

## An affordable way to protect your employees

With the rising costs of medical care, it's not easy being an employer. You want your employees to have coverage that'll protect them from the staggering costs associated with operations and hospitalizations. But at the same time, you don't want that coverage to break the bank. We hear you loud and clear.

Blue Essential Open Access HMO gives your employees affordable coverage for some of the most costly types of care — emergency room visits, inpatient hospital procedures and surgical care. Unlike similar plans offered by other carriers, a Blue Essential Open Access HMO plan includes coverage for select doctor office services and generic prescription drugs, while also protecting members from catastrophic costs. Benefits are paid at 100 percent after the out-of-pocket limit is reached — with a two million lifetime maximum.<sup>1</sup> You can talk with your broker or Blue Cross Blue Shield of Georgia sales representative about specifically what's covered under the plan.



### What it costs to be uninsured<sup>2</sup>

What you would pay with:	No Health Coverage	Blue Essential Open Access HMO Coverage
Doctor Visit	\$110	\$35
Generic Prescription	\$32 <sup>3</sup>	\$15
One Day in the Hospital	\$6,797	\$1,360
Normal Childbirth	\$8,025	\$1,339
Knee Arthroscopy — Outpatient	\$5,904	\$1,180
Angioplasty (Heart Attack)	\$56,188	\$7,284

Source: Anthem's Treatment Cost Advisor<sup>SM</sup>.

<sup>1</sup>Copays still apply

<sup>2</sup>Costs listed are averaged estimates. Actual costs will vary by region and facility. Estimated member costs with Blue Essential Open Access coverage assume deductible has been met and services received from network doctor or facility.

<sup>3</sup>Average 2007 price for generic prescription.

### Blue Essential Open Access HMO Plan featuring:

- \$1,000 single/\$3,000 family deductible
- \$5,000 single/\$15,000 family out-of-pocket limit
- \$500 inpatient copay
- 80 percent network coinsurance paid by the plan
- \$15 generic prescriptions
- \$2,000,000 medical lifetime maximum (network & non-network)

### Plan highlights

- Coverage for most preventive care services for children through age 18
- Coverage for maternity services
- Coverage for hospital admissions and surgeries
- Access to tools to help consumers lead healthier lives and make more informed health care decisions such as Healthy Living powered by WebMD.