



## BLUE SHORT TERM<sup>SM</sup>

**The affordable coverage  
you need. Just when  
you need it most.**

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## **Anthem Blue Cross and Blue Shield: Making health care coverage easier.**

At Anthem Blue Cross and Blue Shield, we're doing everything we can to make all kinds of health care coverage available to all kinds of people.

A comprehensive range of reliable and affordable products is what you'd expect from Anthem Blue Cross and Blue Shield, a company millions of people have entrusted their health care coverage to for over 60 years.

Day in and day out, our most important goal is treating you the way you deserve to be treated. Fairly.

We look forward to making your experience with us pleasant and rewarding.

### **Who needs Blue Short Term<sup>SM</sup> coverage?**

Recent college graduates, people between jobs, dependents, early retirees – anyone who needs temporary protection until they secure more permanent coverage. The Blue Short Term plan is designed to protect you for 30 to 180 days.

No matter how healthy you are or how well you take care of yourself, unexpected health issues can arise. You don't want to get caught without health care coverage. It's just not worth the risk.

Anthem 



## What's Covered?

Blue Short Term offers the same level of reliable health care coverage you'd expect from the company that's been protecting people for more than 60 years.

### Covered Services:

- Office/Home visits
- Prescription drugs – up to \$500 per member
- Diagnostic services (lab and x-ray)
- Inpatient hospital and outpatient services
- Emergency room and urgent care
- Ambulance
- Home health care – up to 40 visits
- Hospice
- Human organ and tissue transplant
- Durable medical equipment - up to \$2,000
- Well child immunizations are covered through age 5
- Mammograms
- Lead Poisoning Screening

Once your deductible has been reached, Blue Short Term pays 80% of covered services. You pay the remaining 20% until your total out-of-pocket expense for covered services is met. Once that limit is reached, the plan pays 100% for most covered services, up to the \$2 million maximum.

## Outline of Benefits

Deductible	\$250 individual/\$750 family \$500 individual/\$1,500 family \$1,000 individual/\$3,000 family \$2,500 individual/\$7,500 family \$5,000 individual/\$15,000 family
Out-of-Pocket Limit (including deductible)	\$5,250 individual/\$10,500 family \$5,500 individual/\$11,000 family \$6,000 individual/\$12,000 family \$7,500 individual/\$15,000 family \$10,000 individual/\$20,000 family
Covered Services Coinsurance	20%
Physician Office Visits	20%
Prescription Drugs	20% <sup>1</sup> after a separate \$250 drug deductible
Plan Lifetime Maximum	\$2,000,000
Benefit Period	30 to 180 days

<sup>1</sup>Drug coinsurance does not go towards out-of-pocket limit. \$500 drug maximum per member per benefit period.

Mail order and prescription drug benefits administered by WellPoint NextRx.

## Design the plan to fit your time frame and budget.

With Blue Short Term, you get choices. Decide for yourself what fits your needs. When do you want your coverage to start? How long will you need coverage – 30, 78 days? Select the deductible that's right for you, from as low as \$250 all the way up to \$5,000. And with that choice, you can influence what your coverage will cost.

### You even have a choice of payment options.

- Make your entire payment in advance by check or credit card.
- For a \$10 monthly administration fee, you can pay monthly in two different ways:
  - Pay the first month in advance by check/credit card, then be billed monthly and pay by check.
  - Pay the first month in advance by check/credit, and allow monthly deductions from your bank account.

## Can I reapply for a short term plan?

If you still need temporary insurance when your first Blue Short Term plan expires and you are still able to answer “no” to the questions under Part E of the application, you may reapply as often as needed (within a maximum term of 360 days) by completing a new application and sending it in with the appropriate premium. After the 360-day limit, you must wait at least six (6) months before reapplying for another short term plan.

## Stretch your health care dollars.

With Blue Short Term, you can go to any doctor, specialist or hospital of your choice. Of course, this freedom comes with responsibility. If you seek care from a non-contracted provider, you may be responsible for submitting your own claims. However, providers who are contracted with us will normally submit claims on your behalf.

To find your doctor or local hospital, check our Directory of Network Providers at [anthem.com](http://anthem.com).

