



BLUE SHORT TERMSM

The affordable coverage
you need. Just when
you need it most.

In Wisconsin, Blue Cross Blue Shield of Wisconsin ("BCBSWI") underwrites or administers the PPO and indemnity policies; Compcare Health Services Insurance Corporation ("Compcare") underwrites or administers the HMO policies; and Compcare and BCBSWI collectively underwrite or administer the POS policies. Life and Disability benefits are underwritten by Anthem Life Insurance Company (ALIC). BCBSWI, Compcare, and ALIC are independent licensees of the Blue Cross and Blue Shield Association. © Anthem is a registered trademark. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.



PWI-208 (08/06)

Anthem Blue Cross and Blue Shield: Making health care coverage easier.

At Anthem Blue Cross and Blue Shield, we're doing everything we can to make all kinds of health care coverage available to all kinds of people. In fact, we're ready to be a one-stop shop for all your insurance needs—from medical to dental to life.

A comprehensive range of reliable and affordable products—along with a thriving nationwide network including over 90% of the country's hospitals and 80% of its physicians—is what you'd expect from Anthem Blue Cross and Blue Shield, a company millions of people have entrusted their health care coverage to for over 60 years.

Day in and day out, our most important goal is treating you the way you deserve to be treated. Fairly.

We look forward to making your experience with us pleasant and rewarding.

Who needs Short Term coverage?

Recent college graduates, people between jobs, dependents, early retirees – anyone who needs temporary protection until they secure more permanent coverage. The Blue Short Term plan is designed to protect you for 30 to 180 days.

No matter how healthy you are or how well you take care of yourself, unexpected health issues can arise. You don't want to get caught without health care coverage. It's just not worth the risk.

Anthem 



What's Covered?

Blue Short Term offers the same level of reliable health care coverage you'd expect from the company that's been protecting people for more than 60 years.

Covered Services:

- Office visits
- Prescription drugs – up to \$500
- Diagnostic services (lab and x-ray)
- Inpatient hospital and outpatient services
- Emergency room and urgent care
- Ambulance
- Home health care – up to 40 visits
- Hospice
- Human organ and tissue transplant
- Durable medical equipment - up to \$2,000

Once your deductible has been reached, Blue Short Term pays 80% of covered services. You pay the remaining 20% until your total out-of-pocket expense for covered services is met. Once that limit is reached, the plan pays 100% for most covered services, up to the \$2 million maximum.

Design the plan to fit your time frame and budget.

With Blue Short Term, you get choices. Decide for yourself what fits your needs. When do you want your coverage to start? How long will you need coverage – 30, 78 days? Select the deductible that's right for you, from as low as \$250 all the way up to \$5,000. And with that choice, you can influence what your coverage will cost.

You even have a choice of payment options.

- Make your entire payment in advance by check or credit card.
- For a \$10 monthly administration fee, you can pay monthly in two different ways:
 - Pay the first month in advance by check/credit card, then be billed monthly and pay by check.
 - Pay the first month in advance by check, and allow monthly deductions from your bank account.

Outline of Benefits

Deductible	\$250 individual/\$750 family \$500 individual/\$1,500 family \$1,000 individual/\$3,000 family \$2,500 individual/\$7,500 family \$5,000 individual/\$15,000 family
Out-of-Pocket Limit (including deductible)	\$5,250 individual/\$10,500 family \$5,500 individual/\$11,000 family \$6,000 individual/\$12,000 family \$7,500 individual/\$15,000 family \$10,000 individual/\$20,000 family
Covered Services Coinsurance	20%
Physician Office Visits	20%
Prescription Drugs	20% ¹ after a separate \$250 drug deductible
Plan Lifetime Maximum	\$2,000,000
Benefit Period	30 to 180 days

¹Drug coinsurance does not go towards out-of-pocket limit. \$500 drug maximum per member per benefit period.

Prescription drug benefits administered by WellPoint NextRx, an affiliate of Anthem Blue Cross and Blue Shield.
Mail order prescription drug benefits administered by Precision Rx.

Is short term coverage renewable?

You can purchase a new certificate one more time, if you are still able to answer “No” to the questions under Part E of the application. If you still need temporary coverage when your first Blue Short Term plan expires, you must complete a new application and send it in with the appropriate premium. After that, you must wait at least six (6) months before reapplying for another short term plan. Any condition that occurred during an earlier benefit period will be treated as a preexisting condition.

