

# BlueChoice Select & BlueChoice Value

**\$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
- \$30 Doctor Office Visit Copayment with BlueChoice Select
- Well-Adult Care with BlueChoice Select (\$30 copayment)
- Prescription Drugs
- \$10 for Generic Drug Copayment with BlueChoice Select
- 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 BlueChoice Select?

If you're looking for a wide range of benefits and savings, here's a health insurance plan that can exceed your expectations. BlueChoice Select 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 and offers health insurance coverage for hospitalization, surgery and many other services. BlueChoice Select even features a prescription drug card, with generic prescriptions for a \$10 copayment on selected deductibles.

## Who can benefit from BlueChoice Value?

If you want reliable benefits and a lower premium to fit your budget, you'll like BlueChoice Value. You'll get coverage for hospitalization, outpatient prescription drugs, well-child care, optional maternity care and other important medical services. Because BlueChoice Value leaves out features such as a doctor office visit copayment and a prescription drug copayment, you can enjoy a lower monthly premium.

You owe it to yourself to check out the benefits of BlueChoice Select or BlueChoice Value if you are:

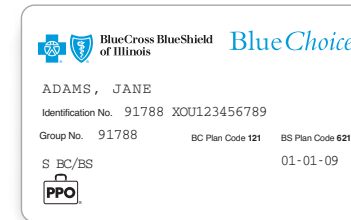
- Self-employed, or
- Not covered by your employer's health insurance plan, or
- A young adult, age 18 or over, or
- Not covered by your spouse's health insurance plan, or
- Looking for health insurance for your children



**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 BlueChoice Select and  
BlueChoice Value. Don't delay!**

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,  
an Independent Licensee of the Blue Cross and Blue Shield Association

® Registered Service Marks of the Blue Cross and Blue Shield Association,  
an Association of Independent Blue Cross and Blue Shield Plans  
SM Service Mark of Health Care Service Corporation

30162.0109 IL

# BlueChoice<sup>SM</sup> & Select BlueChoice<sup>SM</sup> Value

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

**INDIVIDUAL AND FAMILY HEALTH INSURANCE**  
*it just fits.*



# BlueChoice Select & BlueChoice Value

The Major Medical Benefits You Deserve at Affordable Rates

Both BlueChoice Select and BlueChoice Value provide reliable benefits for doctor office visits, outpatient services, emergency care, prescription drugs, well-child care and more. Plus, both of these plans help you save money on premiums and the cost of covered services through the BlueChoice® network.<sup>1</sup>

## A \$30 Office Visit Copayment with BlueChoice Select

With BlueChoice Select, you pay only a \$30 office visit copayment when you use contracting 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 a \$30 copayment with BlueChoice Select.

## And BlueChoice Select 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 only a \$30 office visit copayment when you use contracting providers!

## A Choice of Deductibles

BlueChoice Select and BlueChoice Value offer 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.

<sup>1</sup>BlueChoice provides you with access to contracting providers.

## 80% Coverage for Most Services

The coverage level (percentage) that both BlueChoice Select and BlueChoice Value pay 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 contracting providers). At that point, BlueChoice Select and BlueChoice Value go on to pay 100% of these services for the remainder of the calendar year.

## Prescription Drug Card for Savings — Including Generic Prescriptions for a \$10 Copayment with BlueChoice Select

**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!

\*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.

## The BlueChoice Network Saves You Money —

Our BlueChoice Select and BlueChoice Value plans give you access to the network of contracting providers, including hospitals, physicians and specialists close to your home. Our agreements with these providers allow you to save on premiums.

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

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

With BlueChoice Select and BlueChoice Value, individual adults, individual children and families may apply. 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 contracting 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