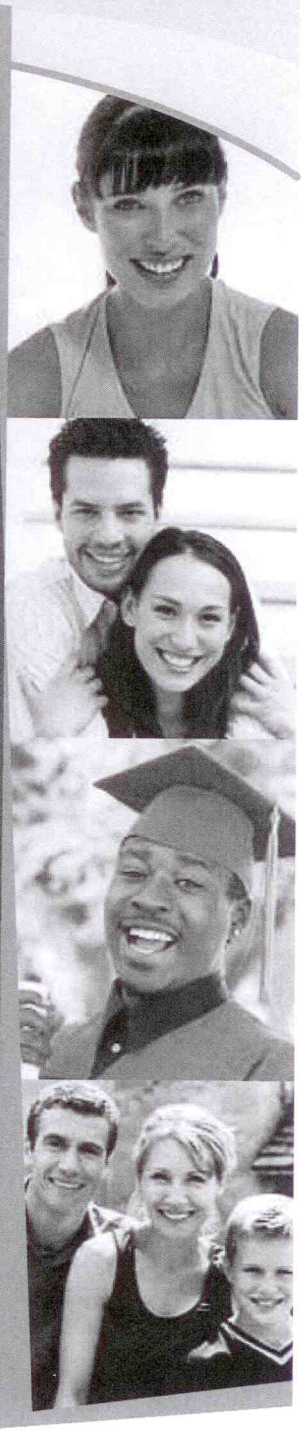
If you're self-employed, a recent graduate, between jobs, looking for an alternative to COBRA, or without group health insurance for any reason, consider...

*Personal*Blue PPO℠

Affordable...comprehensive...medically underwritten INDIVIDUAL health insurance... designed for your personal situation!

You'll have coverage for:

- Doctor Visits
- Preventive Care
- Hospital Stays
- Outpatient Services
- Emergency & Urgent Care
- X-ray & Lab Services
- Ambulance
- *And much more*— including optional prescription drug coverage!



CENTRAL PENN BENEFITS
280 W. Market St.
York, PA 17401
(717) 718-5687

PersonalBlue PPO℠
Offered by
CAPITAL BLUE CROSS AND CAPITAL ADVANTAGE INSURANCE COMPANY®
Independent Licensees of the Blue Cross and Blue Shield Association

*Personal*Blue PPO gives you the high-level of health care protection you have come to expect from a large employer-sponsored group plan at rates that make sense for your budget!

*Personal*Blue PPO, a medically underwritten* policy administered by Capital BlueCross, was designed to give you the ability to get the coverage you need at an affordable premium!

Best of all, *Personal*Blue PPO gives you a level of *flexibility* and *freedom* to customize your coverage to meet your unique health care and financial needs!

Flexibility —

Select the plan options that make sense for your individual situation!

Everyone has different needs when it comes to their health insurance. Some people want to limit their out-of-pocket expenses, while others want the piece of mind that comes with Capital BlueCross coverage, but prefer to keep their premium as low as possible. With six deductible levels, you can choose a *Personal*Blue PPO plan to meet your needs. We bring you the flexibility to choose the deductible that fits your lifestyle, just like you do with your homeowners or auto policy. The higher the deductible, the lower the monthly premium.

Annual Deductible Per Person**	Out-of-Pocket Maximum Per Person
☐ $0 ☐ $250 ☐ $500	☐ $1,500
☐ $1,100 ☐ $1,500	☐ $2,250
☐ $2,500	☐ $2,500

***Applies to all services unless otherwise stated. See Highlight sheet.*

My Rx—Optional Prescription Drug Coverage

Add this valuable benefit to expand your coverage!

When you apply for *Personal*Blue PPO coverage you have the option to include prescription drug coverage as part of your benefits for a slightly higher premium. With My Rx you'll be covered for generic, preferred, and nonpreferred brand drugs from retail, specialty, and mail-order pharmacies.

Who is eligible for coverage?

You can apply for coverage for just yourself, you and your spouse, or consider coverage for your entire family!

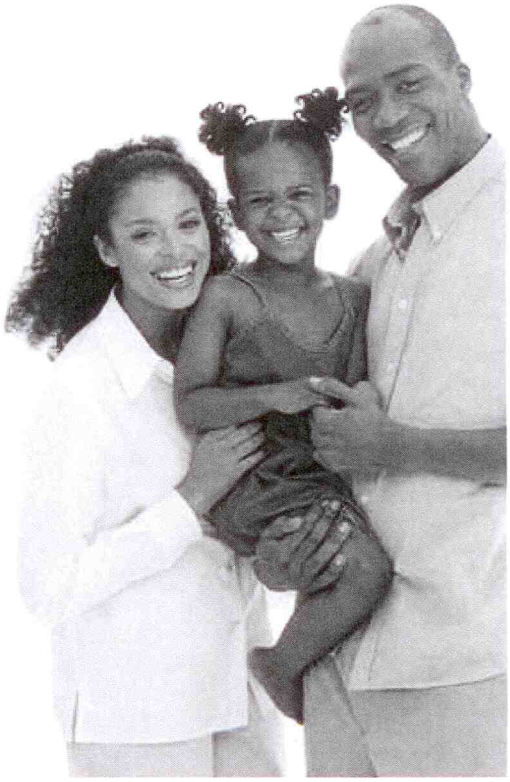
To be eligible for coverage, the applicant must be at least 18 years old and have not yet reached their 65th birthday, live in our 21-county service area for at least six months per year, and have his/her primary residence in our 21-county service area.

