



InstaCareSM

InstaCare – affordable temporary coverage from Blue Cross

Single coverage

Coverage effective September 23, 2010



Coverage you can count on in uncertain times

InstaCare

Whether you're in between jobs, just out of school, or waiting for your new employer's group coverage to take effect, InstaCare can take a load off your mind by providing quick, comprehensive health care coverage that bridges the gap.

Is InstaCare right for you?

Before purchasing InstaCare, you should clearly understand the purpose of this plan. InstaCare is short-term coverage designed to protect you from unforeseen, expensive illnesses or injuries. InstaCare WILL NOT cover any treatment for medical conditions that you already have. These are called "preexisting" conditions. The product was designed this way in order to keep premiums low, yet cover unexpected illness or injury expenses under the terms of the benefit plan.

It's fast, easy and flexible

- Choose from three deductibles to fit your budget
- Choose coverage for 30, 60 or 90 days
- No need to provide your health history
- Coverage starts the day we receive your application, in most cases
- See the doctors you prefer — without a referral
- Our large network contains 97 percent of Minnesota doctors and hospitals, which makes it easier for you to get the highest level of benefits
- Outstanding coverage includes:
 - Physician and surgeon services
 - Emergency room care
 - Prescription drugs and medical supplies
 - Ambulance services
 - Inpatient hospital services
 - Lab and X-ray services
 - Occupational, physical and speech therapy
- No application fee



Health benefit terms can be confusing. Don't miss our Words to know on page 5.

Who is not eligible for InstaCare?

You are not eligible to apply for InstaCare if any of these conditions apply:

- You are a foreign citizen and don't have an alien registration card
- You've been turned down for coverage by any health plan company
- You are currently confined to a hospital or other care facility
- You are pregnant
- You plan to add any dependents to this coverage by birth or adoption
- You are eligible for other health care coverage or insurance (except COBRA)
- You are under age 19
- You are age 65 or older
- You live outside of Minnesota

If a contract is issued to someone who is ineligible, it will be void and any payment will be refunded.



Get the answers you need to make the best choice. Visit bluecrossmn.com or call customer service at **(651) 662-5030** or toll free at **1-800-531-6685**.

Is my doctor in the network?

Use our online provider search tool to confirm that the providers you prefer are in our standard network (Accord).

Are my prescription drugs covered?

Confirm that the drugs you take are on the drug list for this plan (GenRx formulary).

Which specific plan is right for me?

Visit our interactive Plan Selector, which will guide you to the best plan for your needs and budget.

How InstaCare works

It's simple.

- 1 You pay for your eligible medical expenses until you reach the deductible you've selected.
- 2 After that, InstaCare pays 80 percent of the allowed amount for eligible expenses and you pay 20 percent, until you reach your out-of-pocket maximum.
- 3 Then, InstaCare pays 100 percent of the allowed amount for eligible expenses.

Let's say you've chosen a plan with a \$500 deductible and a \$1,500 out-of-pocket maximum. During the period of coverage, you incur eligible medical costs of \$5,000.

You pay	\$500 (your deductible)
	+ \$900 (20% of the remaining \$4,500 balance)
Total you pay	\$1,400 (InstaCare pays \$3,600)

Note that, in this example, you have almost reached your out-of-pocket maximum of \$1,500. **No matter what other eligible costs you incur during the coverage period, you will pay no more than \$100 (up to the lifetime maximum benefit of \$1 million).**

The Blue Cross difference

Peace of mind in uncertain times

Now more than ever, you need a health plan you know and trust. Blue Cross and Blue Shield of Minnesota's reputation for solid, reliable coverage spans 75 years and today, provides peace of mind for nearly 3 million members. We pay for the services you need most — when you need them. Knowing you're covered is one less worry.

Quick, hassle-free claims processing

We take our responsibility as financial stewards of your health care dollars very seriously. You can expect your claims to be processed quickly, accurately and without hassle.

Preexisting conditions are not covered

InstaCare broadly defines "preexisting" conditions. If you had a symptom before purchasing an InstaCare contract you will not be covered for any illness or injury related to that symptom by the InstaCare contract. This is true even if you have not been to a doctor for that symptom or been diagnosed or treated for that symptom.

