



Blue Shield
of California
Life & Health
Insurance Company



Option Twelve Monthly Payment Plan California

Short-Term Health Insurance
For When You're in Transition

It's easy to apply. Just use the application in this brochure to sign up. Receive next-day coverage, affordable rates and a secure, flexible plan.

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Make the Transition

with Temporary Health Coverage

Short-term health insurance from Blue Shield of California Life & Health Insurance Company (Blue Shield Life) gives you temporary coverage to protect you from the expense of accidents or illness when you're in between permanent plans. Our short-term insurance provides a vital bridge between health plans when your coverage has lapsed. With that support, our short-term health insurance provides a necessary safety net when you're in the midst of change.

When you choose our Option Twelve plan, you can take advantage of affordable rates, an easy application process and immediate coverage once you're approved. Trust us to get you through life's transitions with confidence.

Know your short-term health options

If you're in transition and face a short time without health insurance, you have three basic options to consider. First, you could carry no insurance, which can put your health and your finances at serious risk. Second, you may continue your current coverage through COBRA continuation coverage, the Consolidated Omnibus Budget Reconciliation Act of 1985. Under COBRA, you extend your former employer's benefits, but at your own expense. A third and more affordable option is short-term health insurance from Blue Shield Life. Our short-term health insurance typically costs less than COBRA coverage and gives you security in case anything catastrophic happens.

And, if you're also applying for a Blue Shield of California Individual or Family health plan, you can purchase a short-term health policy that covers you while your application is in process.

We offer two plan options

When you're in the middle of a change, we can help you manage with two short-term health plans to fit your needs.

Option One – single payment plan

You choose the desired length of time, from 30 to 185 days, and make one payment for the coverage. To inquire about Option One, call (800) 660-3007

Option Twelve – monthly payment plan

Receive continuous coverage, paid on a month-to-month basis for up to 12 months. This brochure explains Option Twelve in greater detail and includes an application so you can sign up today.

Option Twelve protects you when you need it most

Option Twelve is a perfect solution if you are uncertain how long you will need temporary health coverage. Key features let you:

- Have continuous coverage from month to month up to twelve months, with monthly billing
- Enjoy valuable prescription drug coverage (after your deductible has been met)
- Receive care from your choice of physicians
- Have coverage while you travel outside California, with reimbursement based on the allowable amount for using out-of-network providers
- Set your own upfront deductible amount that you'll pay at \$250, \$500, \$1,000, \$1,500 or \$2,000
- Meet your deductible, then have Blue Shield Life pay 80 percent of the allowable amount of the first \$5,000 of covered services, and 100 percent of the allowable amount for covered services in excess of \$5,000
- Have the security of a high, \$2 million maximum benefit per policy term
- Automatically include \$50,000 accidental death and dismemberment insurance



Are you eligible to enroll?

To enroll in Option Twelve, you must meet the following eligibility guidelines:

- You and your dependents are under age 64-1/2 years of age
- Your dependent children must be:
 - At least 15 days old
 - Or under age 25, unless disabled
 - Unmarried and rely on you for support
- You and your family members must have lived in the U.S. for the past six consecutive months, be U.S. citizens or permanent residents
- You do not have any health insurance in force that will not end before the effective date of your Option Twelve plan
- You do not work or train in an unusually hazardous occupation, such as heavy construction, sandblasting or asbestos removal, and are not covered by workers' compensation
- You and your applying dependents must meet all the eligibility requirements listed in the attached application
- You must be in California when signing and submitting the Option Twelve application

If Option Twelve is right for you, we've included an application and instructions to walk you through it. Fill it out and return it now with your payment to Blue Shield Life.

