



BlueCross
of California

A Wide Variety of Plans for Seniors



Proudly serving California
Seniors for 70 years...

Seventy Years of Blue: since 1937

The year was 1937. The country was in the grips of the Great Depression and a California man by the name of Steinbeck was writing novels to entertain an anguished American public. As the depression took its toll, Californians were hard-pressed to find health care coverage they could afford. They either did without hospital care or could not pay for it after it was provided. Something had to be done.

About that same time, a fledgling organization, established in downtown Oakland, began to offer individuals 21 days of care in any of the seven participating hospitals in Alameda County. The “Three Cents a Day” plan (basic benefits cost 90 cents a month), as it was called, will ultimately grow and mature into one of California’s largest health plans.

While much has changed in the short span of seven decades, two things have remained constant; our original business philosophy of putting customers first and our commitment to innovation and progress.

The Early Years

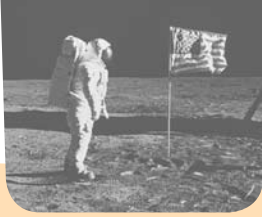
Our story is in many ways the story of the evolution of our nation’s health care system. It’s about how the Blue Cross system of prepaid health care benefits revolutionized health care, opening the door to affordable coverage for millions of Americans.

During the 1940’s, the War Labor Board ruled that health insurance was exempt from the Wage Freeze Act. For the first time, large numbers of companies competing for scarce labor began offering health insurance as a fringe benefit to attract and keep workers. By the end of the decade, 35 million Americans nationwide were Blue Cross members.

The 50’s saw continued growth and innovation for the company, which at the time, actually consisted of two companies in California; Blue Cross of Southern California and Blue Cross of Northern California. As both grew in size, the Northern California operation was pioneering a major advance in health care coverage that had an impact nationwide.

Under an innovative trust agreement, skilled laborers who worked on a variety of jobs for different employers could now be eligible for health coverage. Blue Cross enrolled thousands of carpenters statewide under this agreement, and other groups quickly followed, including teachers and ironworkers. By the end of the decade, the two plans had a combined membership of nearly 2 million.





From two to one

Life in the turbulent 60's was fundamentally different from the stable 50's. The introduction of Medicare, signed into law in 1965, would affect millions of seniors and mark the most significant expansion for the company.

In 1969, four short years after Medicare's passage, California's Blue Cross plans processed nearly 4.5 million claims for beneficiaries and paid out nearly \$4 billion in benefits. Blue Cross was becoming a highly recognized name and industry leader to millions of California seniors and their families.

The 70's and 80's marked continued growth. But, perhaps no event in the company's history had a greater impact than the consolidation of the two plans into one organization... Blue Cross of California.

In 1982, the consolidated Blue Cross of California instantly became the largest health plan in the state. The new, unified company paid out \$16 million in health care claims every working day and served close to one in four Californians.

As the face of health care has changed, so to has our company. Blue Cross of California was the first major health plan to contract with selected providers to form a 'Preferred Provider Organization' (PPO).

Today... Tomorrow

Presently, Blue Cross of California serves over 6 million Californians. We are proud to have over 50,000 contracted physicians and be represented by nearly 25,000 agents state-wide. We are a leader in senior health care and are continuing to build on our tradition of developing innovative products that offer choice, quality, and health security for California seniors.

We offer more plans than ever before, including traditional Medicare Supplement plans, a Medicare Advantage HMO and a new PPO plan. We also offer prescription drug and dental plans, and LifeBenefits (Final Expense Whole Life Insurance) offered by Blue Cross of California's affiliate, BC Life & Health Insurance Company.

Great works, whether they are novels, films, or feats of engineering, consistently stand the test of time. The same can be said for companies focused on the factors that ensure longevity - a commitment to excellence, customer service, and progress.

We look ahead to an exciting future.

Blue Cross of California and BC Life & Health Insurance Company is dedicated to providing mature Californians with affordable coverage designed to protect them, their spouse and their loved ones. With 70 years of experience serving people throughout California, we are stronger than ever.

**Getting the Power of BlueSM
Working for You!**

Health Insurance Products for People With Medicare:

With the rising costs of health care these days, it's more important than ever to have health insurance coverage to fill the gaps in Medicare.

Blue Cross SmartValueSM

A Medicare Advantage Private Fee For Service Plan SmartValue Classic, Plus, Enhanced and Enhanced Plus are innovative health insurance plans designed specifically for individuals enrolled in both Parts A and B of Medicare. The Private Fee For Service (PFFS) plans are now available to Medicare beneficiaries in select areas*. Members of this plan pay a monthly plan premium** along with affordable copayments for office visits and certain other covered medical services and supplies they may receive.

SmartValue members are free to see any physician they choose who has not opted out of Medicare and who agrees to the terms and conditions of the plan. They can even go directly to a specialist without a referral!

*Available in San Francisco, Fresno, Yolo, Tulare and Santa Barbara counties.