This Blue Short Term Brochure is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the contract or certificate of coverage. In the event of a conflict between the contract or certificate of coverage and this Blue Short Term Brochure, the terms of the contract or certificate of coverage will prevail.

Stretch your health care dollars.

With Blue Short Term, you can go to any doctor, specialist or hospital of your choice. Of course, this freedom comes with responsibility. If you seek care from a non-contracted provider, you may be responsible for submitting your own claims. However, providers who are contracted with us will normally submit claims on your behalf.

To find your doctor or local hospital, check our Directory of Network Providers at www.anthem.com.

Take our coverage along when you travel.

Are you a traveler? When you're on the go, The BlueCard[®] Program assures you of covered services when your deductible is met. Nationwide, more than 99 percent of hospitals and 89 percent of physicians contract directly with Blue Cross and Blue Shield Companies.¹ And since BlueCard has providers in more than 200 countries and territories, you'll also be covered internationally. Before you travel, call 1-800-810-BLUE for more information on the BlueCard Program.

¹Blue Cross Blue Shield Association. An Association of Independent Blue Cross Blue Shield Plans. May 2006.

Save on your prescription medications.

Thanks to our 34 million members, our pharmacy benefits manager is able to negotiate significant discounts on prescription medications. When your doctor prescribes medications from our formulary—the technical name for the comprehensive list of prescription medications we cover—you save money. To check out Anthem's formulary, visit www.anthem.com. Simply select **Visitors**, next select **Anthem Prescription Management**, followed by **Member Online Pharmacy Service**. Next, under **Forms and Documents**, select **More**, and finally, select **Download Anthem National Formulary**.



And now – some really important legal information you should take the time to read.

Who can apply.

You can apply for Blue Short Term coverage for yourself or with your family. Family health coverage includes you, your spouse and any dependent children. Children are covered to the end of the calendar year in which they turn 19—or 24 if they qualify as full-time students. You must be a resident of the state in which you are applying, a legal resident of the U.S. and not currently pregnant.

What's a preexisting condition?

Preexisting conditions are not covered under this plan. A preexisting condition is any condition that was diagnosed, treated or produced symptoms within the 24 months right before you enrolled that would have caused an ordinarily prudent person to seek medical diagnosis or treatment.

What we do not cover.

Blue Short Term plans don't provide benefits for services, supplies or charges having to do with preexisting conditions (see "What's a preexisting condition?"); preventive services; physical therapy; occupational therapy; speech therapy; mental health services; substance abuse services; private duty nursing; experimental or investigative treatment; dental and vision, except as spelled out in your contract; charges greater than the maximum allowable amount (charges exceeding the amount Anthem recognizes for services); care provided by a member of your family; treatment that's primarily intended to improve your appearance; weight loss programs or treatment of obesity; hearing aids; eyeglasses or contact lenses; radial keratotomy or keratomileusis or excimer laser photo; artificial insemination, fertilization, infertility drugs or sterilization reversal; sex transformation surgery; custodial care; artificial and mechanical hearts; workers' compensation; and services we determine aren't medically necessary. These are some of the exclusions contained in the plans. Check your contract or certificate of coverage for a complete listing of benefits, exclusions and maximum payment levels.

We want you to be satisfied.

If you aren't satisfied with your Blue Short Term coverage, you can cancel it within 10 days after you receive your contract or certificate of coverage or have access to it online, whichever is earlier. If you haven't submitted any claims, you'll get a full refund of the premium you paid when coverage is cancelled within the first 10 days. You can view your contract or certificate of coverage online or receive a paper copy of it upon request as outlined in your initial membership letter.

Short Term 30 Day Rates

A R E A 1



	Attained Age	\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
MALE	< 29	\$ 54.06	\$ 43.59	\$ 34.89	\$ 24.06	\$ 20.23
	30 - 34	\$ 67.13	\$ 54.14	\$ 43.31	\$ 29.89	\$ 25.11
	35 - 39	\$ 80.69	\$ 65.07	\$ 52.06	\$ 35.93	\$ 30.19
	40 - 44	\$ 97.85	\$ 78.91	\$ 63.13	\$ 43.55	\$ 36.61
	45 - 49	\$ 120.58	\$ 97.24	\$ 77.80	\$ 53.68	\$ 45.12
	50 - 54	\$ 154.20	\$ 124.35	\$ 99.49	\$ 68.65	\$ 57.70
	55 - 59	\$ 206.56	\$ 166.58	\$ 133.27	\$ 91.96	\$ 77.30
	60 +	\$ 281.37	\$ 226.92	\$ 181.53	\$ 125.26	\$ 105.29

