

BluePreferred

Short-Term Medical Plan

No matter what your health insurance needs, you can always count on **Blue Cross and Blue Shield of Nebraska** through a **Farm Bureau** agent for a wide range of options and outstanding value.

Blue Cross and Blue Shield of Nebraska offers discounted, versatile, and affordable plans that meet the needs of singles, couples and families.



Short-Term Medical Plan

GET THE BEST OF BOTH



BlueCross BlueShield
of Nebraska



FARM BUREAU
FINANCIAL SERVICES

Get the **best** of both



As a Nebraska Farm Bureau member, you can get the best of both from two highly respected Nebraska-based organizations—Blue Cross and Blue Shield of Nebraska and Farm Bureau. Since 1994, we have been working together to provide access to quality, affordable health insurance to Nebraska Farm Bureau members.

Today, more than 13,000 Nebraska Farm Bureau members have the peace of mind knowing they are protected with health insurance benefits from Blue Cross and Blue Shield of Nebraska.

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Short-Term Medical Plan





Affordable, temporary coverage.

Whether you're a recent graduate, looking for your first job – or a seasoned worker in between jobs – you need temporary health care coverage until you are covered under an employer's plan.

You need Short-Term Medical coverage from Blue Cross and Blue Shield of Nebraska, a trusted name in health insurance for 70 years.

What's Covered

Some of the benefits available with a Blue**Preferred** Short-Term Medical Plan include:

- Physician services
- Inpatient and outpatient hospital benefits
- Oral surgery
- Prescription drugs
- Routine immunizations

With Short-Term Medical Plan coverage, you have your choice of 4 deductible options so you can select the plan that best fits your budget. Each option includes a contract benefit maximum of \$2 million per covered person.

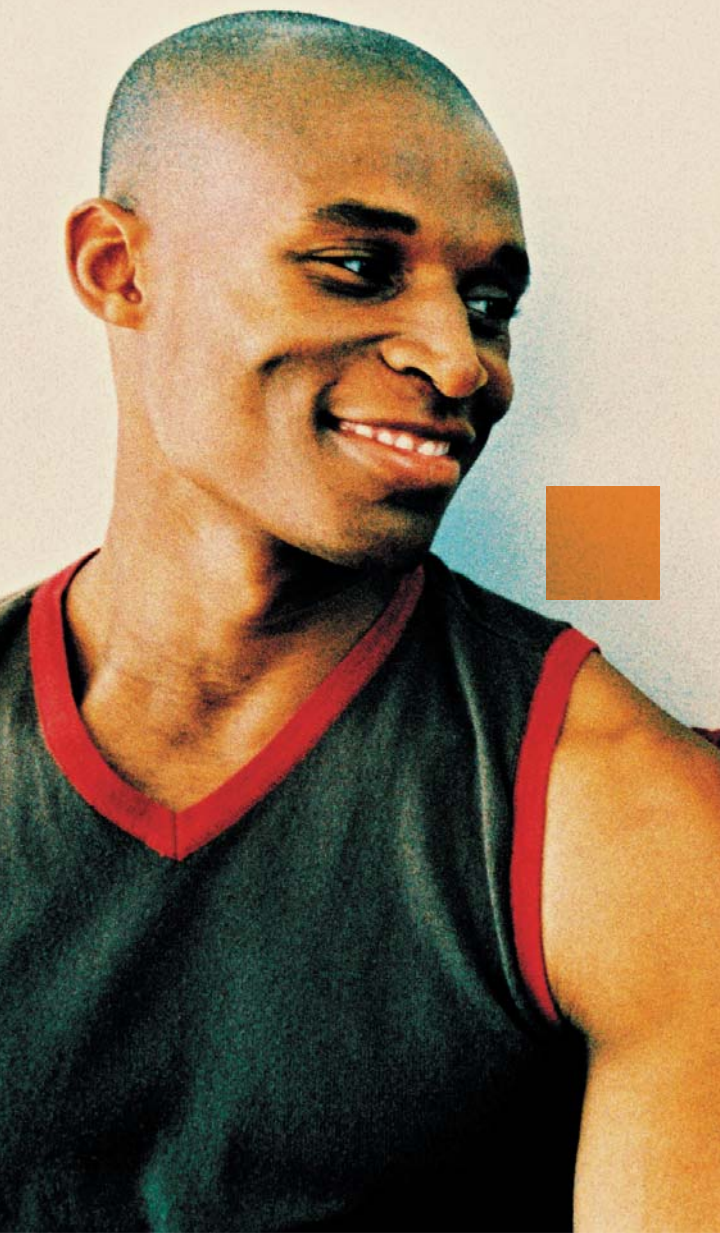
Because these are temporary plans, Short-Term Medical coverage is limited to a maximum of 12 months and cannot be renewed. **In addition, pre-existing conditions are not covered.**

One less thing to worry about.™

With a Short-Term Medical Plan, you'll experience the value of being a Blue Cross and Blue Shield of Nebraska member, including:

- Access to the Blue Cross and Blue Shield of Nebraska provider network, which includes 93% of the state's doctors and 100% of non-governmental acute care hospitals. That makes obtaining care in-network easy and convenient.
- BlueCard Program lets you access providers nationwide, so your coverage travels with you.
- Online tools and resources that let you access information 24 hours a day, 7 days a week. You can check the status of a claim, view your explanation of benefits, print or request an I.D. card and use interactive tools to help manage your health care needs – whenever and wherever it's convenient for you.

PLAN CHOICE		Option 1		Option 2		Option 3		Option 4	
		IN	OUT	IN	OUT	IN	OUT	IN	OUT
Deductible (Calendar year)	SINGLE	\$500	\$1,000	\$1,000	\$2,000	\$1,500	\$3,000	\$5,000	\$10,000
	FAMILY	\$1,000	\$2,000	\$2,000	\$4,000	\$3,000	\$6,000	\$10,000	\$20,000
Coinsurance max (Calendar year)	SINGLE	\$1,000	\$2,000	\$1,000	\$2,000	\$1,000	\$2,000	\$1,000	\$2,000
	FAMILY	\$2,000	\$4,000	\$2,000	\$4,000	\$2,000	\$4,000	\$2,000	\$4,000
Total out-of-pocket (Calendar year, includes deductible)	SINGLE	\$1,500	\$3,000	\$2,000	\$4,000	\$2,500	\$5,000	\$6,000	\$12,000
	FAMILY	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000	\$12,000	\$24,000
Coinsurance percentage for most covered services		20%*	40%	20%*	40%	20%*	40%	20%*	40%
Maternity care/pregnancy services		NOT COVERED							
Mental illness/substance abuse treatment		NOT COVERED (including prescription drugs)							
Prescription drug coverage		* Coinsurance applies after deductible (Medical Plan Deductible Applies)							
Total contract benefit maximum		\$2 million per covered person							



Your Money.

Your Health.

Your Choice.

Short-Term Medical Plan

To learn more about *BluePreferred*
Short-Term Medical Plans, contact your
Farm Bureau agent.

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**BlueCross BlueShield
of Nebraska**

**FARM BUREAU
FINANCIAL SERVICES**

The representatives are independent and authorized insurance producers of Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross and Blue Shield Association.

This brochure contains a general description of benefits, exclusions and limitations. Please refer to the policy for the actual terms and conditions that apply. In the event that there are discrepancies with the information given in the brochure, the terms and conditions of the policy will govern.

All statistics are available from BCBSNE and accurate as of 9/17/08.

Short-Term Care Form 9294 Rev. 9/17/08