



BlueCross BlueShield
of Illinois

BasicBlue[®]

A Low-Cost Alternative For
Reliable Protection Against
Major Health Care Expenses

**Save as Much
as 40% or More!**

INDIVIDUAL AND FAMILY HEALTH INSURANCE

it just fits.



BasicBlue

A perfect fit if you want a lower-cost option covering major health care expenses

BasicBlue is designed to cover catastrophic health care expenses for individuals and families at the lowest possible monthly premium. Therefore, BasicBlue focuses on providing benefits for hospital, inpatient medical/surgical care and emergency care. By leaving out benefits for routine outpatient services, such as doctor office visits, outpatient prescription drugs and most outpatient diagnostic testing, BasicBlue gives you significantly lower premiums. In fact, you could save as much as 40% or more over the cost of our major medical plans! And by protecting you against the expenses associated with hospitalization, surgery, medical emergencies and other major health care services, BasicBlue gives you the coverage you need most. Reliable protection with lower premiums — that's BasicBlue!

Choose BasicBlue for Low-Cost Protection to Cover Major Health Care Expenses

Benefits for Hospitalization, Surgery and More at a Lower Rate

BasicBlue provides the hospital and medical/surgical coverage you need — with a lower monthly premium. With BasicBlue, you and covered family members are protected against the high cost of many health care services...from hospitalization, including room and board, intensive care, inpatient prescription drugs and more...to inpatient diagnostic services like X-rays, lab tests and EKGs. If you're looking for reliable protection from potentially catastrophic medical bills — at a premium you can afford — BasicBlue is the health insurance plan for you.

A Choice of Deductibles

BasicBlue gives you the choice of a \$500, \$1,000 or \$2,500 deductible. Generally, the *higher* the deductible, the *lower* your monthly premium. Given these choices, you are sure to find an option to fit your needs and budget.

80% Coverage for Most Services

After your deductible is satisfied, you'll receive 80% coverage when you use participating hospitals until your portion of the costs (20% in most cases) reaches \$1,000. After that, BasicBlue pays 100% of your eligible bills — until you reach your \$5,000,000 lifetime benefit maximum.

With BasicBlue, the Size and Strength of the Hospital Network Allows You Freedom of Choice

More than 200 hospitals contract with Blue Cross and Blue Shield of Illinois. So it's likely the hospitals you use are included! And that's good news — because you get the most out of your benefits by using network hospitals.

With BasicBlue, You'll Enjoy this Unique Combination of Features from Blue Cross and Blue Shield of Illinois

\$5,000,000 in lifetime protection

You have the option of applying for individual or family coverage to protect yourself, your spouse and your eligible dependent children under age 19 (age 25 if a single, full-time student). Each person will be eligible for \$5,000,000 in lifetime benefits. That's substantial protection for today and the years ahead.

Travel with confidence — you're covered away from home

As a member of Blue Cross and Blue Shield of Illinois, you'll have access to a program called BlueCard PPO. This is a nationwide network of participating providers that allows you to receive benefits for covered services when you travel. Simply present your Blue Cross and Blue Shield of Illinois ID card to a participating BlueCard PPO provider wherever you are. To find a participating provider while you're away, just call the toll-free number on the back of your card. It's that easy!

Financial stability you can count on

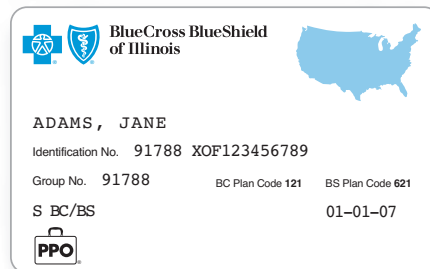
Blue Cross and Blue Shield of Illinois has been serving the health insurance needs of Illinois residents for over 65 years. We're one of the largest and most financially secure insurance companies in the state. A.M. Best, one of the leading rating agencies of the insurance industry, has awarded us an "A+" (Superior) rating.* This stability is one reason why over four million members count on us to be there when they need us.

No paperwork — your claims are handled for you

In most cases, all you have to do is show your Blue Cross and Blue Shield ID card at a doctor's office or hospital, and your claim will be filed for you. We want you to concentrate on regaining your health — not worrying about hospital and doctor bills.

Guaranteed renewability

Your individual or family coverage is guaranteed renewable. This means that as long as your premiums are paid on time, your coverage can be non-renewed only for the following reasons: (1) fraud or an intentional material misrepresentation, or (2) all policies bearing your policy's form number are non-renewed.



One American in three carries a Blue Cross and Blue Shield membership card.

*As of August 2006

Members First[®] — Substantial Savings on Dental, Vision and Hearing Care Products and Services... Exclusively from Blue Cross and Blue Shield of Illinois



Members First[®] is a discount program that comes with BasicBlue. You and your covered family members will receive Members First identification cards for on-the-spot savings on dental, vision and hearing care products and services and chiropractic care. You can even save on vitamins and nutritional

supplements. Members First is not insurance and adds nothing to the cost of your coverage. You're free to use the Members First discounts as often as you wish. Simply present your Members First ID card to a participating provider, and then pay the provider directly for the item purchased or services rendered.

