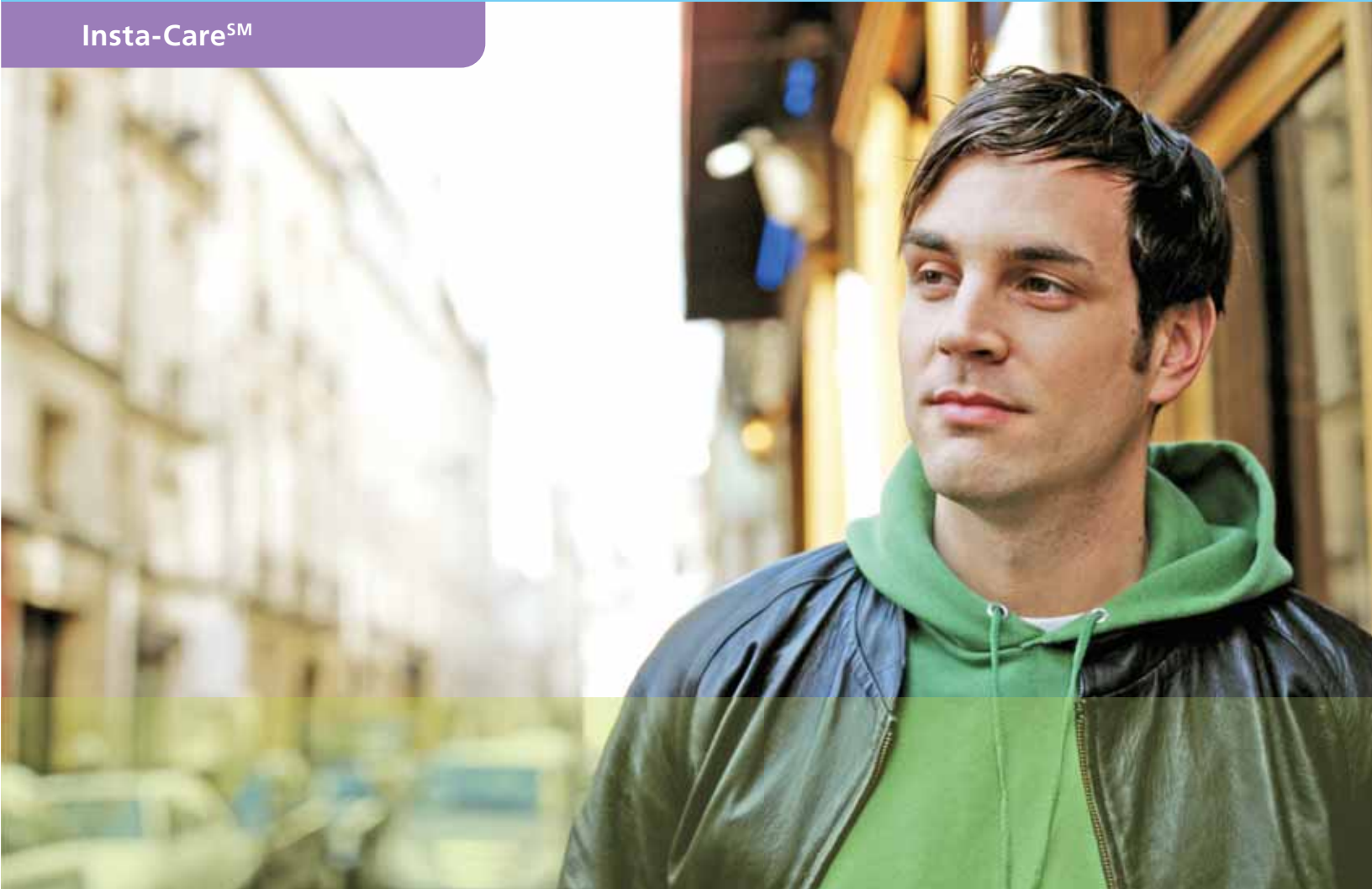




Insta-Care<sup>SM</sup>



# A temporary health care plan

*When you need coverage right away*

2008

In a medical emergency, hospital and doctor services can cost thousands of dollars. Even though you may only need health care coverage for a short time, you need it right away. The answer is Insta-Care, a short-term, immediate solution for health care coverage.

