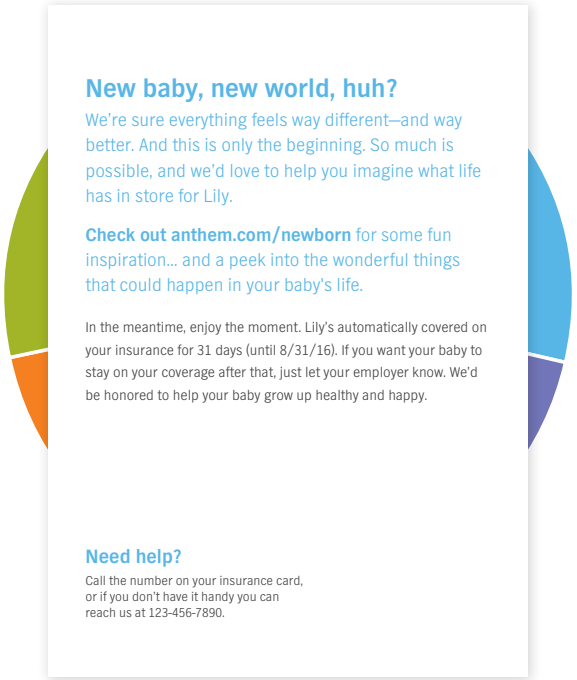
Growing up

Front



Back





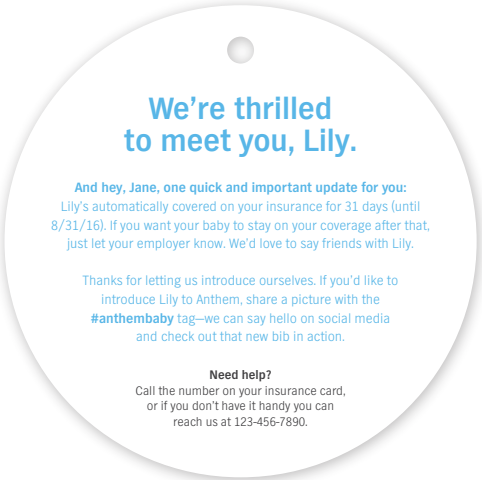


Introducing ourselves

Front



Back



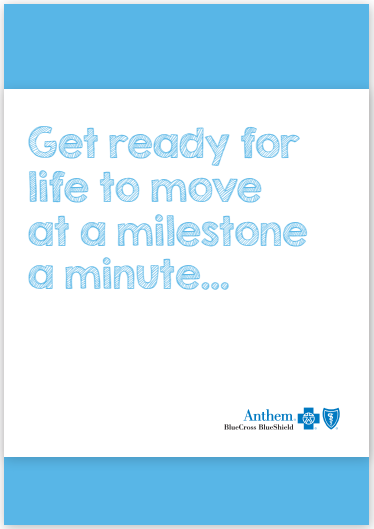


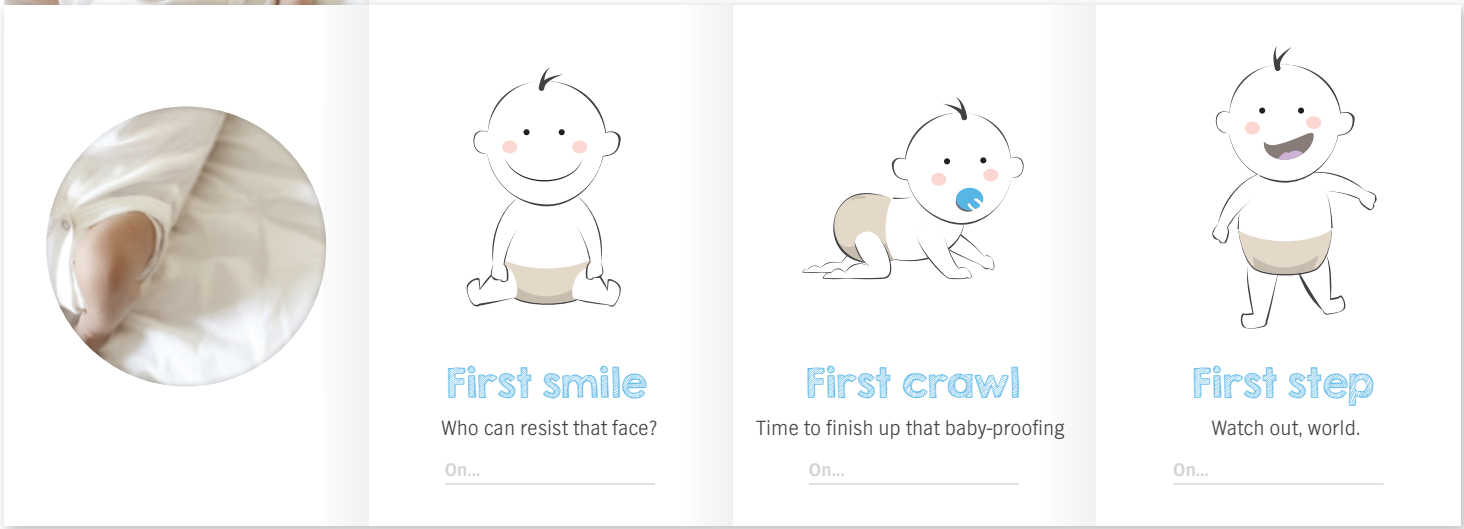
Milestone markers (A)

