



OLEG SKURSKIY (818) 987 -5000

Authorized Agent for Blue Cross of California

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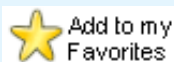
**Blue Cross of California** has been serving the health care needs of Californians since 1937. Blue Cross of California, together with its branded affiliates, provides health care services to more than 6.8 million members.

Offering a full continuum of product and coverage options, Blue Cross provides customers with unparalleled choice and flexibility in meeting their health plan needs. These options are continually fine-tuned to enhance access to affordable, quality health care. The Company, with its strong track record for innovation, focuses on progressive products and services designed to improve the health status of all Californians. Unique product offerings available in the individual, small group, large group, senior and Medi-Cal markets include a full range of integrated medical and specialty products.

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#### Preferred Provider Organization (PPO) Plans

The [PPO Plans](#) offer you the most flexibility in your choice of doctors and hospitals (providers). PPO Plans provide coverage (at different levels) for services from both Participating and Non-Participating Providers. Please see the PPO Plan section of this brochure for definitions of these and other terms related to PPO Plan Coverage. bluecrossofcalifornia

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#### Health Maintenance Organization (HMO) Plans

The [Blue Cross of California HMO](#) Plans cover more of the costs of your health care than any other plan type. HMO Plans provide coverage only for services received from doctors and hospitals within the HMO Network. You choose a specific health care group and physician within the network to coordinate all of your health care needs. bluecrossofcalifornia

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Blue Cross of California Health Plans are available in the following areas :

<b>ACAMPO 95220</b>	GLENDALE 91201-91209	PASADENA 91101
ACTON 93510	GLENDORA 91740	PASADENA 91103 - 91106
ADELAIDE 93446	GLENHAVEN 95443	PASADENA 91106 - 91107
ADELANTO 92301	GLENN 95943	PATTERSON 95363
ADIN 96006	GLENNVILLE 93226	PAUMA VALLEY 92061
AGUA DULCE 91350	GOLD RIVER 95670	PAYNES CREEK 96075
AGUANGA 92536	GOLD RUN 95717	PEARSONVILLE 93527
AHWAHNEE 93601	GOLETA 93117	PEBBLE BEACH 93953
ALAMO 94507	GONZALES 93926	PENINSULA VILLAG 96137
ALBANY 94706	GOODYEARS BAR 95944	PENN VALLEY 95946
ALBION 95410	GORMAN 93243	PENNGROVE 94951
ALHAMBRA 91801	GRANADA HILLS 91344	PENRYN 95663
ALHAMBRA 91803	GRAND TERRACE 92324	PERRIS 92571
ALISO VIEJO 92656	GRASS VALLEY 95945	PESCADERO 94060
ALLEGHANY 95910	GRASS V. 95949	PETALUMA 94952
ALPINE 91901	GRATON 95444	PETALUMA 94954
ALTA 95701	GREENACRES 93312	PETROLIA 95558
ALTA LOMA 91701	GREENFIELD 93927	PHELAN 92371
ALTA LOMA 91737	GREENVILLE 95947	PHILLIPS RANCH 91766
ALTADENA 91001	GREENWOOD 95635	PHILO 95466
ALTURAS 96101	GRENADA 96038	PICO RIVERA 90660
ALVISO 95002	GRIDLEY 95948	PIEDMONT 94611
AMBOY 92304	GRIZZLY FLATS 95636	PIEDMONT 94618
AMERICAN CANYON 94589	GROVELAND 95321	PILOT HILL 95664
ANAHEIM 92801	GROVER BEACH 93433	PINE GROVE 95665
ANAHEIM 92802	GUADALUPE 93434	PINE VALLEY 91962
ANAHEIM 92804 - 92808	GUALALA 95445	PINECREST 95364
ANDERSON 96007	GUERNEVILLE 95446	PINEDALE 93650
ANGELS CAMP 95222	GUINDA 95637	PINOLE 94564
ANGELUS OAKS 92305	GUSTINE 95322	PINON HILLS 92372
ANGWIN 94508	<b>HACIENDA HEIGHTS 91745</b>	PIONEER 95666
ANNAPOLIS 95412	HALCYON 93420	PIXLEY 93256
ANTIOCH 94509	HALF MOON BAY 94019	PLACENTIA 92670
ANZA 92539	HANFORD 93230	PLACERVILLE 95667
APPLE VALLEY 92307-92308	HAPPY CAMP 96039	PLAYA DEL REY 90293
APPEGATE 95703	HARBOR CITY 90710	PLEASANT GROVE 95668
APTOS 95003	HAT CREEK 96040	PLEASANT HILL 94523
ARBUCKLE 95912	HAVILAH 93518	PLEASANTON 94566
ARCADIA 91006	HAWAIIAN GARDENS 90716	PLEASANTON 94588
ARCADIA 91007	HAYFORK 96041	PLYMOUTH 95669
ARGUS 93562	HAYWARD 94541	POINT ARENA 95468
ARLETA 91331	HAYWARD 94542	POINT MUGU NAWC 93042
ARMONA 93202	HAYWARD 94544	POINT REYES STAT 94956
AROMAS 95004	HAYWARD 94545	POMONA 91767
ARVIN 93203	HAZARD 90063	POMONA 91768
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ATHERTON 94027	HEBER 92249	POPE VALLEY 94567