### Who might need a temporary health plan?

Any time that you find yourself without health care coverage, you need a plan that can quickly protect you until you get a permanent plan. For example, maybe:

- you've graduated from high school or college and are not yet employed by a company with a health plan
- you're between jobs or waiting for your new employer's group coverage to take effect
- you're no longer covered under someone else's health plan

Insta-Care is a 30-, 60- or 90-day plan to bridge the gap.

### Outstanding coverage to get you through

Insta-Care may be temporary coverage but it covers a long list of medical and hospital services, including:

- physician and surgeon services
- emergency room care
- prescription drugs and medical supplies
- ambulance services
- semi-private hospital room and supplies

- lab and X-ray services
- occupational, physical and speech therapy

**Insta-Care does not provide coverage for mental health services or preexisting conditions.**

### Choose the plan length and deductible options

Everyone has a unique situation. With Insta-Care, you can design the plan to fit your needs and budget. You can get Insta-Care coverage for three different lengths of time and with three different deductible options.

*Best of all, in most cases, your plan can take effect the day we receive your application and you'll never have to answer a single health history question.*

### Who can apply for Insta-Care?

Most people are eligible for Insta-Care, but there are some exceptions. You cannot apply for this coverage if:

- you are a foreign citizen unless you have an alien registration card
- you've been turned down for coverage by any health coverage provider
- you are currently confined to a hospital or other care facility
- you are pregnant at the time you apply
- you plan to add any dependents to this coverage by birth or adoption
- you are eligible for other health care coverage or insurance
- you have any other health care coverage or insurance currently in force
- you are enrolled in Medicare or Medicaid
- you live outside of Minnesota

Insta-Care does not cover children who are younger than 90 days old. If a contract is issued to someone who is ineligible, it will be void and any payment will be refunded.

## How Insta-Care works

It's simple. After you've paid the deductible amount you've chosen, Insta-Care will pay 80 percent of eligible expenses and you pay 20 percent. After you reach your maximum out-of-pocket amount, you're covered 100 percent for eligible services. For example, let's say that you have medical costs (that are not related to a preexisting condition) of \$30,000 and you've chosen the \$1,000 deductible. You'd pay your deductible of \$1,000 and then \$800 (20 percent of the next \$4,000) for your maximum out-of-pocket of \$1,800. That means on a \$30,000 medical bill, Insta-Care would pay \$28,200.

And with Insta-Care, you can take advantage of discounts on the newest approaches to health care with treatments that complement more traditional medicine, including acupuncture and massage therapy.

## Get the Blue Cross advantage

When you choose Blue Cross and Blue Shield of Minnesota, you get great health care coverage and service from a company that's been helping Minnesotans for more than 70 years. It's a name that's recognized and trusted. We continually improve our plans and services to meet the changing needs of health care. And, when you're a Blue Cross member, you can choose the doctor you want with no referrals. You'll have access to the largest provider network in the state including over 95 percent of all doctors and nearly all hospitals. When you use a doctor in the network, you'll get the most benefit from your plan. We feature a large network of health care providers. Each provider is an independent contractor and is not our agent.

## It's easy to get started

We're ready when you are. For more information or to apply for Insta-Care, talk to an agent. You can find one in the yellow pages or visit [bluecrossmn.com](http://bluecrossmn.com) and select "find an agent near you." Or you can call Blue Cross at (651) 662-5050 or toll free at 1-800-262-0823.

## Other plans as individual as you are

When your health care needs change, so should your health plan coverage. You can count on Blue Cross for a variety of individual plans to match whatever your life situation is.

**Simply Blue<sup>SM</sup>**. A plan designed for how you live. It's a new kind of health plan that covers your doctor visits right from the very first dollar. It has all the essential health coverage you need and none of what you don't. It's easy to understand and affordable but does not cover childbirth labor and delivery.

