

FlexPlus is traditional major medical insurance with \$5,000,000 in lifetime benefits!

Georgians under the age of 65 can maximize their health care coverage while enjoying the freedom and flexibility they want with FlexPlus from Blue Cross and Blue Shield of Georgia.

FlexPlus gives you up to **\$5 million** in lifetime benefits at affordable rates. That's the kind of **big** coverage that many large companies offer their employee group health plans. And that's the kind of big-benefit protection you need with today's high health care costs.

Coverage from the Doctor's Office to the Hospital

Extensive coverage is what you get with FlexPlus. Medically necessary doctor visits, inpatient surgery, outpatient surgery, and more are all covered. You're even covered if you have an accident.

Four of the six FlexPlus plans also include benefits for maternity care. All of our FlexPlus plans cover **Child Wellness Services** like health assessments, immunizations and laboratory exams.

Outpatient Accidental Injuries Are Covered 100%

Whether you're treated at the hospital or the doctor's office, all our FlexPlus plans cover you 100% for outpatient treatment of accidental injuries within 14 days — with **NO** deductible to pay.

No Maximum Hospital Stay Periods

FlexPlus has **no maximum hospital stay period**. As long as your hospital stay is medically necessary and you have not yet reached your \$5 million lifetime maximum, you're covered for as long as you're in the hospital.

Regardless of which plan option you choose, you're covered for ...

- **\$5,000,000 in Lifetime Benefits**
- **Outpatient Treatment of Accidental Injury** – 100% of eligible charges if treatment is made within 14 days — **no deductible applies**.
- **Inpatient Care for Nervous/Mental Disorders, Alcohol/Drug Addiction*** – \$10,000 lifetime maximum.
- **Hospital Inpatient Care** – Includes semi-private room, intensive care and cardiac care units, services and supplies and other hospital services.
- **Unlimited Hospital Stay Periods** – As long as medically necessary.
- **Other Medical Care** – Includes Usual, Customary and Reasonable (UCR) charges for professional services (physicians, clinical psychologists, optometrists, chiropractors, anesthesia services and 30-days skilled nursing facility care), legend prescription drugs, physicians' office visits, ambulance services and private duty nursing as specified by contract, durable medical equipment, prosthetic devices, x-ray and laboratory services, and up to 120 home health care visits per calendar year.
- **Hospice Care** – Benefits are provided for inpatient and outpatient hospice care under certain conditions, not subject to the deductible or coinsurance; up to \$3,000 lifetime maximum.
- **Outpatient Surgery** – *Facility Charge:* Pays regular contract benefits as described above. *Physician's Charge:* Pays regular contract benefits as described above — **deductible MUST be met**.
- **Child Wellness Services** – Up through age 5. Includes periodic health and developmental assessment, age appropriate immunizations, and laboratory exams. **No deductible applies**.
- **Complications of Pregnancy** – Treated the same as any other illness.

**For more information about nervous and mental disorder benefits, please contact your Blue Cross and Blue Shield of Georgia representatives.*

30-Day Money-Back Guarantee

At Blue Cross and Blue Shield of Georgia, one of our goals is to make sure all of our valued customers are completely satisfied. To help guarantee your satisfaction, we'll give you 30 days to review your policy. If for any reason you wish to cancel your FlexPlus policy, simply return the policy to us within 30 days of the effective date. We'll promptly refund any premiums you have paid, less any claims we may have paid... no questions asked.

Major Exclusions

Benefits are not provided for injury or disease recognized as compensable under Workers' Compensation; outpatient services for nervous and mental disorders; services and supplies not medically necessary or not consistent with the diagnosis, treatment for which payment is made by an local, state or federal government (except Medicaid); services paid under Medicare or VA; convalescent or custodial care; hair transplants; eyeglasses; hearing aids; experimental services; routine examinations; physical examinations; weight reduction or treatment for obesity and dental care (**except** for fracture of facial bones; excision of mandible joints; lesions of the mouth, lip or tongue; incision of accessory sinuses, mouth salivary glands or ducts; dislocation of the jaw; extraction of impacted teeth; and plastic reconstruction or repair of the mouth or lip necessary to correct or repair traumatic injury or congenital defect arising after the effective date of coverage are covered).



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FlexPlus gives you the freedom and flexibility you need.

Freedom to Choose Your Own Doctors and Hospitals

FlexPlus plans don't require you to select a physician or hospital. You have complete freedom to visit the doctors and hospitals you want.

