



Blue Shield
of California
Life & Health
Insurance Company



Option One for Students Single Payment Plan

Short-Term Health Insurance
California

Visit us at bscalife.com

An Independent Licensee of the Blue Shield Association



We've Got You Covered

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. It's the perfect solution if you're a student or a recent graduate.

When you choose Blue Shield Life Option One for 30 to 185 days, you can take advantage of affordable rates, an easy application process and immediate coverage once you're approved. We'll help to get you through life's transitions with confidence and security.

Option One – Single Payment Plan

When you know how long you'll need temporary health coverage.

Plan Overview:

- Choose any coverage period, from 30 to 185 days, with a single payment.
- Coverage may begin the day after your application is submitted (when approved), or a future effective date you specify.
- Your choice of deductibles (waived for accidents): \$250, \$500, \$1,000, \$1,500 or \$2,000.
- Prescription drug coverage and choice of physicians.
- Worldwide protection.
- Benefit Levels: After you meet your deductible, Blue Shield Life pays 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.
- Maximum benefit of \$2 million per policy term.
- \$50,000 Accidental Death and Dismemberment Insurance (only for primary applicants age 18 and older).

Blue Shield Life also offers Option Twelve, monthly payment plan

If you're uncertain how long you'll need temporary health coverage and need more flexibility, inquire about our Option Twelve monthly payment plan.

With Option Twelve, you can continue your coverage month-to-month, for up to 12 months, with monthly billing.

Eligibility

- You and your dependents are eligible for coverage if you are under age 65.
- Your dependent children must be at least 15 days old, but under age 25 (unless disabled), unmarried, and rely on you for support and maintenance.
- You and your applying dependents must meet all the eligibility requirements stated in the application.

Maximum Coverage Period

The Option One short-term health Insurance policy is non-renewable and is designed to meet your temporary health insurance needs. If your need for temporary health coverage continues after your termination date, you may re-apply for an additional **Option One Plan only**. However, 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 short-term health Insurance plan offered by Blue Shield Life.

Please Note: You must meet all eligibility guidelines in order to purchase an additional policy. Purchasing an additional policy does not constitute a continuation of your previous policy.

Maximum Benefit

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

How the Plan Works

Blue Shield Life Provider Network

We contract with physicians and hospitals across California in the Blue Shield Life Provider Network who have agreed to accept allowable amounts¹, as payment in full, for their services.

- When you use Blue Shield Life providers, your out-of-pocket expenses will usually be lower.
- Blue Shield Life providers file claims directly, saving you time and paperwork.

Out-of-Network Providers

Using out-of-network providers may result in higher out-of-pocket expenses. Your portion will be 20 percent of the allowable amount, plus any charges over and above the allowable amount covered by Blue Shield Life.

1 The allowable amount is the amount that the Blue Shield Life providers have agreed to accept as payment pursuant to the the contract with Blue Shield of California, Blue Shield Life's parent company. This amount is determined as (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.

Copayments and Deductibles

AFTER EACH COVERED PERSON MEETS THE PLAN DEDUCTIBLE...

Allowable amount for covered services	What each covered person pays	
	In Network	Out of Network
First \$5,000	20%	20% (+charges over allowable amount)
\$5,000+*	0%	Any charges over allowable amount

* Blue Shield Life pays 100% of the allowable amount for covered services in excess of \$5,000 (unless otherwise noted in the policy).

BLUE SHIELD LIFE HAS FIVE DEDUCTIBLES FOR YOU TO CHOOSE FROM:

Deductible (toward the allowable amount)	Maximum out-of-pocket expenses* of allowable amount
\$250	\$1,250
\$500	\$1,500
\$1,000	\$2,000
\$1,500	\$2,500
\$2,000	\$3,000

* Plus any charges over and above the allowable amount.

Deductibles Waived for Accidents

If you have an accident while your policy is in force, we will waive your plan deductible and emergency room deductible for covered services.

What's Covered

Charges or expenses for covered services when medically necessary due to accident, injury or illness.

- 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.

