



INDIVIDUAL AND FAMILY HEALTH CARE PLANS FOR CALIFORNIA

**Looking for
some good
news about
affordable
health
coverage?**

**You've just
found it.**

**PPO Share Plans
RightPlan PPO 40
SmartSense**

What makes Anthem Blue Cross plans a smart choice?

1. **A choice of plans to fit your budget.** No matter where you are in life, we have a plan that will fit your health care needs, as well as your budget.
2. **One of the largest networks in California.** With more than 50,000 PPO doctors and nearly 400 hospitals throughout the state, the chances are that your doctor is one of ours. And all our network providers have lower rates for our members, so your share of medical costs will be less.
3. **Coverage that travels with you.** No matter where life takes you - whether it's around the state or across the country — Anthem Blue Cross has you covered.
4. **Dental and life insurance.** To enhance your health and financial future, we also offer dental and term life coverage.
5. **Peace of mind.** You can relax knowing that we have been providing health care coverage and security to Californians for more than 70 years. We're committed to simplifying your life and improving your health.

- PPO Share Plans
- RightPlan PPO 40
- SmartSense

What's a PPO plan?

With a PPO (preferred provider organization) health care plan, you'll pay a lower share of your medical expenses when you use doctors or hospitals that participate in our PPO network. Your share of expenses includes:

- **Deductible:** Typically this is the amount you have to pay each calendar year for services that your health care plan covers before the plan begins paying. Please note that some plans may not have a deductible or may cover certain services before the deductible is met.
- **Coinsurance:** After your yearly deductible is met, this is the percentage of the cost for which you will be responsible for services that your plan covers.

The amount of your deductible and coinsurance depends on which PPO plan you choose. A PPO plan will also pay a portion of the cost for services you may receive from non-participating (non-network) providers, but your share of the cost can be significantly higher.

Is your doctor in our network?

Go to anthem.com/ca > "Find a Doctor."

Plan highlights

PPO Share Plans	RightPlan PPO 40	SmartSense
<p>Our most comprehensive PPO plans with rich benefits. Ideal for families with young children or planning to have children.</p> <p>Features:</p> <ul style="list-style-type: none"> • Immediate benefits (<i>deductible waived</i>) for doctors' office visits, annual physical exam and preventive care • Comprehensive brand-name and generic prescription drug coverage • Maternity benefits <p>You should know:</p> <ul style="list-style-type: none"> • Since these plans offer our most comprehensive benefits, the premiums are generally higher than our other plans 	<p>A popular plan with a simple plan design – and no medical deductible.</p> <p>Features:</p> <ul style="list-style-type: none"> • Immediate benefits (no medical deductible) • Choice of three prescription drug coverage options: Comprehensive, Generic Only or No Rx <p>You should know:</p> <ul style="list-style-type: none"> • Single policy coverage (each family member gets their own policy) • Maternity benefits are not included with this plan 	<p>One of our lowest priced plans yet provides solid protection that covers the essentials.</p> <p>Features:</p> <ul style="list-style-type: none"> • First three doctor visits covered before the deductible • Choice of two prescription drug coverage options: Comprehensive or Generic Only • Fourth quarter deductible carryover. (Any expenses incurred in the 4th quarter that apply toward the deductible will carry over to the following calendar year, as long as the entire deductible was not all met in the 4th quarter) <p>You should know:</p> <ul style="list-style-type: none"> • After the first three doctor visits, all other visits are covered after the deductible • Maternity benefits are not included with this plan

See the next two pages for more details about these plans

Prescription drug coverage

The cost of prescription drugs can be staggering and is one of the leading causes of rising health care costs. To help control your share of the costs, many of our plans include different options for prescription drug coverage.

As you'll see on the following pages, some of our plans include Comprehensive prescription drug coverage (generic and brand-names) and some plans only include Generics. There is even a No Prescription Drug Coverage option with our RightPlan PPO 40. The choice is yours.

Even if you choose a plan that provides comprehensive prescription drug coverage, it's still a good idea to consider using generic drugs for the best value. Generic drugs have the same active ingredients as their brand-name equivalents, but normally cost less.

