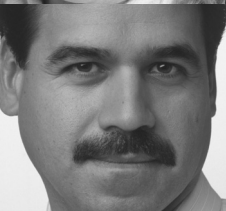
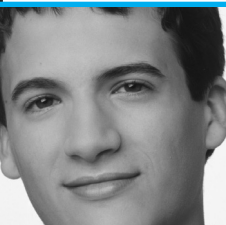


Personal Blue



**Continuous Coverage.
Continuous Service.**

Personal Blue is health care coverage for people with a Blue Cross and Blue Shield group plan who wish to convert to a “personal” individual or family plan.

With Personal Blue, you have no interruption in coverage, but you must convert within 31 days of the termination of your existing coverage.

Personal Blue may not offer the same coverage as your existing benefit plan. Benefits are summarized in this brochure. For a complete description of this product, please consult the Personal Blue Contract.

Who is eligible for Personal Blue?

- Members leaving employment where they received Blue Cross and Blue Shield group health coverage.
- Eligible dependents of members leaving a Blue Cross and Blue Shield group plan family membership.
- Dependents who reach the maximum age limitation under a Blue Cross and Blue Shield group plan family membership.
- Widows or widowers of employees who were covered by a Blue Cross and Blue Shield group plan family membership.
- Divorced spouses of employees who have a Blue Cross and Blue Shield group plan family membership.
- Members with Blue Cross and Blue Shield coverage from another state that have moved to Oklahoma and wish to continue Blue Cross and Blue Shield services here.
- Employees or dependents who cease to be eligible under their coverage through the Blue Cross and Blue Shield Federal Employee Program.

Personal Blue benefits

Personal Blue has a \$1,000 annual deductible for all individuals. After you meet that deductible, most covered services are paid at 80 percent of allowable charges when you use BlueChoice® PPO doctors and hospitals.

Among the services Personal Blue covers:

- Surgical services
- Maternity services
- Ambulance services
- Emergency accident and medical care
- Outpatient surgery
- Semi-private hospital room
- All medically necessary hospital services, including operating and delivery rooms, drugs, whole blood, anesthesia and oxygen
- Intensive care unit
- Physicians' surgical and medical services (*inpatient* or *outpatient*)
- Diagnostic services, including radiology, CAT scan and EKG
- Therapy services, including chemotherapy, dialysis and radiation
- Hospice services
- Durable medical equipment
- Rehabilitation care
- Prosthetic appliances
- Orthotic devices
- Discounts on supplemental health care products and services, including vision and hearing.

Many preventive care services are also covered with Personal Blue:

- Annual gynecological exam and Pap smears
- Mammography screenings beginning at age 35
- Prostate cancer screening
- Covered childhood immunizations and routine children's physical examinations through age 18

Prescription drugs

Prescription drugs are paid at 70 percent of allowable charges, subject to your deductible. By using a Blue Cross and Blue Shield of Oklahoma network pharmacy, you will receive maximum prescription drug benefits.

When you show your ID card at a network pharmacy, you'll receive discounts, and your prescription drug claims will be filed for you. Blue Cross and Blue Shield of Oklahoma will process your claims and send any benefit payment directly to you.

Hospital admissions

Hospital visits are paid at 80 percent of allowable charges (when you use BlueChoice PPO hospitals), subject to deductible. If you use a non-BlueChoice PPO hospital, there is an additional \$300 deductible and benefits are paid at 70 percent of allowable charges.

Blue Cross and Blue Shield of Oklahoma requires precertification for all hospital admissions. BlueChoice PPO doctors and hospitals will take care of precertification for you. To receive your best benefits, always use BlueChoice PPO hospitals.

Stop-Loss

After you have met your deductible and incurred \$10,000 in allowable charges, your benefits are paid at 100 percent of allowable charges for the rest of the calendar year for most covered services you receive from Blue Choice PPO doctors and hospitals.

For covered services received from non-BlueChoice PPO providers, the annual stop-loss maximum applies to the first \$20,000 in allowable charges, after you satisfy your deductible.

Lifetime maximum

\$500,000 per person, including \$25,000 limit for psychiatric care services.

Using the BlueChoice PPO network

To get your best benefits, you choose a participating BlueChoice PPO physician each time you need care. No physician referral is required, and you're never limited to using just one doctor.

The BlueChoice PPO network includes thousands of doctors, hospitals and other health care providers in virtually every specialty throughout Oklahoma. You might already be using a BlueChoice PPO doctor.

You have the flexibility to choose the hospitals and doctors with whom you feel most comfortable - without risking your benefits.

With Personal Blue, most covered services received from non-BlueChoice PPO providers will be paid at 70 percent of the BlueChoice PPO allowable charge, after you satisfy your deductible.

If you don't use a BlueChoice PPO doctor, a doctor in the BlueTraditional[®] network is the next best choice for lower out-of-pocket expense. With BlueChoice and BlueTraditional networks, you can choose from more than 8,000 doctors and other health care professionals.

What other advantages does the network provide?

You don't have to worry about filing claims or forwarding payment to your doctor.

BlueChoice PPO doctors and hospitals and most other BlueChoice PPO providers will file your claims for you and receive payment for your covered services directly from Blue Cross and Blue Shield of Oklahoma.

They will also accept Blue Cross and Blue Shield of Oklahoma's maximum allowed amount for your covered services as payment in full, less your deductible and coinsurance amounts where applicable. A doctor in the BlueChoice PPO network is your best choice for lowest out-of-pocket expenses.

Will I be subject to any waiting periods?

Dependents who are added to your coverage after your effective date may be subject to a waiting period for any pre-existing conditions. Contact a customer service representative for specific details.

How do I enroll?

Simply complete the enclosed application and return it in the enclosed return envelope. For your Personal Blue coverage to become effective, Blue Cross and Blue Shield of Oklahoma must receive your application within 31 days following the termination of your prior coverage.

How will I be billed?

Personal Blue premiums* are based on your age. The chart below shows the monthly premium, based on the age of the member or spouse.

Age	Member	Spouse	Child(ren)
0-29	\$623	\$390	\$296
30-39	\$703	\$440	\$296
40-49	\$778	\$490	\$296
50-59	\$857	\$537	\$296
60+	\$934	\$587	\$296

**Rates are subject to change at any time without notice*

What will I receive?

You will be issued a new identification card by Blue Cross and Blue Shield of Oklahoma.

By carrying the BlueCard[®], your BlueChoice PPO benefits extend throughout all 50 states and 200 foreign territories.

Also, you will receive information that fully explains your coverage.

With the rising costs of health care, you can't afford to be without insurance.

With Personal Blue, you'll continue to have the peace of mind that you have quality, comprehensive benefits backed by the name Oklahomans have trusted for more than 67 years - Blue Cross and Blue Shield.

Don't wait for the unexpected. Send in your application today.



BlueCross BlueShield of Oklahoma

Customer service toll-free:
1-866-520-2507

Blue Cross and Blue Shield of Oklahoma
P.O. Box 3238
Naperville, IL 60566-7238

This is not a contract. The product description in this brochure is not intended to be more than a summary of benefits available to you. This document does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown, nor does it contain additional benefits that may be available to you. Full information can be found, including medical necessity and pre-existing condition provisions, in the member's Personal Blue contract.

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association.
®Registered Marks Blue Cross and Blue Shield Association.

70448.0209