

IT'S FOR YOU

Because no two individuals' needs are the same, Highmark Blue Cross Blue Shield Delaware (Highmark Delaware) provides you with options. Our *Blue Individual* products are designed to meet different needs and budgets.

Blue Individual Highlights

- **Maximum Flexibility**—Multiple deductible levels available under individual and family coverage
- **Preventive Medical Services**—Preventive services, such as routine mammograms and immunizations, are covered at 100%
- **Prescription Drug Coverage**—Prescription drug coverage is included in all plan options. Benefits vary based on selected plan.

OPTION A

OPTION B

OPTION C



Apply Online

It's easy to apply for *Blue Individual* coverage from Highmark Delaware. Visit our website at highmarkbcbsde.com and click on "Individuals + Family" under "Find or Buy Health Insurance" to begin the application process. If you have any questions, please call us at 888.692.5830.

DESIGNED TO FIT YOUR NEEDS

BLUE INDIVIDUAL PERSONAL HEALTH CARE COVERAGE



Highmark Blue Cross Blue Shield Delaware is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross, Blue Shield, the Cross and Shield symbols, Blue Advantage and BlueCard are registered service marks of the Blue Cross and Blue Shield Association.

Highmark is a registered mark of Highmark Inc.
CS 104218



INTRODUCING BLUE INDIVIDUAL

HEALTH CARE COVERAGE FOR YOU AND YOUR FAMILY

Our *Blue Individual* health benefits plans are medically underwritten* and have a wide range of health coverage levels and features that accommodate the needs of individuals and families.

Blue Individual

These health plans* offer varying deductibles, which are designed to fit different budgets and needs. *Blue Individual* plans also feature affordable copays for primary care physician office visits, and have prescription drug benefits.

Blue Advantage® Individual

In addition to varying deductibles and cost-sharing, these high-deductible health plans* give you the choice to fund a tax-advantaged savings account that you can use to pay for qualified medical expenses. The funds contributed to these Health Savings Accounts (HSAs) roll over and accumulate year-to-year if not used. These plans also provide prescription drug coverage.

Preventive Care

All of our *Blue Individual* health plans feature 100% coverage of preventive medical services, including:

- Periodic physical exams
- Routine vision exams
- Annual GYN exams
- Routine mammograms
- Immunizations and routine well-child care
- Routine colonoscopy

EasyPay Option for Convenience

To save time and postage costs, Highmark Delaware offers a convenient EasyPay option so you can have your premium withdrawn automatically from your bank account using secure bank drafts. This service is available at no additional cost to members.

65 or Older

Individuals age 65 or older who carry Medicare Parts A and B can supplement their coverage with a Medicare Supplement plan from Highmark Delaware, which pays many of the copays, deductibles and other expenses that Medicare does not.

For more information, please call Highmark Delaware toll-free at **888.692.5830** or call your broker. To learn more, visit highmarkbcbsde.com or healthydelawareretirement.com.

ADDITIONAL BENEFITS OF BLUE INDIVIDUAL

The BlueCard® Program

Planning a vacation or business trip? With the Blue Cross and Blue Shield *BlueCard®* network, your coverage travels with you. When you enroll in either an EPO or PPO plan, you have access to more than 900,000 providers and 6,000 hospitals nationwide. Getting access to care is as easy as presenting your Highmark Delaware identification (ID) card. Providers who participate with the local Blue Cross and Blue Shield plan, wherever you are, will recognize and honor your card. So no matter where you go, your benefits go with you.

Discount Program

Many services are available to Highmark Delaware members at a discounted price simply by showing their Highmark Delaware ID card. Discounts include:

- Vision (eyeglasses, contact lenses)
- Alternative health and wellness services
- Fitness centers

Dental Plans

Our dental plans include services such as basic dental care and oral surgery.

For more information on the discount programs and services available to Highmark Delaware members, please visit highmarkbcbsde.com.

* *Blue Individual* plans require medical underwriting and are not guaranteed issue plans.

