

JANE DOE
C/O JANE DOE
5151 CASH RD
TULSA, OK 74101-5805

Certificate Number

* 2006123-00019 *

**CERTIFICATE OF GROUP CREDITABLE COVERAGE
BLUE CROSS AND BLUE SHIELD OF OKLAHOMA**

1. Date of the Certificate: **06/01/2006**
2. Name of health plan: **OKLAHOMA GROUP**
3. Name of any participant to whom this Certificate applies: **JANE DOE**
4. Name of participant/policyholder: **JANE DOE**
5. Group-Section-Identification # of participant/policyholder: **Y09999—0000—000077777777**
6. Name, Address and phone number of plan administrator or issuer responsible for providing this Certificate:

Blue Cross and Blue Shield of Oklahoma
P.O. Box 3283
Tulsa, OK 74102-3283
1-888-250-2005
7. For further information contact your prior customer service area at: **1-888-250-2005**
8. If the individual identified in line 3 has at least 18 months (546 days) of creditable coverage (disregarding periods of coverage before a 63-day break), an **X** will appear here ____, and item 9 below will not apply.
9. Date waiting period or affiliation period (if any) began: **11/02/2005**
10. Date Coverage began: **12/01/2005**
11. Date coverage ended: **04/01/2006**. If coverage is continuing as of the date of this Certificate, an **X** will appear here ____.

THIS CERTIFICATE REFLECTS THE INFORMATION PROVIDED TO BLUE CROSS AND BLUE SHIELD OF OKLAHOMA AS OF THE DATE OF THIS CERTIFICATE.

Statement of HIPAA Portability Rights

IMPORTANT---KEEP THIS CERTIFICATE. This certificate is evidence of your coverage under this plan. Under a federal law known as HIPAA, you may need evidence of your coverage to reduce a preexisting condition exclusion period under another plan, to help you get special enrollment in another plan, or to get certain types of individual health coverage even if you have health problems.

Preexisting condition exclusions. Some group health plans restrict coverage for medical conditions present before an individual's enrollment. These restrictions are known as "preexisting conditions exclusions." A preexisting condition exclusion can apply only to conditions for which medical advice, diagnosis, care, or treatment was recommended or received within the 6 months before your "enrollment date". Your enrollment date is your first day of coverage under the plan, or, if there is a waiting period, the first day of your waiting period (typically in your first day of work). In addition, preexisting condition exclusion cannot last more than 12 months after your enrollment date (18 months if you are a late enrollee). Finally, preexisting condition exclusion cannot apply to pregnancy and cannot apply to a child who is enrolled in health coverage within 30 days after birth, adoption, or placement for adoption.