For example, InstaCare does not cover and **will not pay for**.*

- Evaluation or treatment of migraines if you have had headaches or other symptoms before application
- Ear tube placement surgery if you have a history of ear infections
- Chiropractic care or other treatment for back pain if you had back pain in the past in the same region of the back
- An asthma attack if you have been previously diagnosed with asthma or have had wheezing episodes or other respiratory symptoms before application
- Treatment for a hip (or ankle, knee, etc.) if you have had soreness or other symptoms in that area before purchasing InstaCare, but have not sought treatment
- Treatment for a heart condition if you have had symptoms before you purchased InstaCare, such as shortness of breath, even if you had no diagnosis

Cost-effective network coverage at home and on the road

More than 97 percent of Minnesota doctors and hospitals are in our network, where you always get the best benefit for your dollar. And you're still "in network" virtually anywhere you travel in the United States, thanks to the BlueCard® program, and internationally through BlueCard Worldwide®. Plus, you never need a referral.

Unmatched support for your health

When you call customer service, Health Guides will answer your questions and guide you to resources that can help you save money and improve your health.

- Lung tests or asthma medication if you have had a persistent cough or breathing difficulty before your InstaCare coverage
- Joint surgery, if that joint has been operated on before. So if you had arthroscopic surgery on a knee and the knee healed, and now you have InstaCare and you re-injure that knee, the care will not be covered by InstaCare.
- Pregnancy, labor and delivery and prenatal care

You are responsible for 100 percent of the cost of any of these and other types of preexisting conditions. InstaCare is a temporary plan designed only to cover unforeseen illness or injury that happens during your period of coverage.

Care covered under your previous InstaCare contract becomes a preexisting condition under your next InstaCare contract. If you purchase another InstaCare contract, you will NOT be covered for any illness or injury resulting from symptoms that you had during your previous InstaCare term. You will not be covered even if that illness or injury was covered under your previous InstaCare term.

*Please note, this list is solely to provide examples. It is not exhaustive, but merely illustrates examples of care InstaCare does not cover

InstaCare plan highlights

InstaCare	
In-network plan features	
Deductible per contract duration <i>Amount you pay toward health care before your plan starts to pay (combines medical and drug expenses)</i>	\$300 \$500 \$1,000
Out-of-pocket (OOP) maximum <i>After this amount is reached, your plan pays 100% of covered expenses (combines medical and drug expenses)</i>	\$1,000 \$1,500 \$3,000
Coinsurance <i>Percentage that you pay after deductible</i>	You pay 20% after deductible
Lifetime maximum	\$1 million per person all networks
In-network benefits	
Prescription drugs (GenRx formulary drugs only) <i>31-day supply (birth control is excluded)</i>	Covered You pay 20% after deductible
Physician services <i>Office or urgent care visits for illness or injury</i>	
Inpatient/outpatient lab and diagnostic imaging/X-ray services	
Emergency room care	
Inpatient/outpatient hospital services	
Ambulance services	
Medical supplies	
Chiropractic care <i>Maximum of \$500 per person per contract term</i>	
Occupational, physical, speech therapy	
Home health care	
Preventive care <i>Cancer screening only</i>	
Maternity labor, delivery, post-delivery care and maternity complications	Not covered
Prenatal care	Covered You pay 0% (no deductible)

When you choose a network provider you will receive the highest benefit levels and the lowest out-of-pocket costs. If you receive services from a non-network provider, you will be responsible for any deductibles or coinsurance plus the DIFFERENCE between what Blue Cross would reimburse for the out-of-network provider and the actual charges the out-of-network provider bills. This difference does not apply to your out-of-pocket maximum.

InstaCare does not cover services for mental health, infertility, bariatric surgery, transplants or 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.

InstaCare coverage notice

With so many changes surrounding health care reform, one product solution remains largely untouched. These short-term, limited duration plans are not subject to certain provisions of federal health care reform, including provisions related to lifetime limits, dependent coverage, preventive care and preexisting conditions. The preexisting condition exclusion for these plans applies all customers, including those under the age of 19.

