

# Our plans fit your plans



PPO Share 1000



# Our plans fit the way you live.

In a world that's constantly changing, one thing's for certain: it's important to have health care coverage you can depend on – coverage designed to help fit your budget, and your way of life.

For over 70 years, Anthem has provided health care coverage and security to our California neighbors. And now, we're pleased to offer these same individual health care plans with added benefits and features of the Patient Protection and Affordable Health Care Act.

You're in charge of your health and budget, and our Individual health care plans help keep it that way. We still offer a wide range of coverage options as unique as you are. And if you have any questions, we're here to help.

Sounds like a plan.

## Experience you can rely on

Anthem Blue Cross is committed to helping simplify your life and improving your health. That's why we offer:

- **One of the largest provider networks in California.** With over 80,000 PPO doctors and nearly 315 hospitals throughout the state, chances are your doctor is one of ours.
- **A choice of plans to fit your budget and lifestyle.** No matter where you are in life, we've got a plan designed to fit your health coverage needs, as well as your budget.
- **Optional dental and term life insurance.** To enhance your health and your family's financial future, we also offer dental and term life coverage and make it easy to enroll.
- **Coverage that travels with you.** No matter where life takes you, your health coverage goes with you. And the BlueCard® program makes it easy to access providers throughout the country.

## Why do you need health care coverage?

These days, a single day in the hospital can cost thousands of dollars. The financial risk you take without health coverage just isn't worth it. Not only does health care coverage help you stay healthy, it also gives you added security, because you know you're protected against the high cost of unexpected medical bills.

# Some definitions so we're all on the same page

**Network Discounts:** With Anthem Blue Cross, you have access to one of the largest provider networks in the state. These network (or participating) providers have agreed to accept lower costs for their covered services to Anthem members — similar to volume discounts. These negotiated costs help reduce the overall cost of covered medical services, including your share of those costs.

This is true whether you are paying the entire cost for covered services (such as while you are meeting your deductible), or whether we are sharing the cost. With over 80,000 PPO doctors and nearly 315 hospitals, chances are your provider already participates. Just visit a network provider to take advantage of the savings.

With our PPO plans, you can always choose to receive services outside the network, but your share of the cost will be greater.

**Cost-Sharing:** The costs of medical care today can be staggering. Health care coverage from Anthem can help protect you against these high costs. With most health care coverage, you pay a monthly premium, then you share some of the cost of covered medical care with the company that provides your health care coverage. The level of cost-sharing you choose directly impacts your premium amount. The more you are willing to share in the cost, the lower your premium. With Anthem, you can choose your level of protection and the level of cost-sharing that works best for your health care needs and budget.

**Deductible** is the amount you have to pay each calendar year for covered services before your health care plan starts paying. For some services, the plan will even begin to pay before the deductible is met. Usually, the higher a plan's deductible, the lower the premium. In some cases, you may also have a separate deductible for certain services such as prescription drugs.

**Coinsurance** is the percentage of the cost of covered services that you will be responsible for, after your annual deductible is met. With some plans, you have a choice of coinsurance levels. For some services, your coinsurance will be 0%. Much like your deductible, selecting a higher coinsurance typically lowers your monthly premium because it increases your share of the cost.

**Copayment** is a specific dollar amount you have to pay for certain covered services.

**Out-Of-Pocket Maximum** is the most that you would pay in a calendar year for deductible and coinsurance for in-network covered services. Once you reach this maximum, the plan pays at 100% for most services for the rest of the calendar year.

**Prescription Drugs** are medications that must be authorized for use by your doctor. Anthem offers varying levels of prescription drug coverage. Depending on the plan, you may have coverage for generic drugs or generic and brand name drugs.

**Generic Drugs** are prescription drugs that typically have been in use for some time and can be manufactured and distributed by numerous companies, so their cost is usually much lower. Generic drugs must, by law, contain the same active ingredients as their brand name equivalent and have the same clinical benefit.

**Brand Name Drugs** are prescription drugs that are manufactured and marketed under a registered name. They are usually patented and may be exclusively offered by certain manufacturers.

**Specialty Drugs** are typically high cost, scientifically engineered drugs used to treat complex, chronic conditions. They require special handling and usually must be shipped directly to the user.

**Formulary** is a list of prescription drugs our health care plans cover. They include generic, brand name, and specialty drugs that have been rigorously reviewed and selected by a committee of practicing doctors and clinical pharmacists for their quality and effectiveness. We've negotiated lower prices on these formulary drugs, so you'll save when your doctor prescribes medication from our formularies. There can be different formularies for different health care plans.

# PPO Share Plan Is this the right plan for you?

If you're looking for a plan that offers unlimited doctor's office visits and a wide range of coverage, this plan may be for you.

## PPO Share Plan Highlights

This plan offers a broad range of benefits and is ideal for families with young children or planning to have children.

