

Why Choose Blue Cross?

For more than 65 years, Californians have partnered with Blue Cross to obtain the coverage that helps protect their health and financial security. Generation after generation, Blue Cross has earned the trust of our members through our rock solid integrity, stability, choice, service and value. With Blue Cross, you'll have

- ▶ a wide choice of affordable health care plans
- ▶ control of your doctor selection and medical care
- ▶ access to one of the largest provider networks in California
- ▶ out-of-state and out-of-country emergency coverage
- ▶ comprehensive coverage options, including dental and term life

The Power of BlueSM Saves You Money

Save even more money on expensive health care related costs by using doctors and medical facilities in the extensive Blue Cross participating provider network. See the example illustrated below.

What You Would Pay for Professional Services

Assumptions:

Total charges: \$1,000

Blue Cross negotiated fee: \$600

	Blue Cross Participating Provider	Non-Participating Provider
Total charges	\$ 1,000	\$ 1,000
Blue Cross discount	- \$ 400	N. A.
Blue Cross negotiated fee	\$ 600	N. A.
Blue Cross payment*	- \$ 420 <i>(70% of negotiated fee)</i>	- \$ 300 <i>(50% of negotiated fee)</i>
You pay*	\$ 180	\$ 700

* Assuming any deductible has been met, you have not yet reached your annual out-of-pocket maximum and your coinsurance amount is 30% for participating and 50% for non-participating doctors. A deductible is the amount you pay each year before your plan begins paying part of the cost. An out-of-pocket maximum is the maximum amount you would have to pay in any one year before the plan pays 100% of your covered costs for most services. The deductible counts towards the out-of-pocket maximum.

Make The Power of Blue Work for You!

Now that you know the value of health care coverage, contact your authorized Blue Cross agent to help you choose a plan that's right for you, and your budget.

Presented by:

Don't Get Caught Uninsured



BlueCross
of California



BlueCross
of California

The Power of Blue.SM

Blue Cross of California is an Independent Licensee of the Blue Cross Association (BCA). The Blue Cross name and symbol are registered service marks and The Power of Blue is a service mark of the BCA.

IS7179 11/03

SM

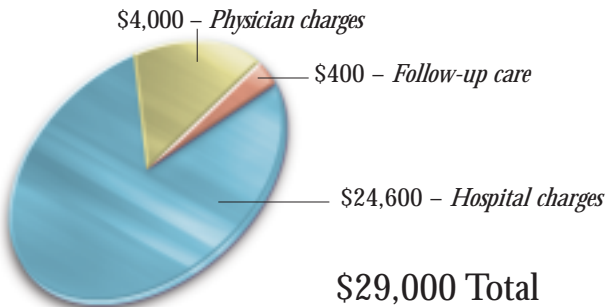


Why Get Health Coverage?

Because life is unpredictable – even if you're healthy now and exercise regularly, you could be caught off guard by an unexpected illness or injury.

Because medical care is expensive – the financial risk you take without health coverage might shock you when you consider the following average costs:

Cost of Typical Hospital Stay (about four days and two follow-up visits)



Because health coverage helps protect you financially – medical care can add up quickly to a staggering financial loss. Health coverage can help limit your out-of-pocket costs, protect your assets and even safeguard your future earnings.

Because health coverage can cover more than just injury or illness – it also offers preventive care such as Pap tests and mammograms for women, PSA tests for men and immunizations for children.

Because health coverage is affordable – add up preventive care and other health-related service costs as well as the cost of a possible catastrophic illness or injury that you would have to pay for yourself without health coverage. Then compare it to the cost of a health coverage plan's low monthly premium, deductible and co-payment, and you'll see just how affordable health coverage really is. Health coverage can also reduce your tax liability if you are self-employed. Contact your tax advisor for more information.

Top 4 Reasons People Don't Have Health Coverage

1. I can't afford it.

Have you asked about a Blue Cross plan yet? We have a broad range of plans with affordable monthly premiums. Just one single emergency room visit could end up costing you thousands of dollars for only basic care. Your costs will be substantially lower if you have health care coverage.

2. It's too confusing to decide what I need.

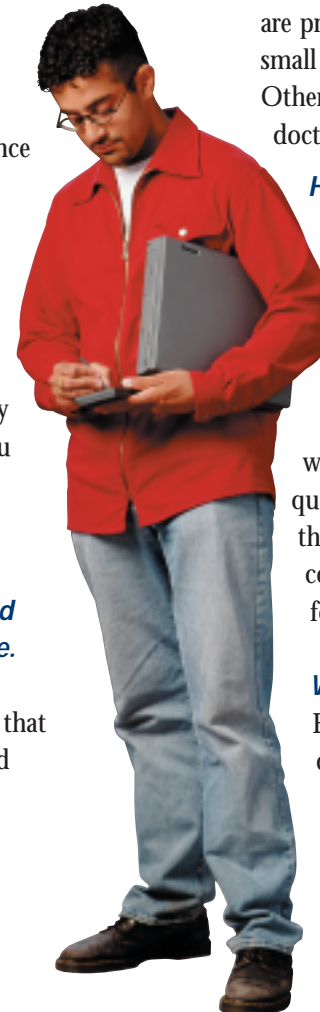
There are many important decisions to make, and your authorized Blue Cross Agent will answer any questions and help you decide which plan suits your personal needs.

3. I'm healthy. I don't need health coverage right now.

Health coverage is much like car insurance – you pay premiums to protect yourself from an unexpected accident or illness. By paying a little at a time, you protect yourself from the possibility of larger bills later. One of the risks of not having health coverage now is that if you do become ill or injured, you may not be able to qualify for a plan. Or, you may be charged a substantially higher premium for high-risk, pre-existing conditions.

4. I already have medical problems and don't think I can qualify for coverage.

Even with some pre-existing medical conditions, Blue Cross may have a plan that suits your needs. Talk to your authorized Blue Cross Agent.



Frequently Asked Questions on Choosing a Plan

How much coverage do I need?

Think about your past health care needs and medical expenses. For some, it is important to have coverage only in the event of a serious illness or emergency. You should also consider how much of your own money you would be prepared to pay toward possible medical bills.

There are so many plans; how do I know which one is right for me?

Blue Cross offers a broad choice of plans so you can choose the level of coverage you want. Some people are prepared to use their own money for routine or small bills and may only want catastrophic coverage. Others may want a medical plan to cover routine doctors' visits and maternity benefits.

How do I know exactly what the plan covers?

Your agent can explain the types of coverage available and you should be sure to read the plan brochures.

Are all health care companies the same?

No. You should only consider a company with an established commitment to delivering quality health care coverage. Blue Cross is one of the state's largest providers of individual health coverage and has been caring for Californians for over 65 years.

What can Blue Cross do for me?

Blue Cross can offer you a plan designed to meet your health and financial concerns. Blue Cross contracts with over 42,000 PPO physicians, 27,000 HMO physicians and 440 hospitals to offer you greater access to the providers and treatment you need.