

# BlueValue 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

- Emergency Care
- Physician Home and Office Visits
- Surgery
- Prescription Drugs
- Well-Child Care
- 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 BlueValue Advantage?

If you're looking for reliable coverage at rates to fit your budget — BlueValue Advantage is for you! Why? Because it provides broad coverage and affordability that's hard to find anywhere else. For example, you'll have benefits for hospitalization, outpatient prescription drugs, well-child care, optional maternity care and other important medical services. What's more, you'll have access to one of the largest participating provider networks in Illinois — including 90% of Illinois doctors and more than 200 participating hospitals — without referrals.

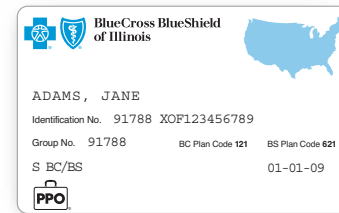
You owe it to yourself to check out the benefits and value of our BlueValue Advantage plan if you are:

- 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 BlueValue Advantage. Don't delay!**

# BlueValue 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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# BlueValue Advantage

The Smart Choice for Reliable Health Insurance Coverage at Rates to Fit Your Budget

## A Wide Range of Benefits — Including Inpatient and Outpatient Care, Well-Child Care and Optional Maternity Coverage

BlueValue Advantage provides affordable coverage for the health care services that many individuals and families consider essential. That means coverage for hospitalization, surgery, doctor office visits, inpatient and outpatient care, emergency care — even well-child care and optional maternity coverage.

## A Choice of Deductibles to Fit Your Budget

BlueValue Advantage gives you the flexibility of choosing a \$250, \$500, \$1,000, \$1,750, \$2,500 or \$5,000 deductible. Given this wide range of choice, you are certain to find an option that fits your budget.

## 80% Coverage for Most Services

The coverage level (percentage) that BlueValue 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, BlueValue Advantage goes on to pay 100% of these services for the remainder of the calendar year.

## Outpatient Prescription Drug Coverage

Outpatient prescription drugs are covered at 80% after you've met the 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!

## A Broad Provider Network Allows You Freedom of Choice

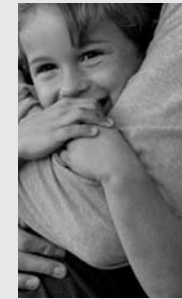
BlueValue Advantage gives you access to one of the largest provider networks in Illinois. In fact, with 90% of Illinois doctors included — as well as more than 200 hospitals — it's likely that your current health care providers participate.

## Priced Lower than Our Comparable Major Medical Plan!

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

You'll also enjoy this unique combination of features:

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



With BlueValue 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 four 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 at a doctor's office or hospital 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