

Blue Cross and Blue Shield of Illinois Introduces Innovative Plans Designed For Individuals and Families

- *Four New Plans Offer More Affordable Options*
- *First “Tiered PPO Network” Offered to Illinois Consumers*

(CHICAGO) – October 7, 2004 – Blue Cross and Blue Shield of Illinois today announced the availability of four lower-cost health plans designed to provide individuals and families who purchase their own health insurance with more affordable and more flexible products.

“These new products are part of our continuing effort to provide consumers with more health care coverage options so that they can make selections based on cost, access and value to meet their individual needs,” said Fred Karutz, Vice President of Consumer Markets for Blue Cross and Blue Shield of Illinois. “Finding affordable health care today is challenging, especially for people who are not covered by a group plan. We are committed to making this search easier by delivering greater choice and financial control to the consumer marketplace, backed by the stability of a company that is the largest provider of insurance to individuals in Illinois.

Based on Blue Cross’ popular SelectBlue and BlueValue product lines, the new “Advantage” and “Choice” products can save individuals and families as much as 19 percent on premiums. The new products give consumers a choice of plans, benefit designs and provider networks that allows them to select the plan that best fits their needs and budget. With the introduction of the BlueChoice® network to the individual and family product portfolio, members now have even greater flexibility to choose the health benefits and providers that fit their personal needs and budget. The choice in provider networks, the BlueChoice Network or the PPO network, offers consumers the choice of two different provider networks at different price points. The availability of the BlueChoice network is the first time that this type of network has been offered to individuals in Illinois.

“Getting reliable coverage at affordable prices is a primary concern for our clients, and these new products with lower rates will help address those concerns,” said Don Petolick, Vice President of Finance for Insure One in Bedford Park, Ill. “This is a good value.”

Examples of people who may need individual and family insurance products include those who are self-employed, individuals whose employers do not offer affordable family coverage or any coverage, early retirees, and recent college graduates who can no longer rely on their parents’

coverage.

The four new products are as follows:

BlueChoice® Select is designed for those who want broad major medical coverage and the savings of the *BlueChoice*® network. The plan, which offers premium savings up to 19 percent, also provide coverage for preventive care for adults and children, as well as prescription drugs.

BlueChoice® Value offers the money-saving advantages of the *BlueChoice* network while providing consumers with more budgetary options—and savings up to 18 percent. It includes coverage for hospitalization, physician office visits, emergency care, outpatient prescription drugs, well-child care and optional maternity care.

SelectBlue Advantage® is a lower-cost major medical plan with innovative cost-sharing features, such as \$30 copayments for physician visits and \$10 copayments for generic prescription drugs.

This product, which offers savings up to 10 percent, provides access to the largest provider network in the state, including 90 percent of all Illinois doctors and more than 200 hospitals.

BlueValue Advantage® is a new money-saving major medical plan that features a wide variety of benefits at an even lower premium. This product also provides access to 90 percent of all Illinois doctors and more than 200 hospitals.

In addition, Blue Cross' exclusive Members First® Discount Program can save members hundreds of dollars on routine health care and products, as much as 50 percent on vision care and dental care, as much as 40 percent on chiropractic care and as much as 20 percent on hearing care services.

The plans feature guaranteed renewability, offer the security of \$5,000,000 in lifetime protection, and cover members while traveling.

“Individuals and families who purchase their own health insurance are asking for reliable benefit designs that are more affordable,” said Karutz. “We believe these new products—which are integral parts of our philosophy of consumerism at Blue Cross—will provide them with more flexibility in selecting the benefit plans that best fit their needs.”

Blue Cross and Blue Shield of Illinois, a division of Health Care Service Corporation (HCSC), is the largest and most experienced health insurance company in Illinois. It began in 1936 as Hospital Service Corporation with the Blue Cross symbol officially adopted in 1939. HCSC is an independent licensee of the Blue Cross and Blue Shield Association.