



VIP

Variable Income Plan

Daily Protection for Hospitalization

[This is a limited policy.]



BlueCross BlueShield of Louisiana

An independent licensee of the Blue Cross
and Blue Shield Association.

23XX4119 R10/02

Blue Cross and Blue Shield of Louisiana incorporated as Louisiana Health Service & Indemnity Company

Let's Face It

Going to the hospital is expensive. The financial demands it places on you and your family can be enormous. You need protection and security. Consider this . . .

Our Variable Income Plan (VIP) Pays Cash Benefits in Addition to Other Coverage You May Have

Sometimes health insurance isn't enough to cover the cost of a hospital stay after deductibles and copayments are paid.

Our Variable Income Plan (VIP) supplements your regular health care coverage by paying you dollars-per-day for any covered hospital stay. For each day you spend in the hospital, our VIP plan can pay cash benefits directly to you.*

Choose Your Option

VIP offers three options. You must be under 65 to apply for the Preferred Plan or the Budget Plan. The Seniors Plan is designed for people between the ages of 65 and 80.

** If you assign benefits to an in-state hospital, cash benefits will be paid directly to that hospital.*

Preferred Plan: Choose \$250, \$200 or \$100 cash benefit for each inpatient hospital day. Payments begin the day you are admitted to the hospital.

Budget Plan: Choose \$250, \$200 or \$100 cash benefit for each day in the hospital. For this option, payments begin the third day of hospital stay.

Seniors 65-80 Plan: \$100 cash benefit for each day in the hospital, beginning with the third day of hospital stay.

Limitations/Exclusions

(See contract for complete list.)

Admissions for the following items are not covered: admissions that are not medically necessary; admissions for pre-existing conditions during the first year of coverage; obstetrical care except maternity complications in certain membership categories; substance abuse and cosmetic treatments; admissions for dental care and treatment and dental appliances; admissions outside of the United States; and admissions already in progress.

Renewability

The contract is guaranteed renewable. Termination will occur if premium is not paid within 30 days after the due date.**

Benefits are reduced at age 65.

***Premiums are subject to change by the company periodically. Premiums also are based on ages 35, 50 and 65.*



Receipt

Receipt of \$_____ is hereby acknowledged for the initial premium.

Make check payable to:

Blue Cross and Blue Shield of Louisiana
P. O. Box 98029
Baton Rouge, LA 70898-9029

Type of Coverage:

- Single (member only)
- Single Parent (member and child(ren))
- Two Person (member and spouse)
- Family

Option:

- Preferred (____/day)
- Budget (____/day)
- Seniors 65-80 Plan

Method of Payment:

- Monthly
- Quarterly
- Semi-Annual
- Annual

"Variable Income Plan"
refers to contract
#40XX1172.

www.bcbsla.com

For more information, call:

Alexandria	(318) 442-8107
Baton Rouge	(225) 295-2527
Houma	(985) 223-3499
Lafayette	(337) 593-5727
Lake Charles	(337) 480-5315
Monroe	(318) 398-4955
New Orleans	(504) 832-5800
Shreveport	(318) 795-4911