Key Features

Dependable coverage against high-cost services through Option Twelve

Unexpected illness and injury impacts your pocket-book as well as your health. Option Twelve can limit your costs in case these happen. Under the plan, we pay for charges or expenses for covered services when medically necessary due to accident, injury or illness, including:

- Inpatient and outpatient services provided by a licensed physician
- Semi-private hospital room, intensive care unit, and most hospital charges
- Prescription drugs
- X-rays and laboratory exams for diagnostic purposes
- Durable medical equipment
- The following are subject to a benefit maximum as defined in the policy:
 - Ambulance charges
 - Outpatient physical medicine
 - Mental illness, other than severe mental illness and serious emotional disturbances of a child

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What short-term health insurance does not cover

Because the short-term health insurance has been created to protect you against the unexpected during a short period of time, it doesn't cover all preventive and routine care or pre-existing conditions. To offer a reliable plan that's still affordable, we do not cover:

- Pre-existing conditions¹
- Routine physical exams and immunizations
- Pregnancy and childbirth
- Nursing homes, convalescent homes or extended care facilities
- Routine dental and vision care
- Injury or sickness covered by workers' compensation

¹ A pre-existing condition is a medical condition that within a six-month period immediately preceding the effective date of coverage by this policy, medical advice, diagnosis, care or treatment, including the use of prescription drugs, was recommended to or received by a covered person from a licensed health practitioner. If an insured was covered by creditable coverage, credit will be given toward the pre-existing condition exclusion period for the time during which the insured was covered, as long as the creditable coverage did not terminate more than 63 days prior to the effective date of the policy. See policy for "Creditable Coverage" definition.

Access a broad network of providers

With Option Twelve, you can access the Blue Shield Life Network of providers, one of the largest in California. Using network providers gives you these advantages:

- Lower your out-of-pocket costs because contracted physicians and hospitals agree to accept our negotiated allowable amount² as payment in full
- Save on time and paperwork by having network providers submit your claims directly to us

To find a network provider, go to www.bsca-life.com or call (866) 510-8778.

2 The allowable amount is (a) the amount Blue Shield has determined is an appropriate payment for the service(s) rendered in the provider's geographic area, based on such factors as Blue Shield's evaluation of the value of the service(s) relative to the value of other services, market consideration and provider charge patterns; (b) Such other amount as the Blue Shield Life provider and Blue Shield have agreed will be accepted as payment for the services(s) rendered; or (c) The amount Blue Shield determines is appropriate considering the particular circumstances and the services rendered – if an amount is not described in either a or b above.

Go outside the network if you choose

You also have the freedom to receive care out of the network. In this case, your share will be 20 percent of the allowable amount, plus any charges over and above the allowable amount covered by Blue Shield Life.

Your copayment and deductible amounts

Blue Shield Life offers five deductibles for you to choose from: \$250, \$500, \$1,000, \$1,500 or \$2,000.

Deductibles waived for accidents

We give you immediate benefits when you're most vulnerable. If you have an accidental injury while your policy is in force, we will waive your plan deductible and emergency room deductible for covered services.

A high benefit maximum

You and each of your enrolled family members are covered for a maximum benefit of \$2 million during the policy term.

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Re-apply when your coverage period ends

As temporary insurance, your Option Twelve policy is non-renewable. But, should you need more coverage after your termination date, you may apply for an Option One plan only, provided the total days of coverage haven't exceeded 365 days. If the total days of coverage for all plans combined (Option One and/or Option Twelve), has reached 365 days, there is a mandatory six-month waiting period before you may re-apply for any other short-term health insurance plan we offer.

Please note that you must meet all eligibility guidelines to purchase an additional policy. Purchasing an additional policy does not constitute a continuation of your previous policy.

Receive added accidental death and dismemberment insurance

Along with Option Twelve, we give you extra coverage by including a \$50,000 benefit for accidental death and dismemberment insurance. This is only available to the primary insured, age 18 and older.

This is an overview of the benefits offered through the Option Twelve short-term health insurance policy CP 5284-CA underwritten by Blue Shield Life. This document is only a summary for informational purposes. It is not a contract or policy. Detailed information is available upon request.



Apply Now for Option Twelve

It's simple to apply for coverage. We've provided everything you need right here. Follow these steps to submitting your application:

Our rates are some of the lowest available

1. Choose your deductible.
2. Find your rate based on:
 - Your region
 - The deductible selected
 - The age of each applicant on the policy effective date.
3. Calculate your total premium rate due. Use the charts located on the following pages.
4. Complete the attached application.
5. Mail or fax the application along with a check or American Express/Visa/Mastercard authorization for the first month's amount. If you are faxing the Application, payment must be by credit card. You will be billed monthly. Subsequent monthly payments must be made by check only.

