

OPTION TWELVE PPO PLAN

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



Monthly Payment Plan for One to Twelve Months of Coverage

It's easy to apply. Just complete the application in this brochure. Apply for next day coverage, affordable rates and a secure, flexible plan.

Visit us at mylifepath.com



Blue Shield of California
Life & Health Insurance Company
An Independent Licensee of the Blue Shield Association

GET COVERED

WITH OPTION TWELVE PPO SHORT-TERM HEALTH INSURANCE

When you're in between jobs or permanent health plans and need affordable temporary health coverage for yourself or your family, we can help. When you don't know how long you'll need temporary coverage, the Option Twelve PPO short-term health insurance plan from Blue Shield of California Life & Health Insurance Company (Blue Shield Life) offers affordable rates and the flexibility of month-to-month coverage. And our easy-to-use application means you can get dependable coverage fast.

OPTION TWELVE OFFERS:

- Affordable rates with convenient monthly payments
- Your choice of providers
- A range of deductibles
- Deductible waived for accidents
- \$2 million benefit maximum per person during the policy term
- \$50,000 AD&D coverage [for primary insured over 18]
- An easy application process
- Next day coverage if approved

When you need temporary health coverage, we can help.

HOW THE OPTION TWELVE PPO PLAN WORKS

We've designed Option Twelve to give you reliable, short-term coverage without limiting flexibility and access:

- Pay monthly and keep your coverage for as little as one month or for as long as 12 months.
- Select a deductible amount of \$500, \$1,000, \$1,500, \$2,000 or \$3,000.
- Receive care from your choice of physicians and hospitals in the Blue Shield Life Network, one of the largest in California.
- After you meet your deductible, Blue Shield Life
 - Pays 70 percent of the allowable amount of the first \$5,000 of covered services and 100 percent of the allowable amount for covered services over \$5,000, up to a maximum benefit of \$2 million per person during the policy term.
 - Covers prescription medications (70 percent for generic and 50 percent for branded).
- Coverage includes a \$50,000 accidental death and dismemberment insurance benefit for primary insureds age 18 and older.



ARE YOU ELIGIBLE TO ENROLL?

Option Twelve is ideal for individuals who are between permanent plans, including someone who has just lost his or her group coverage or is waiting for a new plan to start, or someone waiting for an individual or family health plan application to be approved.

To apply you must meet the following eligibility guidelines:

- You and your dependents are under age 64 and a half.
- Your dependent children must be:
 - At least 15 days old.
 - Under age 25, unless disabled.
 - Unmarried, not part of a domestic partnership and rely on you for support.
- You and your dependents applying for coverage are United States citizens or permanent residents, or have lived in the United States for the past six consecutive months.

- You and your applying dependents do not have any other health insurance in force as of 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, in which you are not covered by workers' compensation.
- You and your applying dependents meet all the eligibility requirements listed in the attached application.
- You are in California when you sign and submit the Option Twelve application.

Important Notice: Short-term health insurance is considered individual health plan coverage. Enrollment in a short-term health plan will affect any eligibility for a guaranteed issue individual plan under the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) and California state law. To retain eligibility for a guaranteed issue plan, your most recent coverage must be under a group health plan (includes accepting and exhausting any available COBRA or CalCOBRA continuation coverage).

WHAT THE OPTION TWELVE PPO PLAN COVERS

Option Twelve can limit your costs in case of unexpected illness or injury. Once your deductible has been met we pay for charges or expenses for covered services when medically necessary, 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

WHAT THE OPTION TWELVE PPO PLAN DOES NOT COVER

The plan does not cover:

- Pre-existing conditions*
- Preventive and routine care such as 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

This list is just an overview. Please refer to the General Exclusion Section of your policy for a complete list.

*A pre-existing condition is a medical condition, for which, 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 the policy for "Creditable Coverage" definition.

ACCESS A BROAD NETWORK OF PROVIDERS

Option Twelve is a Preferred Provider Organization (PPO) plan. That means you can access healthcare from the Blue Shield Life Network of physicians and hospitals, one of the largest in California, as well as from physicians and hospitals outside of the Blue Shield Life Network.

