



Individual Term Life

Coverage When You Need It Most



Now you can combine your health coverage with your life insurance. Add term life insurance when you apply for a Blue Shield of California health plan and create a total health package for you and your family. Not only will it provide you security through uncertain times, you'll also enjoy the extra service and simplicity from a source you can trust:

- **Confidence** – For over 50 years, Blue Shield of California Life & Health Insurance Company (Blue Shield Life) has been providing term life insurance coverage for Blue Shield members.
- **Financial stability** – A.M. Best has rated Blue Shield Life “Excellent” and it is among the top companies in financial performance.
- **Choice** – Blue Shield Life offers four benefit amount options: \$10,000, \$30,000, \$60,000 or \$90,000.
- **Less paperwork** – When you apply for Blue Shield health coverage, just request life insurance on the same application. You'll be considered for coverage using the same information. Plus, you'll receive one bill, combining your health plan and life insurance.
- **Guaranteed satisfaction** – If you're not satisfied for any reason, you can return the policy within ten days for a full refund, or within 30 days if you are ages 60 to 64.

Benefit Levels and Rates

Individual Term Life Insurance

The following chart shows the monthly rate plans for individual term life insurance for primary subscribers of a Blue Shield of California health plan. Your clients can select combined monthly or quarterly billing for health plan and life insurance coverage.

BLUE SHIELD LIFE INDIVIDUAL TERM LIFE MONTHLY RATES EFFECTIVE JANUARY 1, 2004				
Available in conjunction with any Blue Shield of California Individual or Family Health Plans				
Age	\$10,000	\$30,000	\$60,000*	\$90,000**
1-18*	\$1.95	\$2.95	N/A	N/A
19-29	\$2.75	\$5.35	\$9.25	\$13.15
30-39	\$3.05	\$6.25	\$11.05	\$15.85
40-49	\$5.85	\$14.65	\$27.85	\$41.05
50-59	\$13.85	\$38.65	\$75.85	\$113.05**
60-64	\$20.45	\$58.45	\$115.45	\$172.45**

* Those under age 19 are not eligible for \$60,000 and \$90,000.
 ** \$90,000 is not available for new sales to those 50+ in age, but in-force customers who turn 50 are eligible to keep coverage until age 65.

Visit us at bscalife.com

Individual and Family Plans



About Blue Shield of California Life & Health Insurance Company

For over 50 years, Blue Shield Life has provided term life insurance to individuals and groups with Blue Shield of California health plans. We also provide individual short-term health coverage, and group ancillary insurance products.

www.bsca.life.com

Who is eligible

Individual term life insurance coverage is available to primary members, ages 1 to 64, of any Blue Shield plan for individuals and families. Youthcare members are also eligible. We do not cover members of Medicare Supplement Plans, and dependent coverage is not available.

How to apply

We make the application process easier by requiring only one form for both your health and life coverage.

1. To apply, simply complete the life insurance part of the Blue Shield health plan application. Be sure to select the desired amount of insurance coverage, either \$10,000, \$30,000, \$60,000 or \$90,000. Then indicate your beneficiary. When your application is approved, your health plan and life insurance coverage effective dates will be the same.

2. If you are applying for life insurance and you are already a Blue Shield member, you'll need an Evidence of Good Health form. For a copy, call Blue Shield of California at **(800) 431-2809**, or download it from www.bsca.life.com. Complete the form noting the amount of coverage, sign it and mail it to:

**Underwriting Department
Blue Shield of California Life &
Health Insurance Company**
P. O. Box 7725
San Francisco, CA 94120-7725

If your application is approved, your life coverage will be effective the first day of the month following your approval.

Where to get more information

If you're interested in learning more about the benefits of term life insurance coverage, call your local agent or a Blue Shield of California representative at **(800) 660-3007**. We can help you choose the amount of coverage that is right for you and your family.