	Attained Age	\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
FEMALE	< 29	\$ 70.42	\$ 56.79	\$ 45.44	\$ 31.35	\$ 26.35
	30 - 34	\$ 90.36	\$ 72.88	\$ 58.30	\$ 40.22	\$ 33.82
	35 - 39	\$ 105.13	\$ 84.78	\$ 67.83	\$ 46.80	\$ 39.34
	40 - 44	\$ 121.99	\$ 98.38	\$ 78.70	\$ 54.30	\$ 45.65
	45 - 49	\$ 140.73	\$ 113.50	\$ 90.80	\$ 62.65	\$ 52.66
	50 - 54	\$ 165.57	\$ 133.52	\$ 106.82	\$ 73.70	\$ 61.96
	55 - 59	\$ 202.57	\$ 163.37	\$ 130.69	\$ 90.18	\$ 75.80
	60 +	\$ 252.35	\$ 203.51	\$ 162.81	\$ 112.34	\$ 94.43

	\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
1 Child	\$ 46.57	\$ 37.56	\$ 30.05	\$ 20.73	\$ 17.43
2 Children	\$ 93.14	\$ 75.12	\$ 60.10	\$ 41.46	\$ 34.86
3 Children	\$ 186.28	\$ 150.24	\$ 120.20	\$ 82.92	\$ 69.72

Area 1 includes the following counties: Kenosha, Milwaukee, Ozaukee, Racine, Washington, Waukesha

NOTE: Daily Rate = 30 day rate from above, divided by 30, then multiplied by the number of days desired.

Short Term 30 Day Rates

A R E A 2



	Attained Age	\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
MALE	< 29	\$ 48.65	\$ 39.23	\$ 31.40	\$ 21.65	\$ 18.21
	30 - 34	\$ 60.42	\$ 48.72	\$ 38.98	\$ 26.90	\$ 22.60
	35 - 39	\$ 72.63	\$ 58.56	\$ 46.86	\$ 32.34	\$ 27.17
	40 - 44	\$ 88.06	\$ 71.01	\$ 56.82	\$ 39.20	\$ 32.95
	45 - 49	\$ 108.53	\$ 87.52	\$ 70.02	\$ 48.31	\$ 40.61
	50 - 54	\$ 138.78	\$ 111.91	\$ 89.54	\$ 61.79	\$ 51.94
	55 - 59	\$ 185.90	\$ 149.92	\$ 119.94	\$ 82.77	\$ 69.57
	60 +	\$ 253.24	\$ 204.23	\$ 163.38	\$ 112.74	\$ 94.76

	Attained Age	\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
FEMALE	< 29	\$ 63.38	\$ 51.11	\$ 40.90	\$ 28.22	\$ 23.72
	30 - 34	\$ 81.33	\$ 65.59	\$ 52.47	\$ 36.20	\$ 30.44
	35 - 39	\$ 94.62	\$ 76.30	\$ 61.04	\$ 42.12	\$ 35.40
	40 - 44	\$ 109.79	\$ 88.54	\$ 70.83	\$ 48.87	\$ 41.09
	45 - 49	\$ 126.66	\$ 102.15	\$ 81.73	\$ 56.39	\$ 47.40
	50 - 54	\$ 149.02	\$ 120.17	\$ 96.14	\$ 66.33	\$ 55.77
	55 - 59	\$ 182.32	\$ 147.03	\$ 117.63	\$ 81.16	\$ 68.23
	60 +	\$ 227.12	\$ 183.16	\$ 146.53	\$ 101.11	\$ 84.98

	\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible	
CHILDREN	1 Child	\$ 41.91	\$ 33.81	\$ 27.05	\$ 18.66	\$ 15.69
	2 Children	\$ 83.82	\$ 67.62	\$ 54.10	\$ 37.32	\$ 31.38
	3 Children	\$ 167.64	\$ 135.24	\$ 108.20	\$ 74.64	\$ 62.76

Area 2 includes all the remaining counties in Wisconsin.

NOTE: Daily Rate = 30 day rate from above, divided by 30, then multiplied by the number of days desired.