Plan Benefits		PPO Share Plans 1500/2500/5000		RightPlan PPO 40		SmartSense	
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible Choices	Individual	\$1,500/\$2,500/\$5,000 per member		\$0		\$500 / \$1,500 / \$2,500 / \$5,000	\$5,000
	Family	Once 2 members each reach the deductible, the deductible is satisfied for the entire family				\$1,000 / \$3,000 / \$5,000 / \$10,000	\$10,000
						After one family member's individual deductible is satisfied, the remainder of the family deductible can be met by one or more other members	
Annual Out-of-Pocket Limit ¹ <i>(in addition to deductible, if any)</i>	Individual	\$4,500/\$5,000/\$2,500 per member		\$7,500		\$2,500	\$10,000
	Family	Once 2 members each reach the out-of-pocket limit, the limit is satisfied for the entire family		not applicable		\$5,000 aggregate*	\$20,000 aggregate*
Lifetime Maximum		Plan pays up to \$5 Million per member		Plan pays up to \$5 Million per member		Plan pays up to \$7 Million per member	

Covered Services The amounts shown are your share of costs after any deductible	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Doctors' Office Visits	30% of negotiated fee/ \$35 copay / \$40 copay <i>(deductible waived)</i>	50% of negotiated fee plus all excess charges <i>(deductible waived)</i>	\$40 copay	50% of negotiated fee plus all excess charges	\$30 copay for first 3 visits per member per year <i>(deductible waived)</i> ; after 3 visits and once deductible is met, then 30% of negotiated fee	50% of negotiated fee plus all excess charges
Professional Services <i>(x-ray, lab, anesthesia, surgeon, etc.)</i>	30% of negotiated fee	50% of negotiated fee plus all excess charges	40% of negotiated fee	50% of negotiated fee plus all excess charges	30% of negotiated fee	50% of negotiated fee plus all excess charges
Hospital Inpatient <i>(overnight hospital stays)</i>	30% of negotiated fee ²	All charges except \$650 per day	40% of negotiated fee ² plus \$500 copay per day for first four days, per admission	All charges except \$650 per day	30% of negotiated fee	All charges except \$650 per day
Hospital Outpatient <i>(if you don't stay overnight)</i>	30% of negotiated fee ²	All charges except \$380 per day	40% of negotiated fee ² plus \$500 copay per surgical admission	All charges except \$380 per day	30% of negotiated fee	All charges except \$380 per day
Emergency Room Services <i>(\$100 copay applies for each visit; waived if admitted as inpatient)</i>	30% of negotiated fee	30% of customary and reasonable fees plus all excess charges	40% of negotiated fee	40% of customary and reasonable fees plus all excess charges	30% of negotiated fee	50% of customary and reasonable fees plus all excess charges
Maternity	30% of negotiated fee	50% of negotiated fee plus all excess charges	not covered		not covered	

Preventive Care <i>(tests ordered by physician are covered, including appropriate screening for breast, cervical, ovarian, and prostate cancer)</i>	Adult Services	Annual Physical exam(s) ³ : 30% of negotiated fee <i>(deductible waived)</i> OR HealthyCheck SM Centers: \$25 / \$75 copay for basic/premium screening <i>(deductible waived)</i> Routine mammogram, Pap and PSA tests: 30% of negotiated fee <i>(deductible waived)</i>	50% of negotiated fee plus all excess charges <i>(deductible waived)</i>	HealthyCheck Centers: \$25/\$75 copay for basic/premium screening Routine mammogram, Pap and PSA tests: \$40 office visit plus 40% of negotiated fee	50% of negotiated fee plus all excess charges	Annual physical exam(s): 30% of negotiated fee Routine mammogram, Pap and PSA tests: 30% of negotiated fee	50% of negotiated fee plus all excess charges				
	Children's Services	Well-Child (through age 6) 40% of negotiated fee <i>(deductible waived)</i>		Well-Child (through age 6) \$40 office visit plus 40% of negotiated fee		30% of negotiated fee					
	Acupuncture / Acupressure			All charges except \$25 per visit, up to 24 visits per year <i>(deductible waived)</i>		All charges except \$25 per visit, up to 24 visits per year		not covered			
	Chiropractic Services			30% of negotiated fee		All charges except \$25 per visit		40% of negotiated fee	All charges except \$25 per visit	30% of negotiated fee	50% of negotiated fee plus all excess charges
		Plan covers up to 12 visits per year		Plan covers up to 12 visits per year		Plan covers up to \$500 per year					