Flexible Plans to Fit Your Needs and Budget

FlexPlus offers six plan options with different deductible amounts. The higher the annual deductible you select, the lower your monthly premium will be. But no matter which plan you select, you still get \$5,000,000 in lifetime benefits.

Listed below are six FlexPlus plans and the corresponding deductible amounts. Also included is the plan's annual out-of-pocket limit, which is the maximum amount of out-of-pocket money you can spend a year after your annual deductible is satisfied. After the out-of-pocket limit has been reached, FlexPlus pays 100% for all covered benefits.

FlexPlus Plan Annual Deductible Annual Out-of-Pocket Limit

	Plan 250	Plan 500	Plan 1000	Plan 1500	Plan 2500	Plan 5000
Deductible	\$250	\$500	\$1,000	\$1,500	\$2,500	\$5,000
Out-of-Pocket Limit	\$1,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000

Freedom from Troublesome Claims Filing

Even though you can visit the doctors and hospitals you want, certain providers who participate with Blue Cross and Blue Shield of Georgia will file virtually all of your claim forms AUTOMATICALLY – saving you time and trouble! When it comes to filing a claim, you'll have no troublesome paperwork, no photocopying and no postage to worry about, as long as you visit a participating provider. Let us take care of it.

This coverage comes from a local company that's recognized everywhere!

The company behind a health insurance plan is just as important, if not more so, than the plan itself. After all, if a company can't pay your claim, what good is having the plan?

Blue Cross and Blue Shield of Georgia is a financially strong and stable company with years of experience. We've paid health insurance claims of Georgians for over 60 years. Our experience and knowledge has helped us become one of the most widely recognized companies in the state. Your Blue Cross and Blue Shield of Georgia member ID card is recognized all across the country.

Benefits at a Glance

	FlexPlus Plan					
	250	500	1000	1500	2500	5000
Lifetime Maximum	\$5,000,000					
Deductible	\$250	\$500	\$1000	\$1500	\$2500	\$5000
Coinsurance	80%					
Out-of-Pocket Limit	\$2,000					
Preventive care through age 5	80%					
Preventive care for adults	80%					
Office Visits	80%					
Lab/X-ray	80%					
Hospital-Based Physicians	80%					
Maternity	80%					Not Covered
Outpatient Facility	80%					
Physical/Occupational Therapy	PT/OT, 80%, 40 visits per year; acupuncture not covered					
Mental Health	80%; \$10,000 lifetime max; never pays 100%					
Inpatient Hospital	80%					
Retail RX	80%					

Here's how it works:

Select the plan with the deductible or out-of-pocket limit you want.

- After your annual deductible is met, you pay 20% of the covered charges up to your annual out-of-pocket limit; FlexPlus will pay the remaining 80%.
- Once your annual out-of-pocket limit is met, 100% of all covered charges are paid in full for the remainder of your 12-month period.

It's that easy!

Important Questions and Answers

How do I know if I'm eligible to apply for FlexPlus?

Simple. As long as you're under the age of 65 and a resident of Georgia, you can apply for this comprehensive health insurance. There are NO medical exams, but you must pass underwriting requirements.

Can I get coverage for my entire family?

Yes. Each FlexPlus plan gives you the choice of individual coverage or family coverage. If you select family coverage, you only need to satisfy a maximum of three annual deductibles. One for you, one for your spouse, and one deductible for all of your children (no matter how many children). Of course, if only two family members are insured under the plan, you only need to satisfy two deductibles.

Is there a waiting period for any pre-existing conditions?

Yes. Pre-existing conditions are not covered for 12 months from the effective date of your contract. Naturally, there's no waiting period for new conditions that may occur after your contract effective date.

Are benefits for maternity care available?

Yes. Maternity coverage is available with a **family** contract in Plan 250, Plan 500, Plan 1000 and Plan 1500. After a three-month waiting period, maternity is covered like any other illness.

Can my premium increase or my coverage be cancelled due to the number of claims I make?

No. You can't be singled out for a rate increase or even cancellation (unless you fail to pay your premiums within 30 days after your due date or misrepresent yourself on your application). Rates can only increase when rates for all individuals increase, you enter a new age bracket, or your area of residence changes.

Is there anything else I should know?

Yes. Pre-admission Certification is required for all hospital admissions. Emergency and maternity care admissions must be certified within 48 hours. This is to help ensure that you get the proper care you deserve in a setting that's right for you. If pre-admission certification is not obtained, payment for the hospital's covered room and board charge will be denied.