### Features:

- Benefits for doctors' office visits (deductible waived)
- Generic and brand name prescription drug coverage
- Maternity benefits
- Preventive care benefits help focus on keeping you healthy

### You should know:

- Since PPO Share offers broad benefits, the premiums are generally higher than our other plans.

## Preventive Care

In addition to the preventive care benefits described in the following Benefit Guide, you also have the option of going to a HealthyCheck<sup>SM</sup> Center. These centers provide fast, easy and convenient annual preventive screenings (for ages 7 and older) at no cost to you. For more information about HealthyCheck, go to [anthem.com/healthycheck](http://anthem.com/healthycheck)

## Prescription Drug Coverage

PPO Share prescription drug coverage includes the following tiers which represent a cost level within the generic and brand name prescription drug categories.

- **Tier 1:** These drugs have the lowest copay and include generic medications.
- **Tier 2:** These drugs have a higher copay than those in Tier 1 and include formulary brand name medications.

## How to Customize your PPO Share Plan

With the PPO Share plan, you have some choice and flexibility to change the plan to better meet your needs. you have a choice of:

**Deductible:** You can usually lower your premium by choosing a higher deductible. Simply choose the deductible and premium combination that works best for you. If you are interested in other PPO Share deductible options (\$3,500, \$5,000 or \$7,500), please talk to your Anthem agent or representative.

**Other Optional Coverage:** You can add more protection for you and your family by purchasing optional dental or life insurance. See the following pages for details.

Benefits		PPO Share 1000	
<b>Calendar Year Deductible</b>		<b>ALL COVERED NETWORK AND NON-NETWORK SERVICES APPLY TOWARD THE DEDUCTIBLE</b>	
Individual		\$1,000	
Network Coinsurance Options		30%	
<b>Calendar Year Out-of-Pocket Maximum</b>		<b>Add the Deductible to the Amount Below</b>	
Individual		\$4,000	
How family deductibles and family out-of-pocket maximums work		Each family member has an individual deductible. Once 2 members each reach their individual deductible, the deductible is met for the entire family. Each family member has an individual out-of-pocket maximum. Once 2 members each reach their individual out-of-pocket maximum, the maximum is met for the entire family.	
Lifetime Maximum		Unlimited	
<b>Covered Services</b>		<b>Your Share of Costs (after deductible, unless waived)</b>	
Doctors' Office Visits		<b>NETWORK:</b> 30% Coinsurance, deductible waived <b>NON-NETWORK:</b> 50% Coinsurance, deductible waived	
Professional and Diagnostic Services (X-ray, lab, anesthesia, surgeon, etc.)		<b>NETWORK:</b> 30% Coinsurance <b>NON-NETWORK:</b> 50% Coinsurance	
Inpatient Services (overnight hospital/facility stays)		<b>NETWORK:</b> 30% Coinsurance <b>NON-NETWORK:</b> All charges except \$650 per day	
Outpatient Services (without overnight hospital/facility stays)		<b>NETWORK:</b> 30% Coinsurance <b>NON-NETWORK:</b> All charges except \$380 per day	
Emergency Room Services		<b>NETWORK:</b> 30% Coinsurance plus \$100 Emergency Room copay (copay waived if admitted) <b>NON-NETWORK:</b> 30% Coinsurance plus \$100 Emergency Room copay (copay waived if admitted)	
Preventive Care Services		Includes all nationally recommended preventive care services, including well-child care, immunizations, PSA screenings, Pap tests, mammograms, and more. <b>NETWORK:</b> 0% Coinsurance, not subject to deductible <b>NON-NETWORK:</b> 50% Coinsurance	
Maternity		<b>NETWORK:</b> 30% Coinsurance <b>NON-NETWORK:</b> 50% Coinsurance	
Optional Coverage (at additional cost)		Dental, Life	
<b>Prescription Drug Coverage</b>		<b>PPO Share 1000</b>	
Retail Drugs (and Mail Order Drugs when available)		<b>NETWORK:</b> <b>Generic (Tier 1):</b> \$10 copay <b>Brand name (Tier 2):</b> \$30 copay after \$250 annual brand name deductible (2 member max)	
Anthem Blue Cross Formulary		<b>NON-NETWORK:</b> 50% of drug limited fee schedule and all excess charges plus the copay/coinsurance as stated for network benefits; subject to the \$250 annual brand name prescription drug deductible	
Optional Drug Coverage		Not Available	
Other Covered Benefits include but are not limited to:		Ambulance, Chiropractic Services, Home Health Care, Mental Health, Physical/Occupational Therapy, Urgent Care	
<p>IMPORTANT: This Benefit Guide is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits, limitations and exclusions are contained in the Policy/EOC. In the event of a conflict between the Policy/EOC and this Benefit Guide, the terms of the Policy/EOC will prevail.</p>		<p>*Network and non-network deductibles are combined and accumulate toward each other. Network and non-network out-of-pocket maximums are also combined and accumulate toward each other.</p> <p>NOTES:</p> <ul style="list-style-type: none"> <li>- Discounted rates apply for network covered services.</li> <li>- For non-network services, member is responsible for the coinsurance plus charges in excess of the allowable amount.</li> <li>- Copays/coinsurance to network and non-network providers apply to annual out-of-pocket maximum except where specifically noted in the policy.</li> </ul>	