Save as much as 60% on vision care

Save on eyeglasses and contact lenses at more than 12,000 participating locations nationwide, including LensCrafters, Sears, JCPenney and Pearle Vision. You'll also be entitled to discounts on eye examinations and surgical procedures, including Lasik surgery where available.

Save as much as 40% on dental care

Save on routine and extensive dental care treatments (such as root canals, crowns, teeth whitening and dentures) at more than 19,000 participating providers located all across the country.

Save as much as 20% on hearing care services

Save as much as 20% on hearing aids, and get discounts on consultations and hearing aid evaluations from the largest network of audiologists in the U.S.

Save as much as 40% on chiropractic care

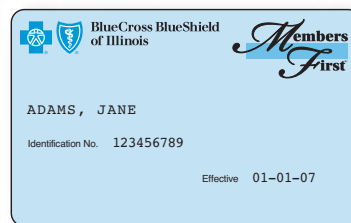
Save at over 350 participating chiropractors across Illinois — with unlimited visits for care.

Save on vitamins and nutritional supplements through mail order

Choose from a variety of vitamins and nutritional supplements and save as much as 50% on already-low mail-order catalog prices. Your savings can be substantial, because catalog prices are already reduced as much as 50% below suggested prices!

Save as much as 30% on prescription drugs

Although BasicBlue does not offer prescription drug benefits, members of the plan can still save on generic and brand-name prescription drugs at pharmacies across Illinois and the United States, including Osco Drug, Dominick's, Kmart, Target and more. Enjoy the same savings on virtually all prescription drugs through a convenient mail-order program as well.



The Members First Discount Program is our way of saying "Thank You" for being a Blue Cross and Blue Shield of Illinois member.

Save with FREE delivery of diabetes management products

With this service, you can have blood glucose testing strips, lancets and lancet devices, insulin and syringes delivered right to your home. There's no charge for shipping and you'll get a friendly reminder when it's time to reorder.

Save with over \$350 in grocery coupons

You choose the coupons you want from hundreds of nationally advertised brand names. Shop at your favorite grocery store and watch your savings add up!

Choose BasicBlue For a Unique Combination of Big Protection and Big Savings

BENEFIT	BasicBlue
	Participating Provider Coverage ¹
Provider Network	More than 200 hospitals
Lifetime Benefit	\$5,000,000
Individual Deductible	\$500, \$1,000 or \$2,500 ²
Individual Out-of-Pocket Expense Limit	\$1,000
Outpatient Physician Medical Services	Not covered — except for Emergency Care ONLY (See Outpatient Emergency Care below)
Outpatient Physician Surgical Services	80%
Hospital Services	
<ul style="list-style-type: none"> • Inpatient Physician Services 	80%
<ul style="list-style-type: none"> • Outpatient Services Includes surgery and pre-admission testing 	80%
<ul style="list-style-type: none"> • Inpatient Services Includes semi-private room and board, pre-admission testing, prescription drugs and more 	80%
<ul style="list-style-type: none"> • Outpatient Diagnostic Testing Includes X-rays, lab tests, EKGs, ECGs and pathology services 	80% ONLY when related to same day surgery and covered Emergency Care
Inpatient Diagnostic Testing Includes X-rays, lab tests, EKGs, ECGs, pathology services, pulmonary function studies and more	80%
Outpatient Emergency Care Includes covered services received in a hospital or a physician's office	80% after \$125 copayment per visit ² (Deductible does not apply)

¹ Benefits are reduced when non-participating providers are used.

² Does not apply to out-of-pocket expense limit.

Maximizing Your Benefits Can Be Just a Phone Call Away!

Blue Cross and Blue Shield of Illinois can assist you in trying to maximize your benefit coverage. That's why our BasicBlue health insurance plan includes the services of two units of health professionals. They're called the Mental Health Unit and the Medical Services Advisory (MSA[®]).

Call one of these units whenever you need mental health and substance abuse services, or if you find yourself receiving treatment at an out-of-network hospital. They can assist you in maximizing your available benefits.

**THIS SALES KIT PROVIDES
HEALTH INSURANCE PLAN
HIGHLIGHTS ONLY.**

When we receive your application, we will evaluate your medical history, and if approved, you will receive your ID card and policy.

Your coverage documents include a full description of benefits, limitations, exclusions and other features of coverage. You have 30 days to examine your coverage with no risk or obligation. We want you to be 100% satisfied. If you should change your mind about your Blue Cross and Blue Shield of Illinois policy, even after you've made your first premium payment, simply return your policy and membership card to your insurance representative within 30 days of the activation of the policy. If no claims were filed, you will get a refund of your premium. You'll be under no further obligation.

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