

THIS SUMMARY MATCHES PLAN #3 ON PAGE 4. Please note important exclusions and limitations on pages 10-13. You may want to detach these pages at the perforated lines and make copies for your employees to tell them about the valuable BeneFits your company offers. Each summary is printed in English on one side and Spanish on the other; Chinese and Korean versions are available at www.bluecrossca.com - ask your agent or call Small Group Customer Service for assistance (800) 627-8797.



Hospital BeneFits Preferred

"In case I'm hospitalized, with this plan I'll be protected. After I reach my out-of-pocket maximum, Blue Cross will pay the rest of my covered hospital charges that year if I use in-network providers - up to \$5 million. I also get a break on prescription drugs. My copay is only \$15 for generic drugs if I use a Blue Cross network pharmacy. PLUS, Blue Cross and I split up to \$1,500 for doctor services even if I haven't met my deductible, AND I get dental and vision benefits, too."

Benefits for eligible covered services:	Always use in-network providers and save with Blue Cross negotiated prices	
	In-Network	Out-of-Network
Annual Deductible <i>First you pay for eligible covered hospital charges up to this amount, and then plan benefits begin</i>	\$750 per member Once 2 family members meet their deductible, the deductible is met for the family	
Hospital Coinsurance <i>After meeting your Annual Deductible, you pay this amount of covered inpatient hospital charges</i>	Facility Fees: 30% Professional Fees: 30%	Facility Fees: All charges except \$650 per day Professional Fees: 50%
Annual Out-of-Pocket Maximum <i>Once you have paid this amount for eligible covered charges during the year, the plan pays all your covered charges at in-network hospitals for the rest of that year</i>	Annual Deductible plus \$2,500 per member Once 2 family members meet their maximum, the maximum is met for the family	
Lifetime covered charges paid by Blue Cross	\$5,000,000	
Generic Prescription Drugs <i>Benefits available immediately; amount shown is the copay per 30-day supply</i>	\$15	50% reimbursement per Drug Limited Fee Schedule if filled in CA
Professional Services <i>Benefits available immediately; amount shown applies to covered charges for doctor visits and related services (maternity, lab, X-ray, etc.)</i>	50% coinsurance for first \$1,500 and 100% after that (maximum Blue Cross payment \$750 per year)	
HealthyCheckSM Screenings <i>Two levels of health screenings including lab work & immunizations</i>	Choose \$25 or \$75 Screening Option	Not available
Emergency Room <i>You are also responsible for \$100 copay - waived if admitted</i>	30%	30%
Dental Coverage <i>Annual deductible \$25 per member</i>	2 free cleanings (in-network providers only); plus maximum Blue Cross payment(s) of \$500 per year	
Vision Coverage	Maximum Blue Cross payment(s) of \$100 per year	

Enjoy a healthy (and fun!) life with FREE access to a wealth of services

Blue Cross expands the value of your coverage every day with many additional resources:

- HealthyExtensions ... gives you information about 10-50% discounts on health/wellness products and services offered by independent vendors:
Fitness club memberships. Health and nutritional supplements. Teeth whitening services. Eyewear and contact lenses. Yoga, massage therapy and hypnotherapy. All-inclusive Club Med vacations. Smoking, alcohol and weight management programs, and more
- Health Improvement Programs ... free support to help members live well while managing asthma, diabetes or congestive heart failure conditions
- MedCall ... free 24-hour nurse access by phone, toll-free, any time of the day or night, to answer questions and provide assistance
- Mail Service Pharmacy ... order generic medications by mail or online at www.PrecisionRx.com

You'll find more details online... just start at www.bluecrossca.com or call Customer Service at (800) 627-8797.

Remind doctors that your plan covers generic medication only
 Generics must meet the same FDA standards for safety and effectiveness as brand-name drugs, and cost much less. If the doctor believes a brand-name drug is necessary, you will receive Blue Cross-negotiated savings if you use a network pharmacy, but you will pay more.

This is a high level overview only; refer to the Certificate for a comprehensive description of coverage, benefits, special circumstances and limitations. Please note that In-Network providers accept Blue Cross negotiated fee rates as payment in full for covered services. Benefits listed are based on the negotiated fee rate for In-Network providers (Out-of-Network providers can charge more than the Negotiated Fee Rate). Benefits listed are based on Customary and Reasonable charges (in cases of medical emergencies) for Out-of-Network providers. When members use an Out-of-Network provider, they must pay the applicable copayment or coinsurance, plus any charges that exceed that allowable amount.