

BlueChoice PPO

***Health Savings Account-Compatible
High Deductible Health Plans for
Individuals and Families***

The Power of BlueSM Working For You



**BlueCross
BlueShield
of Georgia**

Blue Cross Blue Shield of Georgia offers HSA compatible health plans so you can select the best coverage for you and your family.

We've served Georgians for more than 68 years — responding to their ever-changing health insurance needs with strength and stability. Georgians rely on us to deliver cost-effective, innovative solutions to their health insurance needs. From our extensive statewide provider networks to our comprehensive benefit designs, we strive to exceed your expectations by offering flexibility, choice and value.

Quite simply, Blue Cross Blue Shield of Georgia (BCBSGa) is a partner that will be there when you need it.

And we're not done yet.

Experience the Power of BlueSM

- **Full Accreditation from American Healthcare Commission/URAC**
- **Broad Statewide Network**
 - **Over 13,100 physicians**
 - **Over 150 hospitals**
- **Extensive National Access**
 - **One of the largest PPO networks in the U.S.**
- **Member Access Online - check your benefits, view claims history, request a member ID card**
- **Leader in Customer Service**
- **Healthy Extensions**
- **Health Improvement Resources**

BlueChoice PPO High Deductible Health Plans (HSA-Compatible) for Individuals and Families

What is a High Deductible (HSA-Compatible) Health Plan?

An annual deductible is the amount you pay each year before your insurance plan begins to pay benefits for expenses covered by your health plan. A high deductible health plan (HDHP) that is Health Savings Account (HSA)-compatible provides you with coverage for catastrophic medical occurrences that exceed the amount of your deductible. Premium savings with high deductible plans enable you to deposit the money you save into a HSA to cover your qualified medical expenses.

What is an HSA?

Health Savings Accounts (HSAs) help you take control of your health care expenses by combining a high deductible health plan with a tax advantaged savings account. Money in the savings account helps pay for your qualified medical expenses. Once your deductible is met, your BCBSGa benefits start paying. Money left in the HSA accumulates and is yours to keep.

BlueChoice PPO HSA-compatible HDHPs are provided by BCBSGa. The HSA is not administered by BCBSGa and you may choose any financial institution that provides this service.

Your Deductible Options

By law, the deductible of the health plan you choose directly affects the amount you may deposit into your HSA each year. BCBSGa offers you the choice of an Individual plan (for you alone) or a Family plan (for more than one person). You may choose from the following deductible options:

2006 100% COINSURANCE PLAN OPTIONS:

	INDIVIDUAL:		FAMILY:	
	DEDUCTIBLE	OUT-OF-POCKET	DEDUCTIBLE	OUT-OF-POCKET
Minimum	\$1,150	\$1,150	\$2,300	\$2,300
Mid-Point	\$1,800	\$1,800	\$3,500	\$3,500
Maximum	\$2,600	\$2,600	\$5,150	\$5,150

2006 80% COINSURANCE PLAN OPTIONS:

	INDIVIDUAL:		FAMILY:	
	DEDUCTIBLE	OUT-OF-POCKET	DEDUCTIBLE	OUT-OF-POCKET
Minimum	\$1,150	\$3,000	\$2,300	\$6,000
Mid-Point	\$1,800	\$4,000	\$3,500	\$8,000
Maximum	\$2,600	\$5,000	\$5,150	\$10,000

You must meet your annual deductible before your HDHP pays benefits, except for certain preventive care services. Each dollar that is spent for covered services goes towards meeting your annual deductible. Unique features of our HSA-compatible HDHPs include:

- A single deductible for both prescription drugs and medical services.
- A combined family deductible (the subscriber, spouse and dependents).
- Preventive care benefits begin paying immediately while other benefits are paid once your deductible is met.

For more information regarding BCBSGa's HDHPs, please contact your Broker or see the "Visitors" section of our Website, www.bcbsga.com.