Section A Please print clearly in ink, or type.

Last name of applicant		First name		Middle initial
Home address: Street		City	State	ZIP code
County		Home phone (include area code)		Social Security Number
Date of birth / /	Age	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Height (Ft. / In.)	Weight
Are all persons applying for coverage legal residents of the United States and residents of the state in which you are applying for coverage?				<input type="checkbox"/> Yes <input type="checkbox"/> No (If no, attach a copy of your green card or visa.)
Name of employer		Work phone (include area code)		

Section B Coverage Desired

Deductible level desired: <input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	Type of coverage desired <input type="checkbox"/> Single <input type="checkbox"/> Children <input type="checkbox"/> Parent/Children <input type="checkbox"/> Couple <input type="checkbox"/> Family	Term (days) _____ (30–180 days)
Check one: Coverage paid in full options: <input type="checkbox"/> Premium Check Enclosed <input type="checkbox"/> VISA <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover <input type="checkbox"/> American Express Credit Card no. _____ Expiration date: _____ <input type="checkbox"/> Automatic Bank Draft (Complete section F.)	Monthly payment options: (\$10 monthly fee) <input type="checkbox"/> Automatic Bank Draft (Complete section F.) Premium will be deducted on the same day of the month as your assigned effective date. <input type="checkbox"/> Bill me monthly (One month's premium must accompany this application.)	Requested future effective date: Total premium due: (Make check payable to Anthem Blue Cross and Blue Shield.) \$ _____

Section C Dependent Information

Applicant information must be completed for all dependents (if any) for whom coverage is being requested. An eligible dependent may be your spouse, domestic partner, your unmarried children, or your spouse's or domestic partner's unmarried children (to the end of the calendar month in which they turn 25). (List all dependents beginning with the eldest.)

First name	Middle initial	Last name (if different from applicant)	Social Security Number	Height	Weight	Birthdate			Sex (M or F)	Relationship to applicant
						Mo.	Day	Year		

If there are additional dependents, please attach a separate page with all requested information.

Section D Other Coverage Information

Will this coverage replace a previous short-term or temporary plan? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, previous identification number	Policy expiration date
Do you or any person to be covered now have an active health coverage policy? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, expiration date (This coverage cannot be issued while any other coverage is in force.)	
Have you or any other person to be covered ever been denied health coverage for health reasons? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, who was denied?		
Are you currently applying for any other coverage with us? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Did you or your eligible dependents have creditable coverage within the past 63 days? <input type="checkbox"/> Yes <input type="checkbox"/> No		

Section E Other Information

Are you, your spouse or domestic partner or any of your eligible dependents (whether or not named on this application) currently pregnant or an expectant parent (including adoptions)? If Yes, who?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you, your spouse or domestic partner or any of your eligible dependents an insulin dependent diabetic?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any person named on the application currently hospitalized or in a nursing home? If Yes, provide the name of each person.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Within the last five years, have you, your spouse or domestic partner or any dependent to be covered, received any medical or surgical consultation, advice, or treatment including medication for: heart or circulatory system disorder including heart attack or chest pain; stroke; diabetes; cancer or tumor; alcoholism or alcohol abuse; drug abuse or chemical dependency? If Yes, who? Specify condition(s):	<input type="checkbox"/> Yes <input type="checkbox"/> No
Within the last five years, has any person to be covered ever tested positive for Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) or other immune system disorder? If Yes, who? (NOTE: HIV or AIDS tests are limited to FDA-licensed blood tests. You do not have to disclose a positive test result obtained at an anonymous counseling or testing site, or a home test kit.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
During the term of this plan, will you or any dependent turn age 65, or will any dependent turn age 25 or no longer be eligible for coverage? If Yes, who? (Dependents are eligible to the end of the calendar month in which they turn 25. When no longer eligible, dependents may apply for their own temporary coverage.)	<input type="checkbox"/> Yes <input type="checkbox"/> No

Section F Automatic Bank Draft Authorization

If you completed Section B and selected Automatic Bank Draft, please complete this section.

Deduct premium from: Checking account Savings account (Premium will be deducted on the same day of the month as your assigned effective date.)

