

# You can quickly get the **SHORT-TERM** **MEDICAL INSURANCE** you need!



## Short-term health coverage for 31 to 180 days

- Easy to obtain
- Flexible and affordable
- Up to \$1 million in coverage
- No physical exam required

Single-Term Comprehensive Major Medical  
Individual PPO Coverage Without A Gatekeeper  
Marketed As "ShortTermBlue"



An Individual Preferred-Provider Program

*Highmark Blue Cross Blue Shield is an Independent  
Licensee of the Blue Cross and Blue Shield Association*

# ShortTermBlue<sup>SM</sup> is the answer to your temporary health insurance needs!

There are many reasons you may need temporary medical insurance, no matter what stage of life you are in. Perhaps you are between jobs. Or at a new job waiting for permanent insurance coverage to begin. Or maybe you recently graduated from school and are awaiting employment.

Whatever the reason, you don't need to go a single day without the peace of mind of knowing you have health insurance. With ShortTermBlue through Highmark Blue Cross Blue Shield, you can have up to \$1 million of coverage.

There's no physical exam to apply – just a short medical questionnaire.

## You choose the coverage start date and end date.

You can choose to start coverage as early as the day after your Application is submitted electronically. You also choose your last day of coverage – anywhere from a minimum of 31 days up to and including 180 days.

Because it is designed to meet your health coverage needs while you are waiting for a more permanent health coverage policy to begin, this coverage is not renewable. However, if you need to, you can re-apply for additional coverage.\*

## ShortTermBlue is very affordable!

The cost for ShortTermBlue is a few dollars per day. You simply choose your deductible, then multiply the number of coverage days selected by the daily cost for your age, and you'll have your total cost for this coverage.

For instance, if you are 25 and want coverage for 31 days with a \$500 deductible, your cost will be just \$81.22. Or, if you are 35 and select coverage for 155 days with a \$1,000 deductible, it will cost you \$440.20. It's that easy and that inexpensive!

## ShortTermBlue provides important coverage!

Here are some of the medical expenses and services that are partially or fully covered:

- Inpatient and outpatient hospital facility
- Skilled nursing facility services
- Respiratory therapy services
- Emergency room services
- Primary Care Physician and Specialist office visits
- X-ray, lab and other diagnostic testing
- Routine gynecological visit and PAP test
- Routine mammograms
- Pediatric immunizations
- Prescription drugs
- Blues On Call<sup>SM</sup>

## To help keep rates low, Pre-Existing Conditions are not covered.

ShortTermBlue will not provide benefits for pregnancy and any condition for which medical advice, care, treatment or diagnosis has been recommended by or received from a health care provider within the five-year period immediately prior to your Effective Date.

## It's quick and easy to apply!

You won't need to have a physical exam to be approved for this coverage. To get coverage quickly, just contact your insurance producer.

If you want coverage for a spouse or child(ren), complete a separate Application for each person.

**If you are approved, your coverage could begin as early as the day after your Application is submitted electronically.** Make sure you let us know the exact date you want your coverage to begin.

\* Certain restrictions apply to the number of additional consecutive Coverage Periods allowed. (See specific information in the Conditions of Enrollment section in this brochure.)

If you have questions or need more information, please contact your insurance producer.

## Coverage Highlights

Benefits	Network	Out-of-Network
Maximum Coverage	\$1,000,000 Includes out-of-network payments	\$100,000
Deductible	\$250, \$500 or \$1,000	\$1,500
Out-of-Pocket Maximum (plus Deductible)	\$2,000, \$2,500 or \$3,000 (Coinsurance percentage limit)	\$3,500

### Inpatient Facility Services\*

Inpatient Hospital Facility Services	80% Combined: 31-day maximum per admission. Does not include maternity	60%
Skilled Nursing Facility Services	80% Combined: 30-day maximum	60%

### Outpatient Services\*

Emergency Room	80% \$100 co-payment waived if admitted	Network benefit level
Diagnostic Testing	80% Combined: \$10,000 maximum	60%
Outpatient Hospital Facility Services	80%	60%
Surgery, Anesthesia, Chemotherapy, Radiation Therapy	80%	60%
Primary Care Physician (PCP), Specialist Office Visits	80% Combined: 2 PCP and 2 Specialist visits	60%

### Preventive Care

Routine Gynecological Visit/ PAP Test; Routine Mammogram; Pediatric Immunizations	80% No deductible	Not covered
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### Prescription Drugs\*

\$100 Deductible; \$25,000 Maximum per Coverage Period	80%	Not covered
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\* subject to Pre-Existing Condition limitation

## It's easy to figure out the cost of your policy.

ShortTermBlue costs just a few dollars per day, and you choose the Coverage Period that is right for you. The following chart shows the daily rate by age group and deductible amount:

Age	Deductible Amount	Rate Per Day
under 25	\$ 250	\$ 2.66
	\$ 500	\$ 2.22
	\$1,000	\$ 1.87
25-29	\$ 250	\$ 3.17
	\$ 500	\$ 2.62
	\$1,000	\$ 2.18
30-34	\$ 250	\$ 3.74
	\$ 500	\$ 3.07
	\$1,000	\$ 2.53
35-39	\$ 250	\$ 4.24
	\$ 500	\$ 3.46
	\$1,000	\$ 2.84
40-44	\$ 250	\$ 4.85
	\$ 500	\$ 3.93
	\$1,000	\$ 3.21
45-49	\$ 250	\$ 5.73
	\$ 500	\$ 4.62
	\$1,000	\$ 3.75
50-54	\$ 250	\$ 7.02
	\$ 500	\$ 5.63
	\$1,000	\$ 4.53
55-59	\$ 250	\$ 8.60
	\$ 500	\$ 6.87
	\$1,000	\$ 5.50
60-64	\$ 250	\$10.46
	\$ 500	\$ 8.32
	\$1,000	\$ 6.63

Using the chart above, you can figure out your cost of coverage:

1. Choose the dates you want your Coverage Period to begin and end. The length of your Coverage Period can be from a minimum of 31 days up to and including a maximum of 180 days.

**EFFECTIVE START DATE:** \_\_\_\_\_

(can be no earlier than the day after the date you sign your Application)

**END DATE:** \_\_\_\_\_

2. Now figure out your exact cost here:

$$\begin{array}{r}
 \underline{\hspace{2cm}} \\
 \text{NUMBER OF DAYS} \\
 \text{OF COVERAGE}
 \end{array}
 \times \$ \begin{array}{r}
 \underline{\hspace{2cm}} \\
 \text{DAILY RATE} \\
 \text{(from chart above)}
 \end{array}
 = \$ \begin{array}{r}
 \underline{\hspace{2cm}} \\
 \text{YOUR COST} \\
 \text{(entire payment)}
 \end{array}$$

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**HAVE A  
GREATER HAND  
IN YOUR HEALTH.®**



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