BlueChoice PPO High Deductible Health Plan (HDHP) HSA-Compatible Individual and Family Plans

		1150 - DED 100%	1800 - DED 100%	2600 - DED 100%	1150 - DED 80%	1800 - DED 80%	2600 - DED 80%
Lifetime Maximum <i>In and Out-of-Network combined</i>		\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Calendar Year Deductible	Individual: Family:	\$1,150 \$2,300	\$1,800 \$3,500	\$2,600 \$5,150	\$1,150 \$2,300	\$1,800 \$3,500	\$2,600 \$5,150
Coinsurance	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Calendar Year Out-of-Pocket Maximum - Includes Deductible <i>In and Out-of-Network combined</i>	Individual: Family:	\$1,150 \$2,300	\$1,800 \$3,500	\$2,600 \$5,150	\$3,000 \$6,000	\$4,000 \$8,000	\$5,000 \$10,000
Physician Office Visit <i>- Includes x-ray and lab work when performed in the physician's office</i>	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Preventive Care Adults <i>\$250 benefit maximum per year; not subject to calendar year deductible</i>	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Preventive Care Children <i>Not subject to calendar year deductible through age 5</i>	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Lab/X-ray, Surgery, Radiation, Anesthesia	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Outpatient Care	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Maternity <i>Family Contracts Only Subject to 12 month waiting period</i>	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Hospital Services - Inpatient	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Ambulatory Surgery Center	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Ambulance Service	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Physical Therapy, Occupational Therapy, Chiropractic Care <i>Visits per year, combined specialties:</i>	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Speech Therapy, Respiratory Therapy, Skilled Nursing Care <i>Number of visits per specialty per year:</i>	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Radiation Therapy/Chemotherapy	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Mental Health/Substance Abuse <i>Hospital Inpatient Only; \$10,000 lifetime maximum</i>		\$100 per day; 30 day maximum; \$3,000 year maximum			\$100 per day; 30 day maximum; \$3,000 year maximum		
Emergency Room	<i>Medical Emergency or Accident</i>	Plan pays 100% after deductible			Plan pays 80% after deductible		
	<i>Non-Medical Emergency or Non-Serious Accidental Injury</i>	Plan pays 100% in-network and 70% out-of-network after deductible			Plan pays 80% in-network and 60% out-of-network after deductible		
Home Health Care	In-network: Out-of-network: <i>Number of visits per year (in and out-of-network combined)</i>	Plan pays 100% Plan pays 70% 100 Visits	Plan pays 100% Plan pays 70% 100 Visits	Plan pays 100% Plan pays 70% 100 Visits	Plan pays 80% Plan pays 60% 100 Visits	Plan pays 80% Plan pays 60% 100 Visits	Plan pays 80% Plan pays 60% 100 Visits
Hospice Care <i>Subject to deductible; \$10,000 Lifetime Maximum</i>	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Durable Medical Equipment and Prosthetics	In-network: Out-of-network:	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 100% Plan pays 70%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%	Plan pays 80% Plan pays 60%
Prescription Drugs	In-network: Out-of-network:	100% 100%	100% 100%	100% 100%	80% 80%	80% 80%	80% 80%
Waiting Period for Pre-existing Conditions		12 months from Contract Effective Date ¹			12 months from Contract Effective Date ¹		

¹Coverage will not be provided for the 12 months following the effective date of this policy for any illness, injury or other condition for which medical advice, diagnosis, care or treatment was recommended or received in the 12 months prior to the effective date.

Unless otherwise noted, all benefits are subject to the Calendar Year Deductible.

A disclosure of all benefits, exclusions and limitations is included in the Contract for this coverage.

Understanding HSAs

Tax Advantages of the HSA

HSAs are established to receive tax-favored contributions by or on behalf of eligible individuals. Amounts in an HSA may accumulate over the years or be distributed on a tax-free basis to pay for qualified medical expenses.

Withdrawals for non-qualified expenses are subject to income taxes. An additional 10% penalty is applied to non-qualified withdrawals until the owner of the HSA reaches age 65.

BCBSGa does not offer tax advice regarding the establishment or management of an HSA. If you intend to purchase a BCBSGa HSA-compatible HDHP to use in conjunction with an HSA, please consult with your tax or legal advisor to determine if:

- You are eligible
- Your HSA and HSA-compatible HDHP meet all requirements
- This type of plan is right for you

“Catch-up” Contributions

For 2006, individuals over the age of 55 may make an additional \$700 “catch-up” contribution to their HSA account. This amount increases by \$100 annually until 2009 when an additional \$1,000 can be added to the account.

Administering the HSA

In order to receive the tax benefits of an HSA, you must:

- Qualify as an “eligible individual” under Internal Revenue Service (IRS) regulations
- Be enrolled in a qualified high deductible health plan
- Open an HSA meeting IRS requirements.

Any financial institution already approved as an Individual Retirement Account (IRA) or Medical Savings Account (MSA) trustee/custodian can be an HSA trustee/custodian.

You have the freedom to choose any qualified institution that best fits your needs. Please contact your Broker or financial advisor for more information.