# Affordable Dental Blue<sup>®</sup> PPO solutions designed to meet your dental needs

## Dental Blue Basic offers:

- Low plan premiums
- Coverage for many diagnostic services and preventive care such as cleanings, exams and X-rays with no waiting period
- Coverage for certain basic services (fillings) with a six-month waiting period
- An annual maximum benefit of \$500

## Dental Blue Enhanced offers:

- Coverage for many diagnostic services and preventive care such as cleanings, exams and X-rays with no waiting period
- Coverage for certain basic services (fillings) with a six-month waiting period
- Coverage for certain major services like root canals, periodontal procedures and crowns after a 12-month waiting period
- An annual maximum benefit of \$1,250
- Orthodontic coverage for children after a 12-month waiting period

## Save money by using our dental network

As a Dental Blue member, you can see *any* dentist you want; however, you do have the potential for lower costs when you choose a dentist in the Dental Blue 100 network. This is because network dentists have agreed to accept our negotiated rates for services they provide to you. If you choose to go to a provider outside of the Dental Blue 100 network, you can be billed the difference between our network negotiated rates and what your chosen dentist wishes to charge. But, with more than 19,000 California providers and provider locations in our Dental Blue 100 network, it's likely your dentist is part of our network!

Plus, network dentists have agreed to pass along our negotiated rates on covered services to you during waiting periods or if you exceed your annual maximum benefit.

## Prefer a Dental HMO?

If so, our Dental SelectHMO plan may be the right choice for you. For more information about the Dental SelectHMO plan — or our Dental Blue plans — ask your agent.

Amounts shown below are paid by the plan, after the deductible.

Dental Care Coverage	Dental Blue Basic		Dental Blue Enhanced	
Benefits	Network	Non-Network	Network	Non-Network
Annual Deductible	\$25 per member		\$50 per member; \$150 maximum per family	
Waived for Diagnostic & Preventive	Yes	No	Yes	No
Annual Maximum	\$500		\$1,250	
Diagnostic and Preventive	Network	Non-Network	Network	Non-Network
Cleanings, exams and X-rays	100%	80%	100%	80%
Basic Services	Network	Non-Network	Network	Non-Network
Fillings	80%	60%	80%	60%
Other Minor Restorative	Not covered			
Major Services	Network	Non-Network	Network	Non-Network
Oral Surgery	Not covered		50%	
Endodontics	50%; pulpotomies on primary teeth only		50%	
Periodontics	Not covered		50%	
Prosthodontics	50%; stainless steel crowns on primary teeth only		50%	
Orthodontics	Not covered		Children only; 50%; \$100 deductible; \$500 per year; \$1,000 lifetime maximum	
Waiting Periods	None for cleanings, exams and X-rays; 6 months for all other covered services		None for cleanings, exams and X-rays; 6 months for basic services; 12 months for major services/orthodontics	

Dental Blue PPO is offered by Anthem Blue Cross Life and Health Insurance Company and Dental SelectHMO is offered by Anthem Blue Cross.

# Term Life Insurance

Losing a loved one is painful enough without having to worry about finances. Give your family extra support with term life insurance from Anthem Blue Cross Life and Health Insurance Company.

If you're accepted for coverage on one of our health care plans, you'll automatically be approved for our term life insurance. Plus, there are no medical exams or additional enrollment forms to worry about. It's that simple.

Term life monthly rates					
Age	\$15,000 Benefit	\$30,000 Benefit	\$50,000 Benefit	\$75,000 Benefit	\$100,000 Benefit
1-18	\$1.50	\$3.00	N/A	N/A	N/A
19-29	\$2.80	\$5.60	\$9.30	\$11.25	\$13.00
30-39	\$3.25	\$6.50	\$10.80	\$13.50	\$16.00
40-49	\$7.50	\$15.00	\$25.00	\$33.75	\$42.00
50-59	\$20.90	\$41.80	\$69.60	\$97.50	\$125.00
60-64	\$29.40	\$58.80	\$98.00	\$142.50	\$185.00