2010 InstaCare contract rates

Without substance abuse coverage

Deductible	\$300			\$500			\$1,000		
Coverage period	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
19 – 29	\$70.99	\$141.98	\$212.97	\$54.66	\$109.32	\$163.98	\$44.67	\$89.33	\$134.00
30 – 34	\$78.67	\$157.33	\$236.00	\$60.50	\$121.00	\$181.50	\$49.44	\$98.88	\$148.32
35 – 39	\$82.02	\$164.05	\$246.07	\$62.93	\$125.86	\$188.79	\$51.42	\$102.84	\$154.27
40 – 44	\$91.62	\$183.23	\$274.85	\$70.55	\$141.11	\$211.66	\$57.65	\$115.30	\$172.95
45 – 49	\$114.64	\$229.28	\$343.92	\$88.07	\$176.14	\$264.21	\$71.97	\$143.94	\$215.91
50 – 54	\$152.06	\$304.11	\$456.17	\$116.70	\$233.39	\$350.09	\$95.37	\$190.73	\$286.10
55 – 59	\$192.35	\$384.70	\$577.04	\$147.75	\$295.51	\$443.26	\$120.74	\$241.49	\$362.23
60 – 64	\$212.49	\$424.99	\$637.48	\$163.16	\$326.33	\$489.49	\$133.33	\$266.67	\$400.00

Including substance abuse coverage

Deductible	\$300			\$500			\$1,000		
Coverage period	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
19 – 29	\$73.27	\$146.55	\$219.82	\$56.29	\$112.59	\$168.88	\$46.00	\$92.00	\$138.00
30 – 34	\$81.10	\$162.21	\$243.31	\$62.31	\$124.62	\$186.94	\$50.92	\$101.85	\$152.77
35 – 39	\$84.36	\$168.73	\$253.09	\$64.82	\$129.64	\$194.46	\$52.96	\$105.93	\$158.89
40 – 44	\$94.58	\$189.16	\$283.74	\$72.67	\$145.34	\$218.01	\$59.38	\$118.76	\$178.14
45 – 49	\$118.06	\$236.11	\$354.17	\$90.71	\$181.42	\$272.13	\$74.13	\$148.26	\$222.39
50 – 54	\$156.44	\$312.88	\$469.32	\$120.19	\$240.38	\$360.57	\$98.22	\$196.44	\$294.66
55 – 59	\$198.08	\$396.15	\$594.23	\$152.19	\$304.37	\$456.56	\$124.36	\$248.72	\$373.08
60 – 64	\$218.73	\$437.46	\$656.19	\$168.05	\$336.11	\$504.16	\$137.34	\$274.67	\$412.01

These rates are effective beginning September 23, 2010.

Determine your contract rate

Your contract rate is based on your age, deductible amount and whether you choose substance abuse coverage.

Follow these simple steps to determine your contract rate:

- 1 Select the rate chart with or without substance abuse coverage.** Rates are lower if you decline substance abuse coverage.
- 2 Select the deductible you want** (*the amount you pay before your plan pays*) and the number of days' coverage you want. The higher your deductible, the lower your rate.
- 3 Find the age group** on the left side of the table.
- 4 Locate the box where your age group (row) and deductible (column) intersect.** This is your contract rate.

Enroll now

Once you've determined your total contract rate, 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). InstaCare rates are subject to benefit changes mandated by law.

Three easy ways to find out more about affordable, comprehensive coverage from Blue Cross

- Apply online at bluecrossmn.com. Use our interactive Plan Selector to find the best plan for you.
- Call Blue Cross at **(651) 662-5050** or toll free at **1-800-262-0823**
- Talk to your agent to apply — find one in the Yellow Pages or visit bluecrossmn.com and select “find an agent”

*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.

Words to know

allowed amount

the amount a participating provider has agreed to accept as payment in full

coinsurance

the percentage of covered health care costs that you pay after reaching your deductible

contract rate

the amount you pay for your health plan

deductible

the amount you pay for covered health care services each year before the health plan begins to pay for covered medical services

formulary

the list of generic and brand-name drugs covered by your health plan

lifetime maximum

the maximum amount a health plan agrees to pay on your behalf for covered services over your lifetime

out-of-pocket maximum

the most you will pay toward covered health care services in deductible and coinsurance in a calendar year

preexisting condition

any injury, illness or condition for which the covered person had medical treatment, symptoms or any manifestations before the effective date of coverage

preventive care

cancer screenings only

When your InstaCare contract is over, and you're looking for a longer-term solution that is affordable, nobody has more options for you than Blue Cross and Blue Shield of Minnesota.

We'll make it easy for you to switch, too. Simply contact your agent, call us at **(651) 662-5050** or toll free at **1-800-262-0823** or visit **bluecrossmn.com**.



**BlueCross BlueShield
of Minnesota**

An Independent licensee of the Blue Cross and Blue Shield Association

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