## Save on your prescription medications.

Thanks to our 34 million members, our pharmacy benefits manager is able to negotiate significant discounts on prescription medications. When your doctor prescribes medications from our formulary—the technical name for the comprehensive list of prescription medications we cover – you save money. To check out Anthem’s formulary, visit [anthem.com](http://anthem.com). Simply select Visitor, enter your state, select Membership Features, and then select the Anthem National Drug List/Formulary.



**And now – some really important legal information you should take the time to read.**

### **Who can apply.**

Family health coverage includes you, your spouse or domestic partner and any dependent children. You can apply for Blue Short Term coverage for yourself or with your family. Dependent children are covered to the end of the month in which they turn 25. You must be under age 65, be a legal resident of Wisconsin, not be covered by any other group or individual health plan and meet our underwriting guidelines.

### **What's a preexisting condition?**

Preexisting conditions are not covered under this plan. A preexisting condition is any condition that was diagnosed and treated within the 24 months right before you enrolled.

**This Blue Short Term Brochure is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the contract or certificate of coverage. In the event of a conflict between the contract or certificate of coverage and this Blue Short Term Brochure, the terms of the contract or certificate of coverage will prevail.**

### **What we do not cover.**

Blue Short Term plans don't provide benefits for services, supplies or charges having to do with preexisting conditions (see "What's a preexisting condition?"); preventive services (except immunizations, mammograms and lead poisoning screenings); physical therapy; occupational therapy; speech therapy (except as stated in the contract for preventive services and therapy services); mental health and substance abuse services; substance abuse services; private duty nursing; experimental or investigative treatment; dental and vision, except as spelled out in your contract; charges greater than the maximum allowable amount (charges exceeding the amount Anthem recognizes for services); care provided by a member of your family; treatment that's primarily intended to improve your appearance; weight loss programs or treatment of obesity; hearing aids; eyeglasses or contact lenses; radial keratotomy or keratomileusis or excimer laser photo; artificial insemination, fertilization, infertility drugs or sterilization reversal; sex transformation surgery; custodial care; artificial and mechanical hearts; workers' compensation; and services we determine aren't medically necessary. These are some of the exclusions contained in the plans. Check your contract or certificate of coverage for a complete listing of benefits, exclusions and maximum payment levels.

### **We want you to be satisfied.**

If you aren't satisfied with your Blue Short Term coverage, you can cancel it within 10 days after you receive your contract or certificate of coverage or have access to it online, whichever is earlier. If you haven't submitted any claims, you'll get a full refund of the premium you paid when coverage is cancelled within the first 10 days. You can view your contract or certificate of coverage online or receive a paper copy of it upon request as outlined in your initial membership letter.

## Short Term 30 Day Rates\*

### A R E A 1



	Attained Age	\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
MALE	< 30	\$ 84.34	\$ 68.01	\$ 54.41	\$ 37.54	\$ 31.56
	30 - 34	\$ 104.72	\$ 84.45	\$ 67.56	\$ 46.62	\$ 39.19
	35 - 39	\$ 125.88	\$ 101.52	\$ 81.22	\$ 56.04	\$ 47.10
	40 - 44	\$ 152.65	\$ 123.10	\$ 98.48	\$ 67.95	\$ 57.12
	45 - 49	\$ 188.13	\$ 151.71	\$ 121.37	\$ 83.75	\$ 70.40
	50 - 54	\$ 240.56	\$ 194.00	\$ 155.20	\$ 107.09	\$ 90.02
	55 - 59	\$ 322.26	\$ 259.88	\$ 207.91	\$ 143.46	\$ 120.59
	60 +	\$ 438.96	\$ 354.00	\$ 283.20	\$ 195.41	\$ 164.26

	Attained Age	\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
FEMALE	< 30	\$ 109.86	\$ 88.59	\$ 70.88	\$ 48.90	\$ 41.11
	30 - 34	\$ 140.98	\$ 113.69	\$ 90.95	\$ 62.76	\$ 52.75
	35 - 39	\$ 164.01	\$ 132.26	\$ 105.81	\$ 73.01	\$ 61.37
	40 - 44	\$ 190.30	\$ 153.47	\$ 122.78	\$ 84.72	\$ 71.21
	45 - 49	\$ 219.56	\$ 177.06	\$ 141.65	\$ 97.74	\$ 82.16
	50 - 54	\$ 258.30	\$ 208.31	\$ 166.65	\$ 114.99	\$ 96.66
	55 - 59	\$ 316.03	\$ 254.87	\$ 203.89	\$ 140.69	\$ 118.26
	60 +	\$ 393.68	\$ 317.48	\$ 253.99	\$ 175.25	\$ 147.31