**Options Blue**. A plan for you and/or your family that puts you in control of your health care spending. The high-deductible plan helps keep premium costs down and the health savings account can give you tax advantages.

**Aware Care<sup>SM</sup>**. A traditional health plan for you and/or your family. Coverage for hospital and medical services, annual checkups, immunizations, prescription drugs and more. Ten deductible options to fit your budget.

If you'd like more information on any of these plans, contact your agent, go to [bluecrossmn.com](http://bluecrossmn.com) or call Blue Cross at (651) 662-5050 or toll free at 1-800-262-0823.

**Life. Live it well.<sup>SM</sup>**

*The products above are subject to approval and may become effective only after review and approval of your health history.*

# Insta-Care plan highlights

	Plan 1	Plan 2	Plan 3
<b>Annual deductible</b>	\$300 Single \$900 Family	\$500 Single \$1,500 Family	\$1,000 Single \$3,000 Family
<b>Out-of-pocket maximum</b>	\$940 Single \$2,820 Family	\$1,400 Single \$4,200 Family	\$1,800 Single \$5,400 Family
<b>Physician and surgeon services</b>	80% of eligible coverages after deductible*		
<b>Prescription drugs and medical supplies</b> (birth control is excluded)			
<b>Inpatient and outpatient hospital services</b>			
<b>Emergency room care</b>			
<b>Diagnostic X-ray and lab services</b>			
<b>Surgical center services</b>			
<b>Anesthetics and their administration</b>			
<b>Medical supplies</b>			
<b>Semi-private hospital room and supplies</b>			
<b>Occupational, physical and speech therapy</b>			
<b>Ambulance</b>			
<b>Skilled nursing care and home health care</b>			
<b>Immunizations through age 24</b>			
<b>Child health supervision to age 6, including preventive services, developmental assessments and lab services</b>			
<b>Lifetime maximum</b>	\$1 million		

\*Percentage plan pays of the allowed amount when you use a participating provider. You are responsible for charges greater than the allowed amount when you use a non-participating provider.

**Insta-Care does not cover services for mental health or for any preexisting conditions. A preexisting condition is any injury, illness, or condition for which the covered person had medical treatment, symptoms, or any manifestations before the effective date of coverage.**

**Any health condition that may have occurred during a previous Insta-Care contract will be treated as a preexisting condition under subsequent Insta-Care contracts.**

# Contract rates

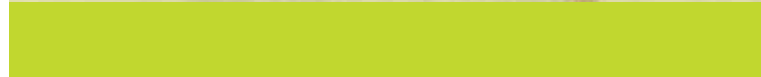
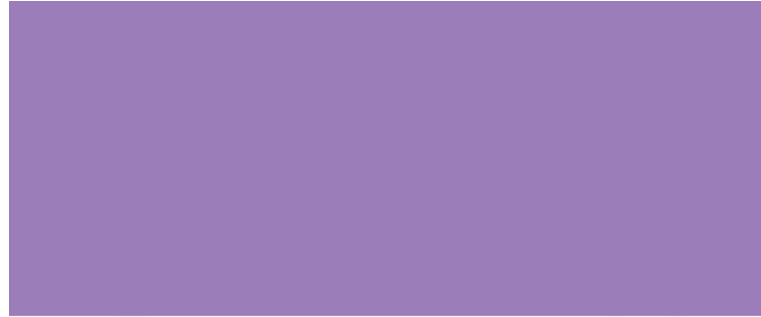
Insta-Care is an individual health plan that offers temporary, short-term coverage when you need coverage right away. On the following pages you'll find the rates for several different deductibles and length of coverage. Here's how to use the table:

- 1 Decide whether you want to include substance abuse coverage, then use the corresponding rate table inside. Important: substance abuse coverage can only be selected when you enroll for the first time.
- 2 Choose the type of plan from the options across the top of the rates. All family members must have the same plan. Then locate the age on the left column for each member to be included. Read across to get each person's rate.
- 3 If you plan to cover only your children, designate the youngest child as the contract holder on the application.
- 4 Add the contract rates for each family member. Make your personal check\* for the full amount payable to Blue Cross and Blue Shield of Minnesota, and mail it with your completed application to:

Blue Cross and Blue Shield of Minnesota  
P.O. Box 64024  
Eagan, MN 55164-0024

Coverage can begin the day we receive your application and payment, or on a later date that you choose on your application (within 60 days). Insta-Care rates are subject to benefit changes mandated by law.