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CHINA LAKE NWC 93555	LIVINGSTON 95334	SCOTTS VALLEY 95066
CHINESE CAMP 95309	LOCKEFORD 95237	SEAL BEACH 90740
CHINO 91710	LOCKWOOD 93932	SEAL BEACH
CHINO HILLS 91709	LODI 95240	SEIAD VALLEY 96086
CHIRIACO SUMMIT 92201	LODI 95242	SELMA 93662
CHOLAME 93431	LOLETA 95551	SHADOW HILLS 91040
CHOWCHILLA 93610	LOMA LINDA 92354	SHAFTER 93263
CHUALAR 93925	LOMA MAR 94021	SHANDON 93461
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CHULA VISTA 91911	LOMPOC 93437	SHASTA LAKE 96019
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CLOVIS 93612	LOST LAKE 92225	SIGNAL HILL 90806
COACHELLA 92236	LOTUS 95651	SIGNAL HILL 90807
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COLE 90046	LYNWOOD 90262	SOLANA BEACH 92075
COLEVILLE 96107	LYTLE CREEK 92358	SOLEDAD 93960
COLLEGE HEIGHTS 93305	<b>MACDOEL 96058</b>	SOMERSET 95684
COLMA 94014	MAD RIVER 95552	SOMES BAR 95568
COLUMBIA 95310	MADERA 93637	SOMIS 93066
COLUSA 95932	MADERA 93638	SONOMA 95476
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CONCORD 94519	MALIBU 90265	SOULSBYVILLE 95372
CONCORD 94520	MANCHESTER 95459	SOUTH EL MONTE 91733
CONCORD 94521	MANHATTAN BEACH 90266	SOUTH GATE 90280
COOL 95614	MANTECA 95336	SOUTH LAKE TAHOE 96150
COPPEROPOLIS 95228	MANTON 96059	SOUTH PASADENA 91030
CORCORAN 93212	MARE ISLAND 94592	SOUTH SAN FRANCISCO 94080
CORNING 96021	MARICOPA 93252	SPANISH FLAT 94558
CORONA 91719	MARINA 93933	SPRING VALLEY 91977
CORONA 91720	MARINA DEL REY 90292	SPRING V. 91978
CORONA DEL MAR 92625	MARINE CORP BASE 92055	SPRING V. 92392
CORONADO 92118	MARIPOSA 95338	SPRINGVILLE 93265
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 WILLOW SPRINGS 93560  
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 YUBA CITY 95991  
 YUBA CITY 95993

GLEN ELLEN 95442  
GLENCOE 95232

PARKER DAM 92267  
PARKFIELD 93451  
PARLIER 93648

YUCAIPA 92399  
YUCCA 92284  
**ZAMORA 95698**