

# SelectBlue Advantage

**\$5,000,000 in Lifetime Protection for Individual Adults, Individual Children and Families**

## Covered Inpatient Services

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

## Covered Outpatient Services

- Doctor Office Visits and Well-Child Care with a \$30 Copayment
- Well-Adult Care also with a \$30 Copayment
- Prescription Drugs, Including a \$10 Copayment for Generics
- Emergency Care
- Surgery
- 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

## Who can benefit from SelectBlue Advantage?

If you're looking for a sense of security and savings, here's a health insurance plan that can exceed your expectations. SelectBlue Advantage features a \$30 copayment for doctor office visits, including visits for well-adult and well-child care. It offers a wide choice of deductibles to make it easy to tailor a plan to your needs and budget. SelectBlue Advantage even features a prescription drug card, with generic prescriptions for a \$10 copayment on selected deductibles.

That's why you owe it to yourself to check out the benefits and value of SelectBlue Advantage if you are:

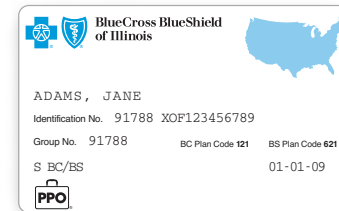
- Self-employed, or
- Not covered by your employer's health insurance plan, or
- A young adult, age 18 or over, or
- Not covered by your spouse's health insurance plan, or
- Looking for health insurance for your children



**Today, one American in three carries a Blue Cross and Blue Shield membership card.**

In fact, over 6.5 million residents across Illinois trust Blue Cross and Blue Shield of Illinois to give them more health care value for their premium dollar. And our members know they can depend on us to process their claims quickly and efficiently. Now is the time for you to obtain health insurance 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 more about SelectBlue Advantage. Don't delay!**

# SelectBlue Advantage<sup>SM</sup>

Reliable health insurance coverage, convenience and choice in an affordable major medical plan

INDIVIDUAL AND FAMILY HEALTH INSURANCE  
*it just fits.*

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# SelectBlue Advantage

## More Benefits Than Many Other Major Medical Plans

### The Convenience of Doctor Office Visits with a \$30 Copayment for Covered Services — Including Wellness Care

With SelectBlue Advantage, you pay a \$30 office visit copayment when you use participating providers. You simply pay your doctor \$30 at the time of your visit and your copayment covers that office visit, as well as those covered services that are billed by your physician on the same day.\* Well-child care is also available for a \$30 copayment and includes physical exams, immunizations and routine diagnostic tests.

### SelectBlue Advantage features preventive care coverage

The well-adult and well-child care benefit offers as much as \$500 in benefits annually and covers an annual physical exam and an annual gynecological exam. It also includes immunizations and certain routine diagnostic tests. You pay a \$30 office visit copayment when you use participating providers!

### A Choice of Deductibles

SelectBlue Advantage offers you a choice of a \$250, \$500, \$1,000, \$1,750, \$2,500 or \$5,000 deductible. Generally, the higher the deductible, the lower your monthly premium.

### 80% Coverage for Most Services

The coverage level (percentage) that SelectBlue Advantage pays for covered services after you meet your deductible is called coinsurance. With 80% coinsurance, you pay 20% of your eligible bills until you've paid \$3,000 (after you've met your deductible, and when you use participating providers). At that point, SelectBlue Advantage goes on to pay 100% of these services for the remainder of the calendar year.

### Prescription Drug Card Offers Savings — Including Generic Prescriptions for a \$10 Copayment

**When you choose a \$250 or \$500 deductible:** Simply present your prescription drug card at participating pharmacies and pay a \$10 copayment for generic prescriptions. Pay 35% for name-brand formulary drugs and 50% for name-brand non-formulary medications. You can even take advantage of a mail-order program offering convenient home delivery for both maintenance drugs and name-brand formulary oral contraceptives.

**When you choose a \$1,000, \$1,750, \$2,500 or \$5,000 deductible:** Outpatient prescription drugs are covered at 80% after you've met your deductible. Your claim will be automatically processed when you

purchase your prescription drugs at any one of the participating pharmacies in Illinois — that's 98% of Illinois pharmacies!

### Priced Lower than Our Comparable Major Medical Plan!

While SelectBlue Advantage offers the same covered services as our SelectBlue® plan, it offers cost-sharing features that give you a premium savings advantage.

### A Broad Provider Network Allows You Freedom of Choice

SelectBlue Advantage gives you access to one of the largest provider networks in Illinois. In fact, with 90% of Illinois doctors included — as well as more than 200 hospitals — it's likely that your current health care providers participate.

\*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.

## You'll also enjoy this unique combination of features:

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

With SelectBlue Advantage, 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 substantial 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. This is a nationwide network of participating providers that allows 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 and your claim will be filed for you.

### Guaranteed Renewability

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