\*When you pay by check, you authorize Blue Cross to use information from your check to make a one-time electronic funds transfer (EFT) from your account or to process a check transaction. When we make an EFT, funds may be withdrawn from your account as soon as the same day we receive your check and your check will not be returned to you by your financial institution.



## Contract rates

*For contracts not including substance abuse coverage*

Member/Spouse Age	Deductible options								
	30 days			60 days			90 days		
	\$300	\$500	\$1,000	\$300	\$500	\$1,000	\$300	\$500	\$1,000
19 - 29	\$73.19	\$56.94	\$47.02	\$146.37	\$113.87	\$94.04	\$219.56	\$170.81	\$141.05
30 - 34	\$81.10	\$63.02	\$52.04	\$162.20	\$126.04	\$104.08	\$243.30	\$189.06	\$156.13
35 - 39	\$84.56	\$65.55	\$54.13	\$169.12	\$131.10	\$108.26	\$253.68	\$196.65	\$162.39
40 - 44	\$94.45	\$73.49	\$60.69	\$188.90	\$146.99	\$121.37	\$283.35	\$220.48	\$182.06
45 - 49	\$118.19	\$91.74	\$75.76	\$236.37	\$183.48	\$151.52	\$354.56	\$275.22	\$227.27
50 - 54	\$156.76	\$121.56	\$100.38	\$313.52	\$243.12	\$200.77	\$470.27	\$364.68	\$301.15
55 - 59	\$198.30	\$153.91	\$127.10	\$396.59	\$307.82	\$254.20	\$594.89	\$461.73	\$381.29
60 - 64	\$219.07	\$169.96	\$140.35	\$438.13	\$339.92	\$280.70	\$657.20	\$509.88	\$421.05
65+	\$219.07	\$169.96	\$140.35	\$438.13	\$339.92	\$280.70	\$657.20	\$509.88	\$421.05
<b>Children 90 days - 18 yrs (or up to age 25 if covered as a dependent under a family contract)</b>									
1 child	\$54.41	\$42.24	\$34.88	\$108.81	\$84.48	\$69.76	\$163.22	\$126.72	\$104.65
2 children	\$108.82	\$84.48	\$69.76	\$217.62	\$168.96	\$139.52	\$326.44	\$253.44	\$209.30
3 or more children	\$163.23	\$126.72	\$104.64	\$326.43	\$253.44	\$209.28	\$489.66	\$380.16	\$313.95

*For contracts including substance abuse coverage*

Member/Spouse Age	Deductible options								
	30 days			60 days			90 days		
	\$300	\$500	\$1,000	\$300	\$500	\$1,000	\$300	\$500	\$1,000
19 - 29	\$75.54	\$58.64	\$48.42	\$151.08	\$117.28	\$96.84	\$226.62	\$175.92	\$145.27
30 - 34	\$83.61	\$64.91	\$53.60	\$167.22	\$129.82	\$107.21	\$250.83	\$194.73	\$160.81
35 - 39	\$86.97	\$67.52	\$55.75	\$173.95	\$135.04	\$111.50	\$260.92	\$202.56	\$167.25
40 - 44	\$97.51	\$75.70	\$62.51	\$195.01	\$151.40	\$125.01	\$292.52	\$227.10	\$187.52
45 - 49	\$121.71	\$94.49	\$78.03	\$243.42	\$188.98	\$156.07	\$365.12	\$283.47	\$234.10
50 - 54	\$161.28	\$125.20	\$103.39	\$322.56	\$250.40	\$206.78	\$483.83	\$375.60	\$310.17
55 - 59	\$204.20	\$158.53	\$130.91	\$408.40	\$317.06	\$261.81	\$612.60	\$475.59	\$392.72
60 - 64	\$225.49	\$175.05	\$144.56	\$450.99	\$350.11	\$289.13	\$676.48	\$525.16	\$433.69
65+	\$225.49	\$175.05	\$144.56	\$450.99	\$350.11	\$289.13	\$676.48	\$525.16	\$433.69
<b>Children 90 days - 18 yrs (or up to age 25 if covered as a dependent under a family contract)</b>									
1 child	\$56.04	\$43.51	\$35.92	\$112.07	\$87.01	\$71.84	\$168.11	\$130.52	\$107.76
2 children	\$112.08	\$87.02	\$71.84	\$224.14	\$174.02	\$143.68	\$336.22	\$261.04	\$215.52
3 or more children	\$168.12	\$130.53	\$107.76	\$336.21	\$261.03	\$215.52	\$504.33	\$391.56	\$323.28