Prescription Drug Coverage Options	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Comprehensive Prescription Drug Coverage	Generic: \$10 copay Brand-name: \$30/\$30/\$35 copay after \$250/\$500/\$750 annual brand-name deductible <i>(2 member max)</i>	50% of drug limited fee schedule and all excess charges plus the copay/coinsurance as stated for in-network benefits; subject to the \$250/\$500/\$750 annual brand-name prescription drug deductible	Generic: \$10 copay Brand-name: \$30 copay after \$500 annual brand-name deductible	50% of drug limited fee schedule and all excess charges plus the copay/coinsurance as stated for in-network benefits; subject to the \$500 annual brand-name prescription drug deductible	Generic: \$15 copay <i>(or 40%, whichever is greater)</i> Brand-name/Specialty \$500 annual deductible (2 member max) applies before the following: Brand-name: \$15 copay <i>(or 40%, whichever is greater, not to exceed \$500 per prescription)</i> Specialty: 40% \$4,500 Annual Out-of-Pocket Maximum (<i>the most you'll have to pay</i>) In-Network only and in addition to brand name/specialty deductible	Generic: \$15 copay <i>(or 40%, whichever is greater)</i> \$500 annual brand-name deductible (2 member max) applies before the following: Brand-name: \$15 copay <i>(or 40%, whichever is greater)</i> Specialty: Not Covered
Generic Prescription Drug Coverage	Included above		\$10 copay	50% of drug limited fee schedule and all excess charges plus the copay/coinsurance as stated for in-network benefits.	\$15 copay <i>(or 40%, whichever is greater)</i>	
No Prescription Drug Coverage	Not applicable		This option is available with RightPlan PPO 40		Not applicable	

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

1 Excludes non-participating charges in excess of the Anthem Blue Cross negotiated fee and non-participating charges in excess of customary and reasonable fees for emergency care. Copays/coinsurance to participating and non-participating providers apply to annual calendar year out-of-pocket limit except where specifically noted in the policy.

2 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.

3 Maximum annual physical exam benefit is \$200 for members covered more than 6 months; \$100 for members covered less than 6 months.



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

- One of the largest PPO Dental networks in California (*more than 20,000 dental locations*)
- No referral needed to see a specialist
- Savings on popular services like whitening, implants and braces

Dental Premier SelectHMO

- Most preventive services covered in full, after your copay
- Benefits for orthodontic and cosmetic services
- Coverage as long as you use network dentists

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 of 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

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

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

What Individual health care plans do not cover

The following Exclusions and Limitations will help you understand what your health care plan does not include before you enroll. These listings are an overview only. For a comprehensive list of the plans' exclusions and limitations, you can request a copy of a Policy/Combined Evidence of Coverage and Disclosure Form (EOC) booklet. Just ask your agent or contact Anthem Blue Cross.

Exclusions and Limitations

- Conditions covered by workers' compensation or similar law.
- Experimental or investigative services.
- Services provided by a local, state, federal or foreign government, unless you have to pay for them.
- Services or supplies not specifically listed as covered under the Policy/EOC.
- Services received before your effective date or after coverage ends.
- Services you wouldn't have to pay for without insurance.
- Services from relatives.
- Any services received by Medicare benefits without payment of additional premium.
- Services or supplies that are not medically necessary.
- Routine physical exams, except for preventive care services (e.g., physical exams for insurance, employment, licenses or school are not covered), except as specifically stated in the Policy/EOC.
- Any amounts in excess of the maximum amounts listed in the Policy/EOC.
- Sex changes.
- Cosmetic surgery.
- Services primarily for weight reduction except medically necessary treatment of morbid obesity.
- Dental care, dental implants or treatment to the teeth, except as specifically stated in the Policy/EOC.
- Hearing aids.
- Contraceptive drugs and/or certain contraceptive devices, except as specifically stated in the Policy/EOC.
- Infertility services.
- Private duty nursing.
- Eyeglasses or contact lenses, except as specifically stated in the Policy/EOC.
- Vision care including certain eye surgeries to replace glasses, except as specifically stated in the Policy/EOC.
- Mental and nervous disorders and substance abuse, except as specifically stated in the Policy/EOC.
- Certain orthopedic shoes or shoe inserts, except as specifically stated in the Policy/EOC.
- Services or supplies related to a preexisting condition.
- Outdoor treatment programs.
- Telephone or facsimile machine consultations.