Using network providers has advantages:

- You lower your out-of-pocket costs because contracted physicians and hospitals agree to accept our negotiated allowable amount* as payment in full.
- You save on time and paperwork because you don't have to submit claims. Network providers submit your claims directly to us.

Finding a network provider is easy. Just go to Find a Provider on mylifepath.com or call **(866) 510-8778**.

GO OUTSIDE THE NETWORK IF YOU CHOOSE

You can receive care out of the network. In this case, you pay 30 percent of the allowable amount, plus any charges over and above the allowable amount covered by Blue Shield Life. Inpatient stays at non-Blue Shield Life Network hospitals have a \$600 per day maximum benefit.

* 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.



DEDUCTIBLE AMOUNTS

The Option Twelve plan offers five deductible amounts for you to choose from: \$500, \$1,000, \$1,500, \$2,000 or \$3,000.

DEDUCTIBLES WAIVED FOR ACCIDENTS

If an accidental injury occurs, the plan deductible and emergency room deductible will be waived for covered services. The deductible will be waived only for that day's treatment in the ER or urgent care facility; any follow-up treatment will be subject to the deductible (See policy for details).

A HIGH BENEFIT MAXIMUM

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



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.



APPLY FOR ADDITIONAL SHORT-TERM HEALTH COVERAGE

As temporary insurance, your Option Twelve policy is non-renewable. However should you need more coverage after your termination date, you may apply for an Option One plan (30-185 days) 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 reapply 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.

This is an overview of the benefits offered through the Option Twelve short-term health insurance policy, ABU5284-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 THE OPTION TWELVE PPO PLAN

It's simple to apply for coverage. We've provided everything you need right here. Just follow these steps:

STEP 1. Choose your deductible.

STEP 2. Find your rate based on:

- Your region (county of residence).
- Your deductible.
- The age of each applicant on the policy effective date.

STEP 3. Calculate your total premium rate due. Use the rate charts located on the following pages.

STEP 4. Complete the attached application.

STEP 5. Mail or fax the application along with a check or American Express, Visa or 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.

Please read the Terms and Conditions and Authorization for Release of Information sections of the application carefully before you sign the application.



Remember, you must include the first month's payment by check or credit card authorization with this application. We will hold your payment while your application is evaluated. If your application is denied, we will issue you a refund of your 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, a specified future effective date within 45 days of application submission.

Once we approve your application and issue a policy, your premium will not be refunded beyond the 10-day free look period.

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
\$500 DEDUCTIBLE	29 & Under	\$106
	30-39	136
	40-49	190
	50-59	296
	60-64	411
	Children**	79
\$1,000 DEDUCTIBLE	29 & Under	\$74
	30-39	95
	40-49	131
	50-59	205
	60-64	285
	Children**	55
\$1,500 DEDUCTIBLE	29 & Under	\$65
	30-39	86
	40-49	119
	50-59	184
	60-64	255
	Children**	49
\$2,000 DEDUCTIBLE	29 & Under	\$59
	30-39	76
	40-49	106
	50-59	165
	60-64	230
	Children**	44
\$3,000 DEDUCTIBLE	29 & Under	\$53
	30-39	68
	40-49	95
	50-59	148
	60-64	207
	Children**	40

* 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
\$500 DEDUCTIBLE	29 & Under	\$124
	30-39	160
	40-49	223
	50-59	345
	60-64	481
	Children**	93
\$1,000 DEDUCTIBLE	29 & Under	\$88
	30-39	113
	40-49	156
	50-59	244
	60-64	340
	Children**	65
\$1,500 DEDUCTIBLE	29 & Under	\$78
	30-39	101
	40-49	140
	50-59	219
	60-64	303
	Children**	59
\$2,000 DEDUCTIBLE	29 & Under	\$70
	30-39	93
	40-49	128
	50-59	198
	60-64	275
	Children**	52
\$3,000 DEDUCTIBLE	29 & Under	\$63
	30-39	84
	40-49	115
	50-59	178
	60-64	248
	Children**	47