**In addition to the monthly plan premium is \$14 in Fresno, San Francisco and Yolo Counties, \$29 in Tulare County, and \$50 in Santa Barbara County in addition to the monthly Medicare Part B premium.

Freedom Blue PPOSM

A Medicare Advantage Plan through BC Life & Health Insurance Company

- Choice of doctors and hospitals, with no referrals to see specialists
- Part D prescription drug coverage, including brand and generic drugs
- Inpatient Hospital Services
- Emergency care and ambulance service
- Routine physical exams, vision and hearing care

Medicare Supplement Plans

Blue Cross Senior ClassicSM C and Blue Cross Senior Classic F offer:

- Coverage for many of Medicare's deductibles, including the Medicare
- Part A \$992 deductible.
- Benefits for Medicare Part A and B coinsurance.
- Foreign travel emergency benefits.
- Freedom to use the doctors and hospitals of your choice.
- Freedom to choose from over 50,000 contracted physicians

Blue Cross Senior ClassicSM I, and Blue Cross Senior Classic J plans:

- Classic I offers all the benefits listed above for Classic C and F, plus at home recovery (without the Part B deductible coverage).
- Classic J offers all the benefits listed above, plus preventive Medical care benefits.

Blue Cross Senior SmartChoice

is a high deductible F plan with:

- Low monthly plan premiums.

Blue Cross Senior SmartChoice Preferred

provides all the same benefits of the SmartChoice Plan, plus:

- Unlimited physician office visits with a \$5 copay (when a Blue Cross Participating Prudent Buyer Physician/Provider is used).
- Vision care through Vision Service Plan (VSP).
- Covers certain Medicare approved chiropractic services with a \$10 office copay.
- Coverage for Part B Deductible when using a Participating Prudent Buyer Physician/Provider.

Blue Cross Senior SmartChoice PLUS

combines our Blue Cross Senior SmartChoice plan with the AdvantageCare rider that covers you for:

- Home health care and home support services.*
- Residential facility care
- Nursing home care

*Subject to benefit limitations and conditions, including meeting the appropriate elimination period and deductibles.

AdvantageCare, a rider to the Blue Cross Senior Classic F plan, covers you for:

- Home health care and home support services.*
- Residential facility care
- Nursing home care

We also offer **Blue Cross Senior Secure**, a Medicare Advantage HMO with:

- Low or no monthly plan premium
- Offers coverage for all Medicare covered benefits, plus some routine care that Medicare doesn't cover.
- Coverage for Part D Prescription Drugs

Blue Cross Senior Secure is available in the following counties:

- **Kern**
- **Los Angeles**
- **Orange**
- **Riverside** (except zip 92225)
- **San Bernardino** (except zips 92242, 92267, 92280, 92309, 92317, 92321, 92322, 92325, 92326, 92352, 92363, 92364, 92378 and 92385)
- **San Diego**
- **Santa Barbara** (except zips 93254, 93427, 93429, 93434, 93436, 93437, 93438, 93440, 93441, 93454, 93455, 93456, 93457 and 93458)

Blue Cross Senior Secure is an HMO and Freedom Blue is a PPO with a Medicare Advantage contract. You must be entitled to Part A and enrolled in Part B of Medicare to apply. Anyone with Medicare may apply. Members must continue to pay Medicare Part B premiums and use plan providers.

We Offer a Wide Range of Plans!

Affordable Dental Plans

DentalSelect HMOSM

All three plans offer you:

- \$5 office visit fees for exams, cleanings and x-rays.
- Low out-of-pocket expenses.
- No annual maximums.

Limited availability in El Dorado, Fresno, Kern, Kings, Monterey, Placer, Riverside, San Bernardino, San Mateo, Santa Cruz, Tulare and Ventura counties. Contact your agent or Member Services for more information on locations of participating providers.

Blue Cross Senior Dental PPOSM

- Freedom to choose any dentist.
- 100% coverage for preventative and diagnostic care (immediate coverage).
- Network of nearly 11,000 PPO dental providers.
- Monthly premium of only \$30 (Northern California) or \$35 (Southern California).

If you select a participating dentist you can take advantage of additional savings lowering your cost with the BC Life & Health negotiated fees. Please refer to the Dental PPO brochure for benefit schedules and additional information.

With our large network of dedicated professionals, you have access to complete dental care, including cosmetic and specialty care, either as a covered benefit, or at a discount.

Protect Your Financial Future

Life Benefits (Final Expense)

The LifeBenefits (Final Expense Whole Life Insurance) Plan provides you with:

- Up to \$25,000 in life insurance to cover the high costs of funeral expenses, unpaid credit cards, or loan balances – or you can leave the money to your loved ones.
- Rates are fixed for life, which guarantees the premiums will never increase.
- You are not required to take a medical examination, so qualifying is easy.



Presented by:

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Call your agent for complete information on these plans, including conditions, limitations and exclusions of coverage. Do not apply for one of these plans before you have reviewed and understand that additional information.

Not connected with or endorsed by the U.S. Government or the Federal Medicare program.

Visit our Web site
www.bluecrossca.com



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