- Educational services except as specifically provided or arranged by Anthem Blue Cross.
- Nutritional counseling or food or dietary supplements, except for formulas and special food products to prevent complications of phenylketonuria (PKU).
- Care or treatment furnished in a non-contracting hospital, except as specifically stated in the Policy/EOC.
- Personal comfort items.
- Custodial care.
- Certain genetic testing.
- Outpatient speech therapy, except as specifically stated in the Policy/EOC.
- Any amounts in excess of maximums stated in the Policy/EOC.
- Outpatient drugs, medications or other substances dispensed or administered in any outpatient setting.
- Services or supplies provided to any person not covered under the Agreement in connection with a surrogate pregnancy.

Additional exclusion and limitation for RightPlan PPO 40 and SmartSense plans:

- Maternity or pregnancy care.

Incurred medical care ratio

As required by law, we are advising you that Anthem Blue Cross and its affiliated companies incurred medical care ratio for 2007 was 80.43 percent. This ratio was calculated after provider discounts were applied.

Waiting periods

There is a specific six-month waiting period for coverage of any condition, disease or ailment for which medical advice or treatment was recommended or received within six months preceding the effective date of coverage. If you apply for coverage within 63 days of terminating your membership with another "creditable" health care plan, then you can use your prior coverage for credit toward the six-month waiting period. Anthem Blue Cross will credit the time you were enrolled on the previous plan. Consult with your Anthem Blue Cross agent or representative if you have a question about the underwriting process.

Ready to Enroll?

Call your Anthem Blue Cross Agent today!

To enroll, you and your dependents must be:

- Age 64 3/4 or younger;
- A permanent legal resident of California;
- A U.S. resident for at least the last 3 months;
- The applicant's spouse or domestic partner, age 64 3/4 or younger;
- The applicant's children (under 19 years of age), or the children (under 19 years of age) of the applicant's enrolling spouse or qualified domestic partner;
- The applicant's unmarried dependent children between the ages of 19 through 22 ("dependent" as defined by the Internal Revenue Service)
- The applicant's child (of any age) who is incapable of self-sustaining employment by reason of a physically or mentally disabling injury, illness or condition and is chiefly dependent upon you for support and maintenance.

Medical underwriting requirement

We believe that the cost of our plans should be consistent with your expected health care needs and risk factors. That's why Anthem Blue Cross offers various levels of coverage. To determine individual medical risk factors, all applications are subject to medical underwriting. Depending on the results of the underwriting review, a number of things may happen:

- You may be offered coverage at the standard premium charge, or
- You may be offered the plan you selected at a higher rate, or
- You may not qualify for the plan listed in this brochure, or
- You may be offered an alternate plan.

If you have a significant medical condition and do not qualify for the plan you've chosen from this brochure or if you have discontinued group coverage, please contact your Anthem Blue Cross representative for information regarding other Individual coverage options.

No-obligation review period

After you enroll in a plan offered by Anthem Blue Cross, you will receive a Policy/EOC booklet that explains the exact terms and conditions of coverage, including the plan's exclusions and limitations. You will have 10 days to examine your plan's features. During that time, if you are not fully satisfied, you may decline by returning your Policy/EOC booklet along with a letter notifying us that you wish to discontinue coverage. Policy/EOC booklets are available for you to examine prior to enrolling. Ask your agent or Anthem Blue Cross.

**This brochure provides a brief summary of benefits and services.
If there is any difference between this brochure and the Policy, the Policy will prevail.**

PPD Share 1500, PPD Share 2500 and Dental SelectHMO plans are offered by Anthem Blue Cross. The PPD Share 5000, RightPlan PPD 40, SmartSense, Dental Blue PPD and Term Life are offered by Anthem Blue Cross Life and Health Insurance Company. Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. ® ANTHEM is a registered trademark. ® The Blue Cross name and symbol are registered marks of the Blue Cross Association.

