

## Why it's so important to stay covered...

- **Because things happen** – even if you're healthy right now, you could be caught off-guard by an unexpected illness or injury. Also, if you cancel your coverage now and become ill or injured later on, you may not qualify to re-enroll. Can you really afford to take that chance?
- **Because it helps protect your \$\$\$** – did you know that without health coverage, you could pay an average of \$27,984 for just a 3-day stay in the hospital? The financial risk you take without health coverage just isn't worth it.
- **Because it gives you and your family peace of mind** – health coverage gives you added security and confidence because you know you're covered if you get sick or hurt, or in case you need prescription drugs, surgery or emergency care.

## Stay with your current plan or change? The choice is yours...

- **What should you do to continue with your current health plan?**  
Absolutely nothing. Other than, of course, continue paying your premiums.
- **What if your needs have changed or you need a more affordable plan?**  
You always have choices with Blue Cross. For help in figuring out what other Blue Cross plans are available to fit your needs and budget, you can:
  - 1) Call your **Blue Cross agent** if you have one.
  - 2) Call our Customer Service reps at **(866) 249-4844** between 8:30 am and midnight, Monday through Friday.
  - 3) Check out **bccplanoptions.com** for additional details and quick quotes starting January 25, 2007.

## What does Blue Cross give you?

For starters, we'll be there when you need us – we've been helping people all over California get covered and stay covered for 70 years now. Our valuable experience, solid reputation and financial stability work together – for you and your family. Also:

- 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).
- You get out-of-state coverage – so you'll feel better wherever you are.
- You can take advantage of our health and wellness programs – and they're free!

# What Do You Need Most?

Use this at-a-glance guide to help you decide what's best for you now. And, when your priorities change, we'll help you find something else that fits. It's all about what works for you.

**Check the boxes most important to you and see which plans show up most often. Then call your Blue Cross agent or contact Customer Service at (866) 249-4844 to discuss your choices.**

**Want a PPO?**

- ✓ RightPlan PPO 40, Share plans, Tonik plans, Basic PPO 1000/2500 plans, PPO Saver, 3500 Deductible PPO, PPO 3500 (HSA-Compatible), CORE 5000<sup>SM</sup>

**Want an HMO?**

- ✓ Individual HMO, HMO Saver, Select HMO

**Want immediate doctors' office visit coverage without meeting a deductible?**

- ✓ RightPlan PPO 40
- ✓ Share plans
- ✓ Tonik plans
- ✓ HMO plans
- ✓ PPO Saver

**Want mainly catastrophic coverage?**

- ✓ Basic PPO 1000/2500 plans
- ✓ CORE 5000

**Want brand-name and generic drug coverage?**

- ✓ RightPlan PPO 40 (Comprehensive Rx)
- ✓ Share plans
- ✓ HMO plans
- ✓ PPO Saver
- ✓ 3500 Deductible PPO
- ✓ PPO 3500 (HSA-Compatible)

**Want just generic drug coverage?**

- ✓ RightPlan PPO 40 (Generic Rx)
- ✓ Tonik plans
- ✓ CORE 5000

**Prefer to keep premium costs lower by going without drug coverage?**

- ✓ Basic PPO 1000/2500 plans
- ✓ RightPlan PPO 40 (No Rx)

**Want maternity benefits?**

- ✓ Share plans
- ✓ HMO plans

**Want to go without maternity benefits?**

- ✓ RightPlan PPO 40
- ✓ Tonik plans
- ✓ PPO Saver
- ✓ 3500 Deductible PPO
- ✓ PPO 3500 (HSA-Compatible)
- ✓ Basic PPO 1000/2500 plans
- ✓ CORE 5000

**What range of out-of-pocket maximums are you comfortable with?**

**\$6,000 – \$7,500**

- ✓ RightPlan PPO 40
- ✓ PPO Share 5000
- ✓ PPO Share 2500
- ✓ PPO Share 1500

**\$5,000**

- ✓ PPO 3500 (HSA-Compatible)
- ✓ Basic PPO 2500
- ✓ PPO Share 1000
- ✓ PPO Share 500
- ✓ PPO Saver
- ✓ Tonik 5000

**\$3,000 – \$3,500**

- ✓ Basic PPO 1000
- ✓ 3500 Deductible PPO
- ✓ HMO plans
- ✓ Tonik 3000

**\$1,500**

- ✓ Tonik 1500



Blue Cross of California (BCC) and BC Life & Health Insurance Company (BCL&H) are Independent Licensees of the Blue Cross Association (BCA). The Blue Cross name and symbol are registered service marks of the BCA. The following plans are offered by BCC: PPO Share 2500/1500/1000/500, Individual HMO, HMO Saver, Select HMO, EPO and Dental SelectHMO. The following plans are offered by BCL&H: CORE 5000, Basic PPO 1000/2500, PPO Saver, PPO Share 5000/1000/500, RightPlan PPO 40, 3500 Deductible PPO, PPO 3500 (HSA-Compatible), Tonik and Individual PPO Dental. SC2201 12/06

