except for formulas and special food products to prevent complications of phenylketonuria (PKU).
- Care or treatment furnished in a non-contracting hospital, except as specifically stated in the Policy/EOC.
- Personal comfort items.
- Custodial care.
- Certain genetic testing.
- Outpatient speech therapy, except as specifically stated in the Policy/EOC.
- Any amounts in excess of maximums stated in the Policy/EOC.
- Outpatient drugs, medications or other substances dispensed or administered in any outpatient setting.
- Services or supplies provided to any person not covered under the Agreement in connection with a surrogate pregnancy.

Incurred medical care ratio

As required by law, we are advising you that Anthem Blue Cross and its affiliated companies incurred medical care ratio for 2007 was 80.43 percent. This ratio was calculated after provider discounts were applied.

Waiting periods

There is a specific six-month waiting period for coverage of any condition, disease or ailment for which medical advice or treatment was recommended or received within six months preceding the effective date of coverage. If you apply for coverage within 63 days of terminating your membership with another "creditable" health care plan, then you can use your prior coverage for credit toward the six-month waiting period. Anthem Blue Cross will credit the time you were enrolled on the previous plan. Consult with your Anthem Blue Cross agent or representative if you have a question about the underwriting process.

Ready to Enroll?

Call your Anthem Blue Cross Agent today!

To enroll, you and your dependents must be:

- Age 64 ³/₄ or younger;
- A permanent legal resident of California;
- A U.S. resident for at least the last 3 months;
- The applicant's spouse or domestic partner, age 64 ³/₄ or younger;
- The applicant's children (under 19 years of age), or the children (under 19 years of age) of the applicant's enrolling spouse or qualified domestic partner;
- The applicant's unmarried dependent children between the ages of 19 through 22 ("dependent" as defined by the Internal Revenue Service);
- The applicant's child (of any age) who is incapable of self-sustaining employment by reason of a physically or mentally disabling injury, illness or condition and is chiefly dependent upon you for support and maintenance.

Medical underwriting requirement

We believe that the cost of our plans should be consistent with your expected health care needs and risk factors. That's why Anthem Blue Cross offers various levels of coverage. To determine individual medical risk factors, all applications are subject to medical underwriting. Depending on the results of the underwriting review, a number of things may happen:

- You may be offered coverage at the standard premium charge, or
- You may be offered the plan you selected at a higher rate, or
- You may not qualify for the plan listed in this brochure, or
- You may be offered an alternate plan.

If you have a significant medical condition and do not qualify for the plan you've chosen from this brochure or if you have discontinued group coverage, please contact your Anthem Blue Cross representative for information regarding other Individual coverage options.

No-obligation review period

After you enroll in a plan offered by Anthem Blue Cross, you will receive a Policy/EOC booklet that explains the exact terms and conditions of coverage, including the plan's exclusions and limitations. You will have 10 days to examine your plan's features. During that time, if you are not fully satisfied, you may decline by returning your Policy/EOC booklet along with a letter notifying us that you wish to discontinue coverage. Policy/EOC booklets are available for you to examine prior to enrolling. Ask your agent or Anthem Blue Cross.

This brochure provides a brief summary of benefits and services. If there is any difference between this brochure and the Policy, the Policy will prevail.

Dental SelectHMO plans are offered by Anthem Blue Cross. PPO 3500 (HSA-Compatible), 3500 Deductible PPO, Dental Blue PPO and Term Life are offered by Anthem Blue Cross Life and Health Insurance Company. Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. ® ANTHEM is a registered trademark. ® The Blue Cross name and symbol are registered marks of the Blue Cross Association.