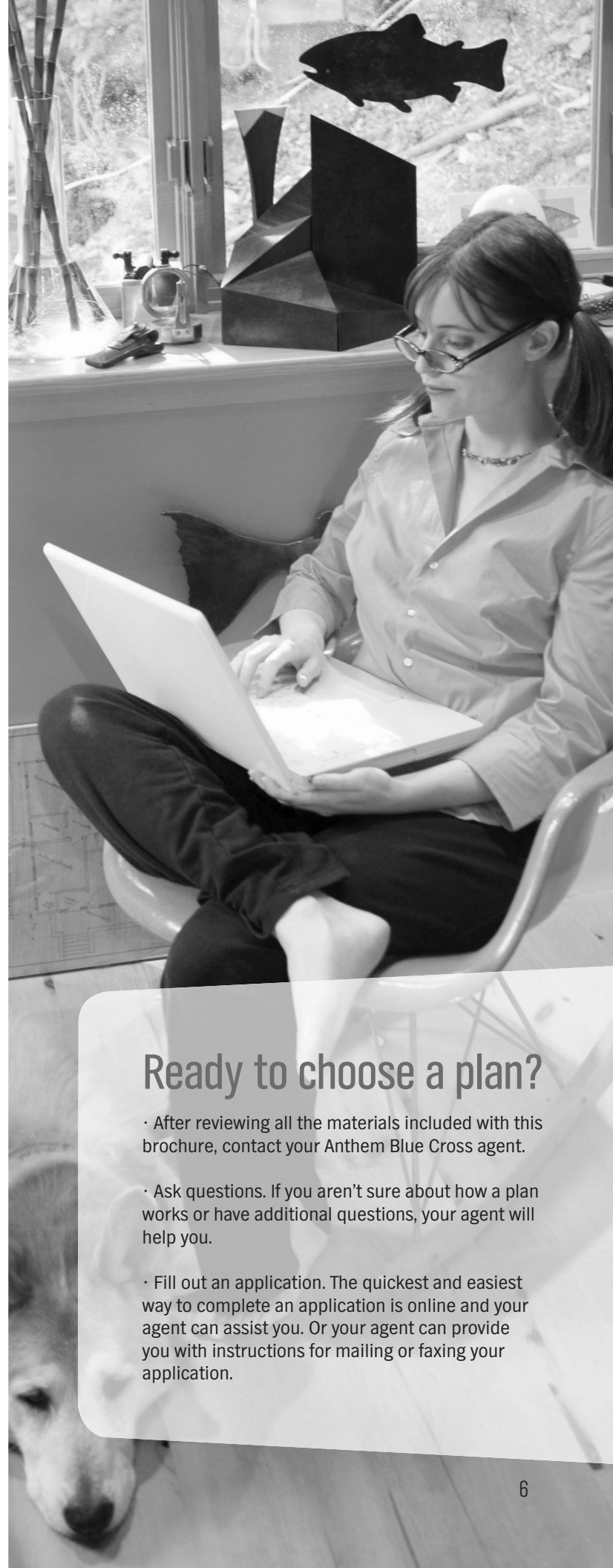
## Additional information

### Save time with automatic premium payment

Hate writing checks? After your initial payment, our Electronic Fund Transfer (EFT) program will automatically withdraw funds from your bank account each month to pay for your health care plan premium. You'll not only save on postage, you won't have to worry about a lapse in coverage because you forgot to mail in your payment. To sign up, just fill out the billing section of the enrollment application.

### "No Obligation" review period

After you enroll in a plan offered by Anthem Blue Cross or Anthem Blue Cross Life and Health Insurance Company, you will receive a Policy/EOC booklet that explains the exact terms and conditions of coverage, including the plan's exclusions and limitations. You will have 10 days to examine your plan's features. During that time, if you are not fully satisfied, you may decline by returning your Policy/EOC booklet along with a letter notifying us that you wish to discontinue coverage. Policy/EOC booklets are available for you to examine prior to enrolling. Ask your agent or Anthem Blue Cross.



## Ready to choose a plan?

- After reviewing all the materials included with this brochure, contact your Anthem Blue Cross agent.
- Ask questions. If you aren't sure about how a plan works or have additional questions, your agent will help you.
- Fill out an application. The quickest and easiest way to complete an application is online and your agent can assist you. Or your agent can provide you with instructions for mailing or faxing your application.

# Individual health coverage. Your plans. Your choices.

## **Make sure you have all the facts.**

This brochure is only one piece of your plan information. Please make sure you have all the facts about the benefits offered by the plan(s) described—including what's covered, and what isn't. For additional information about exclusions, limitations, and terms of this coverage, please see the enclosed Coverage Details. This document should be included with your information kit, or if you have printed this from your computer, it should be at the end of this document. If you don't have this document, be sure to contact your Anthem Blue Cross agent.

**This brochure is intended as a brief summary of benefits and services; it is not your Policy. If there is any difference between this brochure and your Policy, the provisions of the Policy will prevail. Benefits and premiums are subject to change.**

This summary of benefits complies with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

## Ready to enroll?

**Call your Anthem Blue Cross agent today!**