

## Are you protected?

*You're healthy. You take care of yourself. You have bills to pay. For whatever reason, you may feel you don't need health care coverage. But, health situations can occur unexpectedly and medical bills can add up. In fact, medical bills play a factor in half of the individual bankruptcy filings in America.<sup>1</sup> This isn't hard to believe when you consider the cost of medical emergencies and treatments<sup>2</sup>:*

Physician office visit	\$159
ER visit	\$330
Brain MRI	\$2,218
Appendectomy	\$11,360
Coronary bypass	\$54,236
Heart transplant	\$207,524

*You can protect yourself with the affordable coverage of the Blue Access Economy Plan.*

# Individual Blue Access Economy Plan

*Affordability in health care coverage. Security when you need it. Protection against severe financial loss. That's what you can expect from the Blue Access Economy Plan.*

## Affordable Coverage is within Your Reach

If you don't have health care coverage, you're not alone. More than 1 million people in Ohio don't have coverage.<sup>3</sup> However, you can get reliable coverage that will help protect you and your family. With the Anthem Blue Access Economy Plan, you'll find the security you need at a price you can afford, especially since this plan offers:

- **A range of deductibles.** No major health concerns? Consider a higher deductible and pay a smaller premium. If you visit the doctor more often, think about a lower deductible. It may save you money in the long run.
- **Carryover deductible.** If the amounts applied to the deductible during the last three months of the calendar year do not satisfy the deductible for that benefit period, they will be applied toward the deductible for the following calendar year. (This does not apply to out-of-pocket limits.)
- **Office visit benefit.** You pay a \$30 copayment for the first three office visits. The deductible does not apply to these office visits.
- **Prescription drug coverage.** You'll save money when your doctor prescribes medications from Anthem's formulary.

## Coverage You Need, When You Need It

Blue Access is a preferred provider organization (PPO) plan. With this type of plan, you pay less out of pocket and Anthem pays more if you obtain service from a provider in Anthem's network. But, you also have the freedom to choose a non-network health care professional at a lower benefit level. The choice is yours.



## Network — saving you money, eliminating hassles

When you work with network providers, you can take advantage of:

- **Effective health care coordination** — it's often easier for providers within the same network to coordinate your care, if needed.
- **Potential cost savings** — copayments, deductibles and out-of-pocket limits are lower when using network providers.
- **Less paperwork hassle** — your network provider will do the paperwork for you.

Check out the Directory of Network Providers. Chances are, you'll find your current doctor or local hospital in the network. Go to [anthem.com](http://anthem.com) for the most up-to-date listing.

While it's more cost effective to see a network provider, you have the freedom to see any doctor you choose with the Blue Access Economy Plan. When you use a non-network provider, you may have to pay more for claims.

## Coverage while traveling

With the Blue Access Economy Plan, you get great health coverage, even when you're on the go. Through the BlueCard® program, you have access to a nationwide network of hospitals and physicians. To receive the highest level of benefits, just call **(800) 810-BLUE** for the location of a participating provider. Of course, in case of an emergency, go to the nearest hospital immediately.



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## You Get More from Anthem

Your life is busy enough. Managing your health benefits shouldn't get in the way. That's why you can visit **MyAnthem™**, accessed through **anthem.com**, any time, day or night, for quick and easy access to your health plan information.



With **MyAnthem**, you can:

- find a doctor or hospital
- order a new ID card
- view your benefits
- check a claim status
- change your address
- see if a medication is on the Anthem formulary
- save money on health-related products and services with **SpecialOffers@Anthem<sup>SM</sup>**
- find personalized health information, fun quizzes and handy calculators at **MyHealth@Anthem<sup>®</sup>**
- compare hospitals and check out treatment options when you register with **Subimo's Healthcare Advisor<sup>™</sup>**

## Eligibility

You and your family can apply for the Blue Access Economy Plan. Family coverage includes you, your spouse, any dependent child to the end of the calendar month in which the child turns 19, or to age 25 if the child qualifies as a full-time student or qualifies as a federal income tax exemption.

In addition, you and your dependents must be:

- Ohio residents
- a legal resident of the U.S.
- not currently pregnant or an expectant parent

## You Choose the Best Payment Options

You have the choice of the following payment options:

- **Automatic bank draft** — Authorize your bank to transfer funds directly to Anthem on a monthly, quarterly, semi-annual or annual basis. If you choose this option, submit your first month's premium and a **blank** voided check along with your application.
- **Direct billing** — Anthem can bill you on a monthly, quarterly, semi-annual or annual basis.

## It's Easy to Apply

If you're looking for a flexible plan with the security of Anthem Blue Cross and Blue Shield, Blue Access Economy Plan is the choice for you.

Applying only takes a moment.

- Complete the attached application using a black or blue ballpoint pen.
- Include your name and phone number.
- Indicate a deductible rate.
- Answer all medical questions and include your physician's name and phone number.
- Sign and date the application, where necessary.
- Mail the application to your agent or Anthem representative.

Upon approval, Anthem will send you an ID card and certificate.