What's Not Covered

- Pre-existing conditions².
- Routine physical exams and check ups.
- Pregnancy and childbirth.
- Nursing homes, convalescent homes or extended care facilities.
- Routine dental and vision care.
- Injury or sickness covered by workers' compensation.

This is only a summary of covered and non-covered services, it is not a policy. The actual complete Terms and Conditions are set forth in the policy.

Accidental Death and Dismemberment

Your plan also includes Blue Shield Life's \$50,000 Accidental Death and Dismemberment Insurance Benefit. This benefit is only available to the primary insured applicant age 18 and older.

² Pre-existing Condition – 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 a 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.

Option One Rates

Coverage may begin the day after your application is submitted (upon approval), or on a future effective date you specify.

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

To apply for Option One coverage

1. Choose your deductible and the number of days you want to be covered.
2. Find your rate based on:
 - The deductible selected
 - The coverage period you need, including any additional days (30 days minimum, 185 days maximum)
 - The age of each applicant on the policy effective date
3. Calculate your total premium rate due.
4. Complete the attached application.
5. Mail (or fax if paying with a credit card) the application along with a check or American Express/Visa/Mastercard authorization for the entire premium amount.

Important: Total payment by check or credit card authorization must accompany application and will be held in trust while this application is evaluated. If the application is approved and the policy is issued, no refund is permitted.

CALCULATING YOUR PREMIUM RATE

Refer to the closest 30, 60, or 90 day column, then add the number of additional days. If 185 days are requested, use the rate for 180 days plus 5 days calculated at the daily rate.

EXAMPLE:

Deductible: \$250 **Coverage Period:** 65 days

Ages: Applicant – 29, Spouse – 30, 2 Children

	First 60 days	Additional Daily Rate (Over 60 days)	Total Rate
Applicant Rate	\$128 +	$\$2.50 \times 5 = \12.50	$= \$140.50$
Spouse Rate	\$166 +	$\$3.25 \times 5 = \16.25	$= \$182.25$
Children Rate	\$128 +	$\$2.50 \times 5 = \12.50	$= \$140.50$
Total Premium Due =			\$463.25

\$250 DEDUCTIBLE					
Age*	30 Days	60 Days	90 Days	180 Days	Additional Daily Rate**
29 & Under	\$61	\$128	\$203	\$424	\$2.50
30 & Over	79	166	264	553	3.25
Children***	61	128	203	424	2.50
\$500 DEDUCTIBLE					
Age*	30 Days	60 Days	90 Days	180 Days	Additional Daily Rate**
29 & Under	\$46	\$ 96	\$153	\$318	\$1.90
30 & Over	60	125	199	414	2.45
Children***	46	96	153	318	1.90
\$1,000 DEDUCTIBLE					
Age*	30 Days	60 Days	90 Days	180 Days	Additional Daily Rate**
29 & Under	\$37	\$ 78	\$124	\$258	\$1.50
30 & Over	48	101	161	336	1.95
Children***	37	78	124	258	1.50
\$1,500 DEDUCTIBLE					
Age*	30 Days	60 Days	90 Days	180 Days	Additional Daily Rate**
29 & Under	\$34	\$ 70	\$112	\$234	\$1.35
30 & Over	44	91	145	304	1.80
Children***	34	70	112	234	1.35
\$2,000 DEDUCTIBLE					
Age*	30 Days	60 Days	90 Days	180 Days	Additional Daily Rate**
29 & Under	\$31	\$ 65	\$104	\$217	\$1.25
30 & Over	40	85	135	282	1.65
Children***	31	65	104	217	1.25

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

** Rate does not apply beyond the 185th day

*** Children:

- A single rate is charged for all children insured under your policy.
- Newborn children under 15 days of age are not eligible for coverage.

For More Information

For more information about Blue Shield Life's short-term health insurance, please contact us at:

Blue Shield Life Administration

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(800) 443-8284

Fax: (707) 778-0425

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This is an overview of the benefits offered through the Option One short-term health insurance policy CP 5283-CA underwritten by Blue Shield Life.

Detailed information is available upon request.