

Give yourself every advantage...
good health, a bright smile and financial security.

Why Dental Coverage?

Dental care can play an important role in your overall health. Regular checkups and cleanings can help detect the early signs of oral health problems, reduce the risk of permanent damage to your teeth and gums, and prevent costly treatments down the road.

Dental Blue® PPO plans feature:

- One of the largest Dental PPO networks in California (more than 21,000 dental locations)
- No deductibles for cleanings, exams and x-rays
- Savings on popular services like veneers, dental implants and braces

Dental SelectHMO plans feature:

- A network of more than 4,800 dentists to choose from
- No deductibles and a low \$5 copay for exams, cleanings and x-rays
- Coverage for orthodontic services

Note: The Dental SelectHMO network is not available in all counties.

Why Term Life Insurance?

Losing a loved one is hard enough without having to worry about financial obligations. Families are often unprepared for this sudden loss, and term life insurance can provide financial support and peace of mind at a difficult time. Here are just a couple reasons why you'll want to purchase term life insurance from Anthem Blue Cross Life and Health Insurance Company:

- It's inexpensive – just pennies a day
- It's easy – no additional forms are required to enroll

For more information on our dental plans or life insurance, ask your Anthem Blue Cross agent today!

Term Life Monthly Rates					
Age	\$15,000 benefit	\$30,000 benefit	\$50,000 benefit	\$75,000 benefit	\$100,000 benefit
1-18	\$1.50	\$3.00	N/A	N/A	N/A
19-29	\$2.80	\$5.60	\$9.30	\$11.25	\$13.00
30-39	\$3.25	\$6.50	\$10.80	\$13.50	\$16.00
40-49	\$7.50	\$15.00	\$25.00	\$33.75	\$42.00
50-59	\$20.90	\$41.80	\$69.60	\$97.50	\$125.00
60-64	\$29.40	\$58.80	\$98.00	\$142.50	\$185.00

PPO 3500 (HSA-Compatible) and Lumenos HSA Plans

*When one or more family members' eligible covered expenses (combined) meet the aggregate amount, the requirement is satisfied for all covered family members.

For Basic PPO 1000/2500, 3500 Deductible PPO, PPO 3500 (HSA-Compatible), RightPlan PPO 40 and PPO Share Plans

- 1 Additional \$500 admission charge at participating hospitals (no additional charge for preferred participating) is for inpatient stays or outpatient surgery or infusion therapy. The charge is not required for ambulatory surgical centers or medical emergencies.

For Lumenos Plans

- 1 In-network, for nationally recommended preventive care services.

For All HMO Plans

- These plans do not cover services by non-participating providers except for emergency services and prescription drugs.
- In order to receive HMO benefits, you must choose a provider within a 30-mile radius of your home or work.

Two year anniversary date rate guarantees are available with certain plans!

Ask your agent for details.

For detailed benefits exclusions and limitations, ask your agent for plan-specific sales brochures or a policy booklet before you enroll.

Why Do I Need Health Coverage?

You probably know why. But here goes.

Because things happen.

Even if you're healthy right this minute, you could be caught off-guard by an unexpected illness or injury. Why take that chance?

Because it helps protect your \$\$\$.

Did you know that without health coverage, you could pay an average cost of \$9,989 a day in the hospital? The financial risk you take without health coverage just isn't worth it.

Because it can give you peace of mind.

Health coverage gives you added security and peace of mind because you know you're covered if you get sick or hurt, or in case you need prescription drugs, surgery or emergency care. How priceless is that?

We know what you're probably thinking...

I can't really afford it, can I?

Oh yes, you can! Plans from Anthem Blue Cross can easily fit your budget, no matter where you are in your life right now. You can choose what works for you.

I don't need it if I'm healthy, do I?

Actually, the best time to purchase health coverage is when you're healthy! Why? If you do become ill or injured later on, you may not qualify for coverage, or you may be charged a much higher premium. It's kind of like car insurance in that respect. The time to do it is now.

So if you don't have health coverage at work or you're self-employed, between jobs or no longer covered under your parents' policy, one of our health plans for Individuals and Families might be just right for you.

It's complicated and confusing, isn't it?

This is where your Anthem Blue Cross agent comes in. He or she will help narrow things down, so you can easily find the right plan for you and your lifestyle. Rest assured, you're not in this alone.



Ready to Enroll? Call Your Anthem Blue Cross Agent Today!

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Offered by Anthem Blue Cross: PPO Share 2500/1500, Individual HMO, HMO Saver and Select HMO. Offered by Anthem Blue Cross Life and Health Insurance Company: SmartSense, Basic PPO 1000/2500, PPO Share 5000, RightPlan PPO 40, 3500 Deductible PPO, PPO 3500 (HSA-Compatible) and Lumenos HSA.

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You Choose



Individual and Family Health Care Plans for California