



CAPE/Blue Shield of California Lite and Classic Point of Service Plans* your health care, your choice!

why should I choose one of the CAPE/Blue Shield POS plans?

- ❖ very competitive rates – see the comparisons below
- ❖ the only Choices plans that offer three levels of coverage – HMO/PPO/Out of Network
- ❖ freedom of choice – you choose what level of benefits you use each time you need care
- ❖ preventive care covered under all three benefit tiers at no charge
- ❖ no lifetime benefit maximums under all three benefit tiers
- ❖ \$10 annual eye exam and hardware through MES providers & out-of-network reimbursements
- ❖ health and wellness discount programs – Weight Watchers, 24 Hour Fitness and many others
- ❖ access to a voluntary short term disability plan and extra vision coverage through VSP

how do these plans compare to the other Choices medical plans?

Benefits Included*:	HMO	PPO	Out of Network	Chiro/** Acu- puncture	Generic RX	Brand RX	HMO Office Visit Copay	PPO Office Visit Copay	100% HMO in hospital coverage	HLR*** Cash Rewards
CAPE/Blue Shield Lite/Classic	yes	yes	yes	yes	\$5	\$15	\$10	\$25-Lite \$20-Classic	yes	yes
Kaiser HMO	yes	no	no	no	\$5	\$20	\$10	not offered	yes	no
CIGNA HMO	yes	no	no	no	\$5	\$20	\$10	not offered	yes	no

*See Choices annual enrollment package for full details. **Offered through ASHP. ***Healthy Lifestyle Rewards online program-earn up to \$175.

how do the CAPE/Blue Shield plans' rates compare to the other medical plans?

2012 Plan Rates:	CAPE/ Blue Shield Lite POS*	Kaiser HMO only	CIGNA HMO only	your healthcare ~~~ your choice!	CAPE/ Blue Shield Classic POS*	CIGNA POS-only 2 benefit tiers
You Only	\$ 443.00	\$ 552.53	\$ 520.65		\$ 721.00	\$ 934.94
You + 1	\$ 913.00	\$1,099.62	\$1,038.49		\$1,399.00	\$1,662.69
You + 2 or more	\$1,140.00	\$1,276.43	\$1,195.80		\$1,666.00	\$1,744.19

*3 benefit tiers included – HMO, PPO and Out of Network

will the 2012 County allowance cover the cost of my premiums?

2012 You Only Allowance	= \$ 659.13	- you keep \$216.13 if you choose the Lite plan
You + 1	= \$ 1,202.61	- you keep \$289.61 if you choose the Lite plan
You + 2 or more	= \$ 1,420.66	- you keep \$280.66 if you choose the Lite plan

why pay more for less choice?

call (800) 487-3092, or visit www.capeunion.org for more information

*value, quality, providers you know and deserve