Remember, you must include the first month's payment by check or credit card authorization with this application. We will hold your payment in trust while your application is evaluated. This policy is non-renewable, although you may be eligible to apply for a new policy. Coverage is not continuous from one policy to another. If your application is denied, we will issue you a refund of your payment.

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Once we receive your completed application and payment:

- If we approve your application, coverage begins at 12:01 a.m. on the date following the U.S. postmark stamped on the envelope submitted to Blue Shield Life containing your application; if faxed, the day following the date the faxed application is submitted to Blue Shield Life; or if specified, a future effective date.
- Once we approve your application and issue a policy, your premium will not be refunded beyond the 10 day free look period.

Notes on completing application: Question number four on the application indicates that there are acceptable medications that do not disqualify you from applying for this policy. To find out if the medication that you are currently taking is acceptable, go to www.bscalife.com/sthmeds, and follow the instructions. The following categories of drugs that have been identified as acceptable:

- Stomach and Intestinal – Ulcer and Reflux
- Mental Health – Depression
- Respiratory – Antihistamine and Antiallergy
- Heart – Blood Pressure
- Heart – Cholesterol/Triglyceride Lowering
- Dermatologicals – Acne (topical only)
- Dermatologicals – Topical Steroids
- Gynecology – Contraceptives

The following classes of medications are also acceptable: synthroid, hormone replacement therapy and antibiotic therapy. Antibiotic therapy is only acceptable if it was taken for 10 days or less in the past 30 days. You do not need to search the drug database if you are taking one of these medications.

If you have only been to visit a medical practitioner in the past 30 days for these or other acceptable medications, you can answer “no” to question four. If you have visited a medical practitioner for any other reason in the past 30 days, you must answer “yes” to question four.

Please read the Authorization, Terms and Conditions section of the application carefully before you sign the application.

Consult your agent for more information.



Region 1

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Madera, Mariposa, Mendocino, Merced, Modoc, Mono, Plumas, San Benito, San Joaquin, Shasta, Sierra, Siskiyou, Stanislaus, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba

	AGE*	RATE
\$250 DEDUCTIBLE	Under 29	\$123
	30-39	160
	40-49	222
	50-59	343
	60-64	480
	Children**	92
\$500 DEDUCTIBLE	Under 29	\$85
	30-39	109
	40-49	152
	50-59	237
	60-64	329
	Children**	63
\$1,000 DEDUCTIBLE	Under 29	\$59
	30-39	76
	40-49	105
	50-59	164
	60-64	228
	Children**	44
\$1,500 DEDUCTIBLE	Under 29	\$52
	30-39	69
	40-49	95
	50-59	147
	60-64	204
	Children**	39
\$2,000 DEDUCTIBLE	Under 29	\$47
	30-39	61
	40-49	85
	50-59	132
	60-64	184
	Children**	35

* Age: Rates are per adult insured based on the age on the policy effective date.

Region 2

Imperial, Kern, Monterey, Napa, Nevada, Placer, Sacramento, San Luis Obispo, Santa Cruz, Solano, Sonoma

	AGE*	RATE
\$250 DEDUCTIBLE	Under 29	\$145
	30-39	190
	40-49	262
	50-59	408
	60-64	568
	Children**	109
\$500 DEDUCTIBLE	Under 29	\$99
	30-39	128
	40-49	178
	50-59	276
	60-64	385
	Children**	74
\$1,000 DEDUCTIBLE	Under 29	\$70
	30-39	90
	40-49	125
	50-59	195
	60-64	272
	Children**	52
\$1,500 DEDUCTIBLE	Under 29	\$62
	30-39	81
	40-49	112
	50-59	175
	60-64	242
	Children**	47
\$2,000 DEDUCTIBLE	Under 29	\$56
	30-39	74
	40-49	102
	50-59	158
	60-64	220
	Children**	42

**Children:

- A single rate is charged for all children insured under your policy.
- Application for child alone is rated on age 29 and under and a separate application for each child is required.
- Newborn children under 15 days of age are not eligible for coverage.