**Medically underwritten programs use specific individual information compared to industry-wide norms to determine the probability of the services that will be used.*

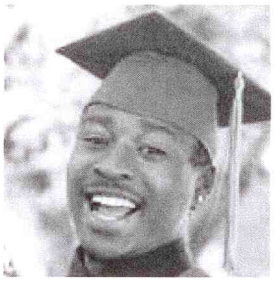
Freedom —

You decide which doctors and hospitals to use!

Many health care services are covered under *Personal*Blue PPO whether you visit a participating or nonparticipating Provider. *Personal*Blue PPO offers one of the largest hospital and physician networks in the area, so chances are very good that your doctor or hospital is already part of our network. Keep in mind, you'll save more money by using participating Providers, since your costs are generally higher for nonparticipating Providers. *Personal*Blue PPO does not require you to get permission from one doctor to see another. You're free to see any specialist with no referral required!



I'm 35, without employer coverage, and healthy. My PersonalBlue deductible is $500 and the premium I pay is about $256 a month. And that includes prescription drug coverage! If I wanted a lower premium I could have chosen the $1,100 deductible for $239 a month, or the $2,500 deductible for $209 a month.*



I'm 22 and just graduated. I'm taking time off to travel, but need health insurance. I only pay about $95 and that includes coverage for prescription drugs! My deductible is $2,500. I could have chosen a $500 deductible for $115 a month, or a $1,100 deductible for $108 a month.*

The coverage you've been looking for — for a whole lot less!

*Personal*Blue PPO gives you comprehensive protection that includes coverage for doctor office visits, preventive care, hospital stays, outpatient services, emergency care, lab services, and much more! A quick look at this chart will let you see what's covered, what optional coverage is available, and other ways you can tailor your coverage to meet your unique needs.

SERVICE	WHEN YOU SEE A PARTICIPATING PROVIDER YOU PAY:	WHEN YOU SEE A NONPARTICIPATING PROVIDER YOU PAY:
Preventive Care Services (Including routine physicals, select screenings, annual gynecological exams, annual mammograms for women over 40, well-baby care, and childhood immunizations)	15% coinsurance after your deductible has been met ***Deductible does not apply for routine physicals, mammograms, gynecological exams, Pap tests, pediatric immunizations, and well-baby visits***	Not covered
Physician Office Visits	$25 or $30 copayment for primary care after your deductible has been met $35 or $40 copayment for specialist visits after your deductible has been met	30% coinsurance after your deductible has been met
Outpatient Hospital Services	15% coinsurance after your deductible has been met	30% coinsurance after your deductible has been met
Inpatient Hospital Services	15% coinsurance after your deductible has been met	30% coinsurance after your deductible has been met
Emergency Care	$75 or $100 copayment (waived if admitted) ***Deductible does not apply***	$75 or $100 copayment (waived if admitted) ***Deductible does not apply***
Urgent Care	$50 copayment ***Deductible does not apply***	$50 copayment ***Deductible does not apply***
Maternity Care	Not covered	Not covered
Mental Health Care	Not covered	Not covered
Substance Abuse Care	Not covered	Not covered
Benefit Period Maximum	$1,000,000 for benefits from both participating and nonparticipating Providers as limited by the $300,000 policy lifetime maximum for benefits from nonparticipating Providers	
Lifetime Maximum Benefit	$5,000,000 for benefits from both participating and nonparticipating Providers as limited by the $300,000 policy lifetime maximum for benefits from nonparticipating Providers	

MY RX – OPTIONAL PRESCRIPTION DRUG COVERAGE

Annual Deductible (separate from medical)	$100 Member; $300 family			
	Generic	Preferred Brand	Nonpreferred Brand	Lifestyle Drugs
Retail Pharmacy (up to 30-day supply)	$20 copayment	$40 copayment	$60 copayment	Certain Lifestyle Drugs can be purchased for 100% of the discounted price at participating pharmacies
Mail Service Pharmacy (up to 90-day supply)	$50 copayment	$100 copayment	$150 copayment	
Specialty Pharmacy (up to 30-day supply)	$20 copayment	$40 copayment	$60 copayment	
Benefit Period Maximum	$50,000			

This information is only a benefit description of the benefits available and is not intended to be a complete list or complete description of available services. There is a 12 month pre-existing condition limitation. All coverage is subject to contract terms, conditions, exclusions, and limitations, including but not limited to, preauthorization requirements for certain treatments or procedures and exclusions for medical care that is experimental, not medically necessary and appropriate. Please contact customer service for additional information on conditions, exclusions, or limitations. Programs subject to change.

The premium examples are for rates effective 08/01/09 and are subject to change.

*These are example rates only and may vary based on your particular situation. Rates are subject to change.