

Shield Savings



NEW Shield Savings 3500*
NEW Shield Savings 5200*
Shield Savings 1800/3600*
Shield Savings 2400/4800
Shield Savings 4000/8000*

Put yourself in control, and save money while doing so

We understand you're looking for ways to stretch every dollar. Health care is no exception. Shield SavingsSM plans are your answer. Shield Savings plans are Blue Shield high-deductible health plans (HDHPs) that are compatible with Health Savings Accounts (HSAs)¹, offering you lower premiums/dues than most other Blue Shield PPO plans. Plus, when paired with an HSA, you gain control over how to spend your healthcare dollars.

And with a variety of rates, plans, and deductibles to choose from, the Shield Savings portfolio has the coverage you want.

Bridge Plan brings peace of mind

If you're excited about the cost savings that an HSA-compatible health plan offers, but are concerned about saving up enough money to pay for your medical deductible, there's no need to worry. By buying the hospital indemnity rider, Bridge Plan^{*}, you get the security of supplementing your health coverage if you are hospitalized during the first 12 months of coverage.²

Shield Savings advantages:

- \$0 copayments for preventive care to help you stay healthy³
- Worry-free optional Bridge Plan rider to help protect you against hospitalization expenses during your first year of coverage³
- Compatibility with HSAs so you can pay for qualified medical expenses with tax-advantaged dollars
- Comprehensive prescription drug benefit – including brand-name – ensures you have coverage for a wide range of prescription drugs
- Relief for families of three or more through the family deductible – only two family members need to meet their individual deductibles, and then there are no copayments for most services for the entire family³
- Access to some of the largest provider networks in California

* Underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life). Bridge Plan, Shield Savings 1800/3600, Shield Savings 3500, and Shield Savings 5200 are pending regulatory approval. Enrollment in Bridge Plan is conditioned on approval of enrollment into an eligible health plan.

¹ Although most individuals who enroll in an HSA-compatible health plan are eligible to open an HSA, you should consult with a financial adviser to determine if an HSA/HDHP is a good financial fit for you. Blue Shield does not offer tax advice or HSAs. HSAs are offered through financial institutions. For more information about HSAs, eligibility, and the law's current provisions, you should ask your financial or tax adviser. HSA plan features may vary by institution and may be subject to change by those institutions.

What is an HSA?
An HSA is a personal savings account that allows you to pay for qualified medical, dental, and vision care expenses with tax-advantaged dollars.

You contribute money to an HSA through pre-tax or post-tax contributions. The money contributed to the account is not subject to federal income tax at the time of deposit. Funds in an HSA roll over and accumulate year after year if not spent, and all money in your HSA is owned by you.

Why HSAs and HSA-compatible health plans are good for you

- **Affordability:** With higher deductibles, Blue Shield HSA-compatible health plans are a lower-cost alternative to other Blue Shield PPO plans while still providing the quality benefits you need most.
- **Ownership:** If you decide to open an HSA, you own the money in your HSA. It rolls over year after year like an IRA (Individual Retirement Account). There are no "use it or lose it" rules.
- **Deductions:** Individual contributions to your HSA are allowed as a tax deduction, even if you don't itemize your tax returns.
- **Security:** Together, an HSA and HSA-compatible health plan offers you peace of mind.
- **Flexibility:** HSA funds can be used to pay for qualified medical, dental, or vision case expenses or saved to pay for future needs such as health plan or medical expenses, even after retirement.
- **Control:** For your HSA, you make all of the decisions about:
 - How much money you put in your HSA
 - Which qualified expenses to pay for with the account, or whether to save the money
 - Which company will hold the account
 - How to invest the money in the account and what investments to make

The average out-of-pocket maximum paid by consumers with an HSA-compatible health plan is usually not much higher than the average plan deductible, meaning many HSA-compatible health plans cost the same as other PPO plans – and sometimes less.⁴

Now that you know they can help you manage your healthcare costs, choose the HSA-compatible health plan with the benefits that fit your needs:

Benefit	Shield Savings 1800/3600*	Shield Savings 2400/4800	NEW Shield Savings 3500*	Shield Savings 4000/8000*	NEW Shield Savings 5200*
Office visits	\$35**	\$35**	\$0**	\$0**	\$0**
Preventive care	\$35	\$35	\$0	\$0	\$0
Calendar-year medical deductible (individual/family)	\$1,800/\$3,600	\$2,400/\$4,800	\$3,500/\$7,000	\$4,000/\$8,000	\$5,200/\$10,400
Annual out-of-pocket maximum (individual/family)	\$5,800/\$11,600	\$4,000/\$7,200	\$5,000/\$10,000	\$4,000/\$8,000	\$5,200/\$10,400
Maternity benefits	No	Yes**	No	No	No
Prescription drug coverage	Comprehensive brand and generic**	Comprehensive brand and generic**	Comprehensive brand and generic**	Comprehensive brand and generic**	Comprehensive brand and generic**
HSA-compatible	Yes	Yes	Yes	Yes	Yes

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** Subject to deductible

And don't forget the security of Bridge Plan.*

This hospital insurance indemnity rider gives you the security of knowing that if you are hospitalized during your first year of coverage, you have a backup to help pay your deductible. If you have a hospital stay of 72 consecutive hours or more during your first 12 months of coverage, the benefit pays you \$1,500, which you can use for any purpose, including as payment towards your deductible. The affordable annual premium for the 12-month term of coverage is \$60 for an individual and \$120 for a family, and will be billed over a 12-month period.⁵

Why you should choose a Blue Shield HSA-compatible health plan:

- **Affordable rates:** Blue Shield HSA-compatible health plans offer lower rates than most other Blue Shield PPO plans
- **No-worry option:** The new Bridge Plan rider provides supplemental coverage if you are hospitalized before building up enough money in your HSA
- **Manage your budget:** With rates guaranteed for 12 months, it makes managing your home budget a little easier, just like all of our individual and family plans
- **Choice of providers:** Access to some of the largest PPO networks in the state
- **Wellness programs:** As with all of our individual and family plans, you will have access to tools and resources focusing on overall wellness and support, including personal assistance on a variety of health topics and conditions
- **Stability:** Blue Shield of California has been providing health coverage to Californians for 70 years, and Blue Shield Life has been providing health coverage to Californians for nearly 50 years

Discover how these plans can leave more money in your pocket while putting you in control! Call your authorized broker right now and find out how easy we can make it.

2 The benefit is \$1,500 per member (\$3,000 maximum per family), with no more than one payment per member per lifetime. The benefit is payable if the member has been hospitalized for 72 consecutive hours or longer. The rider is available only at the time of enrollment, and the coverage is effective only during the first year of enrollment. You do not have to open an HSA to purchase Bridge Plan, but need to be approved for an eligible Blue Shield health plan: Shield Savings 3500, 4000/8000, and 5200.

3 These advantages may not be available with all Shield Savings Plans

4 Individual Health Insurance 2006-2007: A Comprehensive Survey of Premiums, Availability, and Benefits, America's Health Insurance Plans, January 2008

5 The premium for this rider is one sum that has been established for a period of one month to 12 months of coverage, therefore the entire sum is owed as of its effective date, but is billed with the health insurance plan premium on a pro-rata basis over a 12-month period (\$5 per month for individuals, and \$10 per month for families). Should the benefit be payable before the 12th month, or should you terminate, change coverage, or otherwise no longer be eligible for this rider before the 12th month, the remaining balance will still be owed and must be paid. This rider is nonrefundable, so there is no premium refund – including a pro-rata portion of premium – if you terminate, change coverage, or otherwise are no longer eligible for this rider.

