

Personal BlueSM Family Plans

We are excited to announce that starting with October 15, 2010 effective dates, we will resume selling Personal Blue family plans.

Personal Blue SE plans already issued are single-only plans. If a member wishes to add a spouse or dependent, he or she must reapply for a family plan. He or she will be subject to underwriting.

A family application can be submitted via:

- Fax: 803-264-0251
- E-mail: Under65Membership@bcssc.com
- Mail: P.O. Box 61153

AX H05

Columbia, SC 29260-1153

These forms can be used:

- Personal Blue SE family application (form 13017M)
- Personal Blue SE single applications (form 12315M)

The family application is available on Storefront now and will be available on SouthCarolinaBlues.com soon.

Please attach a cover memo indicating they would like family coverage, which applicant is primary, and which benefit structure they would like. You MUST submit all applications together.

Families cannot apply online at this time, nor can you request a quote from Accel-A-RateSM. We will resolve this issue as soon as possible. Rates are available for downloading as a PDF on Storefront. The notification process for Personal Blue applications will remain the same. Following our normal process, family applications should appear on My Business ManagerSM within 24 business hours of receipt.

Rating Personal Blue SE Plans

Personal Blue SE plans use a rating system that allows us to cover some conditions previously excluded. A member who is equal to age 19 or older can be charged additional premium for specific conditions. His or her policy may also include an exclusion endorsement for the condition(s) for a maximum of six months. After the exclusion expires, the condition will be covered the same as any other illness. Creditable coverage may eliminate the need for an exclusion endorsement or reduce the exclusion



South Carolina

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period in certain cases. Some conditions will require a permanent exclusion endorsement.

Dependent children age 18 or younger can be added to Personal Blue SE family plans regardless of health status. However, we may charge additional premium.

If a member is charged additional premium, we will e-mail you the details. You will have three business days to let us know if the member accepts the terms of the plan. If we do not hear from you or the member after three business days, we will issue the plan as requested. As always, you will receive a copy of the acceptance letter.

Adding Dependents or Spouses

- **Grandfathered Policies**

Newborns or new adoptees can be added without underwriting within 31 days of the birth or adoption.

Other dependent children and spouses can be added to an existing family policy but are subject to underwriting. Coverage can be issued as applied for, with an exclusion rider or can be declined. The pre-existing condition limitation will apply for these applicants.

- **Non-Grandfathered SE Plans**

Newborns and new adoptees can be added to an existing family plan without underwriting within 31 days of the birth or adoption.

Dependent children age 18 or younger can only be added to existing family coverage and may be charged additional premium. One parent or legal guardian must remain covered for dependent children to remain on a plan. We will only allow an individual to be on his or her own plan after reaching age 19.

Dependent children age 19 to 26 and spouses can be added to an existing family plan at any time and are subject to underwriting. Coverage can be issued as applied for, with an exclusion endorsement, charged additional premium or declined.