Region 3

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara

	AGE*	RATE
\$250 DEDUCTIBLE	Under 29	\$128
	30-39	166
	40-49	231
	50-59	358
	60-64	498
	Children**	96
\$500 DEDUCTIBLE	Under 29	\$87
	30-39	113
	40-49	157
	50-59	244
	60-64	340
	Children**	65
\$1,000 DEDUCTIBLE	Under 29	\$62
	30-39	80
	40-49	111
	50-59	173
	60-64	240
	Children**	46
\$1,500 DEDUCTIBLE	Under 29	\$55
	30-39	72
	40-49	100
	50-59	155
	60-64	215
	Children**	41
\$2,000 DEDUCTIBLE	Under 29	\$50
	30-39	65
	40-49	90
	50-59	139
	60-64	195
	Children**	37

* Age: Rates are per adult insured based on the age on the policy effective date.

Region 4

Riverside, San Bernardino, San Diego, Santa Barbara, Ventura

	AGE*	RATE
\$250 DEDUCTIBLE	Under 29	\$134
	30-39	174
	40-49	241
	50-59	376
	60-64	523
	Children**	100
\$500 DEDUCTIBLE	Under 29	\$91
	30-39	118
	40-49	165
	50-59	256
	60-64	357
	Children**	69
\$1,000 DEDUCTIBLE	Under 29	\$64
	30-39	83
	40-49	116
	50-59	181
	60-64	252
	Children**	48
\$1,500 DEDUCTIBLE	Under 29	\$57
	30-39	74
	40-49	103
	50-59	160
	60-64	222
	Children**	43
\$2,000 DEDUCTIBLE	Under 29	\$52
	30-39	68
	40-49	93
	50-59	145
	60-64	203
	Children**	39

**Children:

- A single rate is charged for all children insured under your policy.
- Application for child alone is rated on age 29 and under and a separate application for each child is required.
- Newborn children under 15 days of age are not eligible for coverage.

Region 5

Orange

	AGE*	RATE
\$250 DEDUCTIBLE	Under 29	\$140
	30-39	181
	40-49	251
	50-59	391
	60-64	545
	Children**	105
\$500 DEDUCTIBLE	Under 29	\$95
	30-39	124
	40-49	172
	50-59	267
	60-64	373
	Children**	72
\$1,000 DEDUCTIBLE	Under 29	\$68
	30-39	87
	40-49	121
	50-59	189
	60-64	264
	Children**	51
\$1,500 DEDUCTIBLE	Under 29	\$60
	30-39	77
	40-49	108
	50-59	168
	60-64	234
	Children**	45
\$2,000 DEDUCTIBLE	Under 29	\$54
	30-39	70
	40-49	98
	50-59	152
	60-64	212
	Children**	41

* Age: Rates are per adult insured based on the age on the policy effective date.

Region 6

Los Angeles

	AGE*	RATE
\$250 DEDUCTIBLE	Under 29	\$153
	30-39	199
	40-49	275
	50-59	429
	60-64	596
	Children**	115
\$500 DEDUCTIBLE	Under 29	\$105
	30-39	136
	40-49	189
	50-59	293
	60-64	408
	Children**	78
\$1,000 DEDUCTIBLE	Under 29	\$73
	30-39	95
	40-49	132
	50-59	206
	60-64	286
	Children**	55
\$1,500 DEDUCTIBLE	Under 29	\$66
	30-39	86
	40-49	118
	50-59	184
	60-64	257
	Children**	49
\$2,000 DEDUCTIBLE	Under 29	\$59
	30-39	77
	40-49	107
	50-59	166
	60-64	232
	Children**	44

**Children:

- A single rate is charged for all children insured under your policy.
- Application for child alone is rated on age 29 and under and a separate application for each child is required.
- Newborn children under 15 days of age are not eligible for coverage.

For more information

To find out more about short-term health insurance from Blue Shield Life, please contact us at:

Blue Shield Life Administration

P. O. Box 750309

Petaluma, CA 94975

(800) 443-8284

Fax: (707) 778-0425

E-mail us at: shorttermhealth@bscalife.com

Find our healthcare provider directory and links to applications at:

www.bscaife.com

www.mylifepath.com