For Individuals Who Currently Have a Medical Savings Account (MSA)

Funds contributed to an MSA may be rolled over to an HSA under Federal legislation. Existing MSA trustees/custodians have already been approved as HSA trustees/custodians by the Federal government.

Please consult with your current trustee/custodian for additional information regarding the rollover of MSA funds to an HSA.

The Extras That Matter

We are committed to empowering members with relevant and timely health information resources to help you make more informed decisions about your health. Here are just some of the valuable programs and services we offer to our members.

Healthcare Advisor by Subimo

Healthcare Advisor by Subimo is a valuable online tool that helps you make smart decisions for better health.

When you take advantage of Subimo, you can:

- **Get Smart:** Find easy to understand information about your condition or recommended procedure. You'll learn what it is and how common it is among people like you. You'll learn about treatment options and what you can expect. For medical procedures, you'll find out about common complications and risks, and how quickly most people recover.
- **Choose Care:** If you need to receive care for your condition, the Healthcare Advisor can help you choose a hospital as well as show you how hospitals in your area measure up.
- **Ask Others:** Get connected with other people who share your health issue. Post questions, get answers and join the community.
- **Research Further:** To learn even more about your health condition, take a look at information from an online medical encyclopedia. Plus, you can link to other helpful Web sites.

The Healthcare Advisor by Subimo Web site is owned and operated by Subimo, LLC. Subimo, LLC is solely responsible for its Web site and is not affiliated with Blue Cross Blue

Shield of Georgia or any affiliate of Blue Cross Blue Shield of Georgia.

WebMD

Informed Individuals Make Informed Decisions

Through our partnership with WebMD, members have access to WebMD's *Personal Health Manager*,TM including health information tools like *Healthwise*[®] *Knowledgebase*, *Condition Centers*, *HealthQuotient (HQ)*, and the *Personal Health Record*. You have access to a wealth of personalized, profile-driven content designed to help you:

- Understand and manage your health issues

- Make responsible health care decisions
- Reach your health care goals

About the WebMD Personal Health Manager

The **WebMD Personal Health Manager** is all about you. This online service offers personalized information to match your interests, help you understand your health issues, make responsible health care decisions, and reach your health goals. The more information you enter, the more individualized the site will become.

Tools and services available on the WebMD Personal Health Manager include:

- **Determine your unique health risks by completing the Health Assessment**, an advanced online health assessment tool that identifies risks for the six most costly chronic conditions, then directs you to the best available risk-reduction content and programs. You will receive a personalized report that details your current health status, identifies how to lower your health risks, and tracks your progress over time.
- **Make informed health care decisions by easily accessing WebMD's award-winning programs and content resources.** You can receive notifications via email of breaking health news and have access to up-to-date health care news on any topics that interests you.
- **Stay healthy and improve your lifestyle with customized, interactive improvement programs** including online fitness, nutrition, and smoking cessation. These help members address risk factors, manage existing chronic and acute conditions, and promote healthier lifestyle choices to improve health.
- **Keep track of health information by storing personal health data** (such as prescription or preventive screening information) and by tracking ongoing health measurements (such as blood pressure) in one centralized, secure place online.

HealthyExtensions

Our HealthyExtensions Discount Program connects you with a variety of vendors who provide discounts on products and services. All you need to do is present your member ID card to take advantage of the savings. HealthyExtensions provides members with discounts on services such as LASIK, Weight Watchers and Jenny Craig. To learn more, visit the member section of our Web site, www.bcbsga.com.



Read Your Contract Carefully.

This summary of benefits provides only a brief description of the important features of your plan. This is not the insurance contract and only the actual policy will control. The contract itself sets forth in detail the rights and obligations both of you and BCBSGa. It is, therefore, important that you READ YOUR CONTRACT CAREFULLY!

Additional Waiting Periods

A member must be covered for twelve (12) consecutive months under a family contract to be eligible for any maternity benefits, regardless of when the pregnancy occurs.

This brochure provides general information only and is not intended to be a substitute for the advice of a qualified tax professional. If you are considering an HSA, you should consult a qualified tax advisor who can evaluate your particular needs and circumstances. A high-deductible health plan is not an MSA or HSA. An MSA or HSA, which must be established for tax advantages, is a separate arrangement between the individual and a bank or other qualified institution. Consultation with a tax advisor is recommended.

**BlueCross
BlueShield
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Blue Cross Blue Shield of Georgia
3350 Peachtree Road, N.E.
Atlanta, GA 30326
Telephone 1-800-718-8831 (Weekdays, 7:30 - 5:30 PM ET)
www.bcbsga.com

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