		\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
	1 Child	\$ 72.67	\$ 58.60	\$ 46.88	\$ 32.35	\$ 27.19
	2 Children	\$ 145.34	\$ 117.20	\$ 93.76	\$ 64.70	\$ 54.38
	3 Children	\$ 218.01	\$ 175.80	\$ 140.64	\$ 97.05	\$ 81.57

Rates are effective April 1, 2009.

**NOTE:** If you need help with applying or obtaining a quote, please contact your agent.

**Area 1** includes the following counties: Kenosha, Milwaukee, Ozaukee, Racine, Washington, Waukesha

**NOTE:** Daily Rate = 30 day rate from above, divided by 30, then multiplied by the number of days desired.

\*Rates are for illustrative purposes only and subject to change. Some areas or age groups may have higher or lower rates. Actual rates are also based on underwriting classification. Refer to the plan for a complete list of coverage, conditions, restrictions, limitations and exclusions.

## Short Term 30 Day Rates\*

### A R E A 2



	Attained Age	\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
MALE	< 30	\$ 75.91	\$ 61.21	\$ 48.97	\$ 33.79	\$ 28.40
	30 - 34	\$ 94.25	\$ 76.01	\$ 60.80	\$ 41.96	\$ 35.27
	35 - 39	\$ 113.29	\$ 91.37	\$ 73.10	\$ 50.44	\$ 42.39
	40 - 44	\$ 137.39	\$ 110.79	\$ 88.63	\$ 61.16	\$ 51.41
	45 - 49	\$ 169.32	\$ 136.54	\$ 109.23	\$ 75.38	\$ 63.36
	50 - 54	\$ 216.50	\$ 174.60	\$ 139.68	\$ 96.38	\$ 81.02
	55 - 59	\$ 290.03	\$ 233.89	\$ 187.12	\$ 129.11	\$ 108.53
	60 +	\$ 395.06	\$ 318.60	\$ 254.88	\$ 175.87	\$ 147.83

	Attained Age	\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
FEMALE	< 30	\$ 98.87	\$ 79.73	\$ 63.79	\$ 44.01	\$ 37.00
	30 - 34	\$ 126.88	\$ 102.32	\$ 81.86	\$ 56.48	\$ 47.48
	35 - 39	\$ 147.61	\$ 119.03	\$ 95.23	\$ 65.71	\$ 55.23
	40 - 44	\$ 171.27	\$ 138.12	\$ 110.50	\$ 76.25	\$ 64.09
	45 - 49	\$ 197.60	\$ 159.35	\$ 127.49	\$ 87.97	\$ 73.94
	50 - 54	\$ 232.47	\$ 187.48	\$ 149.99	\$ 103.49	\$ 86.99
	55 - 59	\$ 284.43	\$ 229.38	\$ 183.50	\$ 126.62	\$ 106.43
	60 +	\$ 354.31	\$ 285.73	\$ 228.59	\$ 157.73	\$ 132.58

		\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
	1 Child	\$ 65.40	\$ 52.74	\$ 42.19	\$ 29.12	\$ 24.47
	2 Children	\$ 130.80	\$ 105.48	\$ 84.38	\$ 58.24	\$ 48.94
	3 Children	\$ 196.20	\$ 158.22	\$ 126.57	\$ 87.36	\$ 73.41

Rates are effective April 1, 2009.

\*Rates are for illustrative purposes only and subject to change. Some areas or age groups may have higher or lower rates. Actual rates are also based on underwriting classification. Refer to the plan for a complete list of coverage, conditions, restrictions, limitations and exclusions.

**NOTE:** If you need help with applying or obtaining a quote, please contact your agent.

**Area 2** includes all the remaining counties in Wisconsin.

**NOTE:** Daily Rate = 30 day rate from above, divided by 30, then multiplied by the number of days desired.