Deduct money from my/our account for (check one):

My first and ongoing payments My ongoing payments only (first payment made by other method)

You **MUST** attach a **blank** voided check for checking account deduction and premium will be deducted on the same day of the month as your assigned effective date. **I authorize Anthem Blue Cross and Blue Shield to initiate premium deductions from the account indicated and the designated financial institution to debit the same account. I understand that this authorization is in effect until I notify Anthem in writing that I no longer desire this service, allowing them reasonable time to act upon my notification. I understand Anthem and my financial institution have the right to discontinue the withdrawals if they wish to do so.**

Account holder's name

Applicant's Social Security Number

Account holder's signature (if other than the applicant)

Section G Significant Terms, Conditions and Authorizations (TERMS)

1. I understand that it is mandatory that I notify Anthem, in writing, immediately if I (the applicant) or any other person for whom coverage is sought has been advised of, diagnosed with or treated for any illness, injury or condition or has symptoms that would cause a prudent person to seek care, after the date I sign this application but before my effective date. I understand that in this situation, Anthem has the right to underwrite my application again, using the new information and that, as a result, my coverage/family members' coverage might be rescinded or delayed or benefits denied due to the illness, injury or condition being treated as a pre-existing condition.
2. I understand that sending my initial premium with this application, and the receipt of my payment by Anthem, does not mean that coverage has been approved. I understand that if my application is denied, my bank account or credit card will not be charged.
3. I may not assign any payment under my Anthem program.
4. I am applying for the coverage selected on this application.
5. I understand that any premium quote provided is preliminary and review of my application by medical underwriting may change the premium or result in a denial of coverage.
6. I understand that, to the extent permitted by law, Anthem reserves the right to accept or decline this application, and that no right whatsoever is created by this application.
7. I understand that any pre-existing conditions in existence within 24 months immediately prior to my enrollment, for which medical advice, diagnosis, care or treatment was recommended or received or for symptoms that arose that would cause a prudent person to seek care, are not covered. Pregnancy is considered a pre-existing condition.
8. I am responsible to timely notify Anthem of any change that would make me or any dependent ineligible for coverage.
9. I understand Anthem may convert my payment by check to an electronic Automated Clearinghouse (ACH) debit transaction and that my original check will be destroyed.

The debit transaction will appear on my bank statement although my check will not be presented to my financial institution or returned to me. This ACH debit transaction will not enroll me in any Anthem automatic debit process and will only occur each time I send a check to Anthem. Any resubmissions due to insufficient funds may also occur electronically. I understand that all checking transactions will remain secure, and my payment by check constitutes acceptance of these terms.

10. By signing this application, I agree and consent to the recording and/or monitoring of any telephone conversation between Anthem and myself.
11. I understand that my domestic partner, if applicable, is only eligible for coverage if: he or she has been my sole domestic partner for 12 months or more; he or she is mentally competent; he or she is not related to me in any way (including by blood or adoption) that would prohibit us from being married under state law; he or she is not married to or separated from anyone else; and he or she is financially interdependent with me.
12. I understand I am applying for individual health coverage which is not part of any employer-sponsored plan. I certify that neither I nor any dependent is receiving any form of reimbursement or compensation for this coverage from any employer. I understand that I am responsible for 100% of the premium payment and I am also responsible to ensure that premiums are paid.
13. I acknowledge that I have read the Significant Terms, Conditions, and Authorizations, and I accept such provisions as a condition of coverage. I represent that the answers given to all questions on this application are true and accurate to the best of my knowledge and belief, and I understand they are being relied on by Anthem in accepting this application. Any material misrepresentation or significant omission found in this application may result in denial of benefits or rescission or cancellation of my coverage(s).

I give this authorization for and on behalf of any eligible dependents and myself if covered by Anthem. I am acting as their agent and representative.

Signature of Applicant (for applicants age 18 or older)

Date

Signature of Spouse or Domestic Partner (if to be covered)

Date

Do not cancel your present health coverage until you receive written notification from Anthem Blue Cross and Blue Shield that your new coverage is in force.

Section H Agent Certification

I hereby certify that I have asked the applicant all questions set forth above, and that I have accurately recorded the answers supplied by the applicant. Any reporting form that is required due to a positive response to this question has been completed and submitted with this application. I further certify that I have explained the exclusions and limitations of the policy.

Agent's Name (please print)

Agent's Signature

Agent Number

Agent Phone Number

Agent Fax Number

Agent Email Address

Date

IMPORTANT: No person, including an employee or agent of Anthem Blue Cross and Blue Shield, has the authority to change or omit any of the questions or statements on this application.