



**BlueCross**  
of California

**It's all about the coverage.**

**Individual and Family Health Plans**



You've been **thinking** about it.

You know you'd **feel**

A black puppy with floppy ears is lying down, looking directly at the camera. In the foreground, a brown leather shoe is shown, heavily damaged and gnawed at by the puppy. The background is a solid green color.

It's been **gnawing** at you.

**better** if you had it.

HEALTH  
COVERAGE.



You never know how  
much you **NEED IT**  
till you don't have it.

## Could This Be **You?**

- Are you between jobs?
- Have you just lost your group health coverage?
- Are you self-employed?
- No longer covered under your parents' policy?
- Been meaning to get around to it?

Well, you've come to the **right place.**

Blue Cross agents are here to help you (no charge or obligation).  
Anytime you're ready, just call the phone number on the back of this booklet.



# Why Do I Need Health Coverage?

**You probably know why. But here goes.**

**Because things happen** – even if you're healthy right this minute, you could be caught off-guard by an unexpected illness or injury. Why take that chance?

**Because it helps protect your \$\$\$** – did you know that without health coverage, you could pay an average of \$9,328 a day in the hospital? The financial risk you take without health coverage just isn't worth it.

**Because it can give you peace of mind** – health coverage gives you added security and peace of mind because you know you're covered if you get sick or hurt, or in case you need prescription drugs, surgery or emergency care. How priceless is that?



## We know what you're probably thinking ...

### I can't really afford it, **can I?**

Oh yes, you can! Plans from Blue Cross can easily fit your budget, no matter where you are in your life right now. You can choose what works for you.

### I don't need it if I'm healthy, **do I?**

Actually, the best time to purchase health coverage is when you're healthy! Why? If you do become ill or injured later on, you may not qualify for coverage, or you may be charged a much higher premium. It's kind of like car insurance in that respect. The time to do it is now.

### It's complicated and confusing, **isn't it?**

This is where your Blue Cross agent comes in. He or she will help narrow things down, so you can easily find the right plan for you and your lifestyle. Rest assured, you're not in this alone.



## Why Blue Cross?

For starters, it's nice to know that we'll be there when you need us – we've been helping people all over California get covered and stay covered for nearly 70 years. Our wealth of experience, stellar reputation and financial stability work together – for you.

- **You get access to one of the largest provider networks in California** – Our network includes more than 50,000 PPO physicians, 30,000 HMO physicians and 400 hospitals – so chances are your doctor is one of ours.
- **You save a lot of money** – because we've negotiated lower fees with our network doctors and hospitals, your share of costs is less (a lot less). Take a quick look on the next page.
- **You get lots of free health and wellness programs as well as out-of-state coverage** – so you'll feel better wherever you are.

**You save** a lot of money!

### Example of What You Would Pay for an MRI of Your Knee

Total charges: \$1,350  
Blue Cross negotiated fee: \$600

	<b>Blue Cross Participating Provider</b>
Total charges	\$1,350
Blue Cross discount	- \$750
Charges after Blue Cross discount (negotiated fee)	\$600
<b>Blue Cross payment*</b> <i>(70% of negotiated fee)</i>	- \$420
<b>You pay*</b>	<b>\$180</b>

***you save \$1,170***

\*This example assumes that you have the PPO Share 2500 Plan from BC Life & Health Insurance Company and have met the \$2,500 annual deductible. The annual deductible is the amount you pay each year before Blue Cross begins paying part of the cost.



# What About Dental and Life Coverage?

## **Dental Coverage**

A good dental plan can help you maintain your overall health and well-being, provide quality coverage at affordable rates, and help minimize the cost of expensive dental care. By making good oral health a part of your daily routine and taking advantage of the benefits offered through our dental plans, you can improve your quality of life and self-confidence.

## **Life Insurance**

Losing a loved one is hard enough without having to worry about financial obligations. For as little as pennies a day, life insurance can help protect you and your family from the financial consequences of an accidental death or great physical loss, and give you a little extra support when it's needed most.



## Now What?

Blue Cross gives you the choices you want, the benefits you need, and the security you deserve.

### **So what are you waiting for?**

Now that it's clear that you shouldn't live without health coverage even one more minute, call the phone number on the back of this booklet to talk with your Blue Cross agent. (You know you'll feel better.)



MEDICAL • DENTAL • LIFE

**Give Yourself Every Advantage**

**Ready to Learn More? Call Your Blue Cross Agent Today!**

[www.bluecrossca.com](http://www.bluecrossca.com)

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