*Rates effective from April 1, 2008 through March 31, 2009. Each adult contract holder must select a rate based on his or her age.*

*You are not eligible for Insta-Care if you have any Medicare coverage.*

**Notice concerning policyholders' rights in an insolvency under the Minnesota Life and Health Insurance Guaranty Association Law**

If the insurer who issued your life, annuity or health insurance policy becomes impaired or insolvent, you are entitled to compensation for your policy from the assets of that insurer. The amount you recover will depend on the financial condition of the insurer.

In addition, residents of Minnesota who purchase life insurance, annuities or health insurance from insurance companies authorized to do business in Minnesota are protected, subject to limits and exclusions, in the event the insurer becomes financially impaired or insolvent. This protection is provided by the Minnesota Life and Health Insurance Guaranty Association.

**Minnesota Life & Health Insurance Guaranty Association**  
4760 White Bear Parkway  
Suite 101  
White Bear Lake, MN 55110  
Telephone: (651) 407-3149  
Fax: (651) 407-3150  
Executive Director: Gerald C. Backhaus

The **maximum amount** the Guaranty Association will pay for all policies issued on one life by the same insurer **is limited to \$300,000. Subject to this \$300,000 limit**, the Guaranty Association will pay up to \$300,000 in life insurance death benefits, \$100,000 in net cash surrender and net cash withdrawal values for life insurance, \$300,000 in health insurance benefits, including any net cash surrender and net cash withdrawal values, \$300,000 in present value of annuity benefits for annuities which are part of a structured settlement for annuities in regard to which periodic annuity benefits, for a period of not less than the annuitant's lifetime or for a period certain of not less than ten years, have begun to be paid on or before the date of impairment or insolvency, or if no coverage limit has been specified for a covered policy or benefit, the coverage limit shall be \$300,000 in present value. Unallocated annuity contracts issued to retirement plans, other than defined benefit plans, established under section 401, 403(b), or 457 of the Internal Revenue Code of 1986, as amended through December 31, 1992, are covered up to \$100,000 in net cash surrender and net cash withdrawal values, for Minnesota residents covered by the plan provided, however, that the Association shall not be responsible for more than \$7,500,000 in claims from all Minnesota residents covered by the plan. If total claims exceed \$7,500,000, the \$7,500,000 shall be prorated among all claimants. These are the maximum claim amounts. Coverage

by the Guaranty Association is also subject to other substantial limitations and exclusions and requires continued residency in Minnesota. If your claim exceeds the Guaranty Association's limits, you may still recover a part or all of that amount from the proceeds of the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The Guaranty Association assesses insurers licensed to sell life and health insurance in Minnesota after the insolvency occurs. Claims are paid from this assessment.

*The coverage provided by the Guaranty Association is not a substitute for using care in selecting insurance companies that are well managed and financially stable. In selecting an insurance company or policy you are advised not to rely on coverage by the Guaranty Association.*

*This notice is required by Minnesota state law to advise policyholders of life, annuity or health insurance policies of their rights in the event their insurance carrier becomes financially impaired or insolvent. This notice in no way implies that the company currently has any type of financial problems. All life, annuity and health insurance policies are required to provide this notice.*



**BlueCross BlueShield  
of Minnesota**

An Independent licensee of the Blue Cross and Blue Shield Association