** 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 to apply.

REGION 3

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

	AGE*	RATE
\$500 DEDUCTIBLE	29 & Under	\$109
	30-39	141
	40-49	196
	50-59	305
	60-64	425
	Children**	81
\$1,000 DEDUCTIBLE	29 & Under	\$78
	30-39	100
	40-49	139
	50-59	216
	60-64	300
	Children**	58
\$1,500 DEDUCTIBLE	29 & Under	\$69
	30-39	90
	40-49	125
	50-59	194
	60-64	269
	Children**	51
\$2,000 DEDUCTIBLE	29 & Under	\$63
	30-39	81
	40-49	113
	50-59	174
	60-64	244
	Children**	46
\$3,000 DEDUCTIBLE	29 & Under	\$57
	30-39	73
	40-49	102
	50-59	157
	60-64	221
	Children**	42

* 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
\$500 DEDUCTIBLE	29 & Under	\$114
	30-39	148
	40-49	206
	50-59	320
	60-64	446
	Children**	86
\$1,000 DEDUCTIBLE	29 & Under	\$80
	30-39	104
	40-49	145
	50-59	226
	60-64	315
	Children**	60
\$1,500 DEDUCTIBLE	29 & Under	\$71
	30-39	93
	40-49	129
	50-59	200
	60-64	278
	Children**	54
\$2,000 DEDUCTIBLE	29 & Under	\$65
	30-39	85
	40-49	116
	50-59	181
	60-64	254
	Children**	49
\$3,000 DEDUCTIBLE	29 & Under	\$58
	30-39	76
	40-49	104
	50-59	162
	60-64	227
	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 to apply.

REGION 5

Orange

	AGE*	RATE
\$500 DEDUCTIBLE	29 & Under	\$119
	30-39	155
	40-49	215
	50-59	334
	60-64	466
	Children**	90
\$1,000 DEDUCTIBLE	29 & Under	\$85
	30-39	109
	40-49	151
	50-59	236
	60-64	330
	Children**	64
\$1,500 DEDUCTIBLE	29 & Under	\$75
	30-39	96
	40-49	135
	50-59	210
	60-64	293
	Children**	56
\$2,000 DEDUCTIBLE	29 & Under	\$68
	30-39	88
	40-49	123
	50-59	190
	60-64	265
	Children**	51
\$3,000 DEDUCTIBLE	29 & Under	\$61
	30-39	79
	40-49	110
	50-59	170
	60-64	238
	Children**	46

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

REGION 6

Los Angeles

	AGE*	RATE
\$500 DEDUCTIBLE	29 & Under	\$131
	30-39	170
	40-49	236
	50-59	366
	60-64	510
	Children**	98
\$1,000 DEDUCTIBLE	29 & Under	\$91
	30-39	119
	40-49	165
	50-59	258
	60-64	358
	Children**	69
\$1,500 DEDUCTIBLE	29 & Under	\$83
	30-39	108
	40-49	148
	50-59	230
	60-64	321
	Children**	61
\$2,000 DEDUCTIBLE	29 & Under	\$74
	30-39	96
	40-49	134
	50-59	208
	60-64	290
	Children**	55
\$3,000 DEDUCTIBLE	29 & Under	\$66
	30-39	86
	40-49	120
	50-59	186
	60-64	259
	Children**	49

** 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 to apply.

FOR MORE INFORMATION

To find out more about short-term health insurance from Blue Shield Life, please contact your broker or e-mail: shorttermhealth@bscalife.com.

Mail completed applications to:

Blue Shield Life Administration
P.O. Box 750309
Petaluma, CA 94975

Or fax them to:

Fax: (707) 778-0425

Find our Blue Shield Life Network provider directory and links to applications at mylifepath.com.

Hawkins Insurance Services
Authorized Agent
Robert Hawkins DOI #0655770
P.O. Box 42
Spring Valley, CA 91976

Tel: (619) 670-1136
Toll Free: (800) 622-6637
Fax (619) 670-5026
Email: bondpro1@cox.net