Insert photo



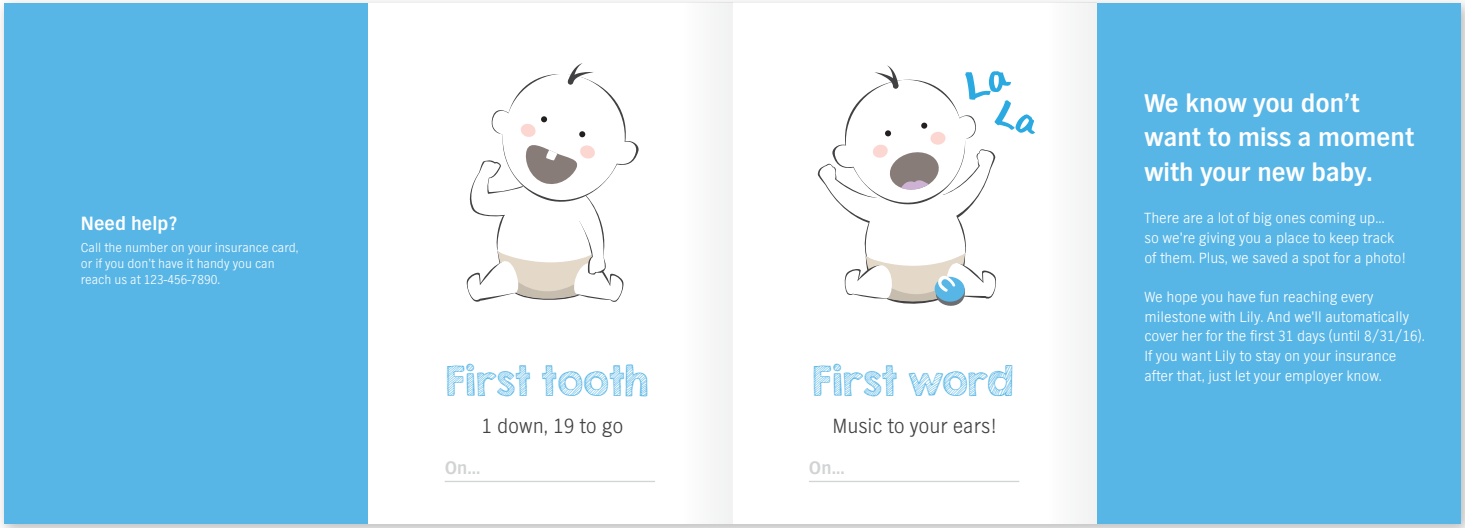
Booklet (Accordion fold)





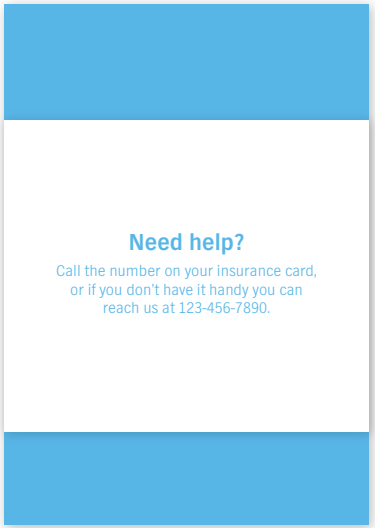
Back

Front

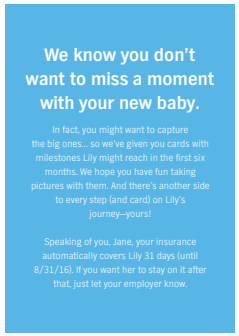


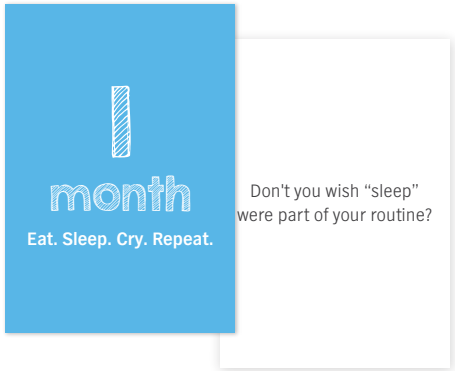
Milestone markers (B)

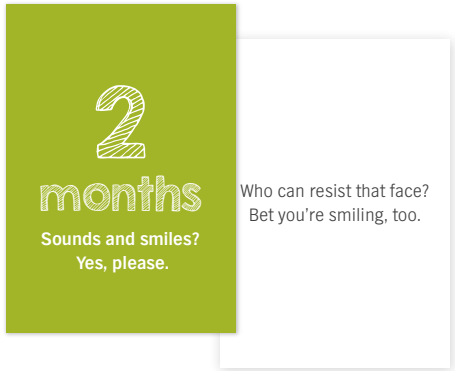


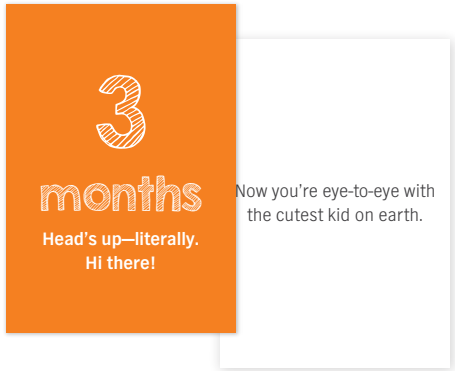


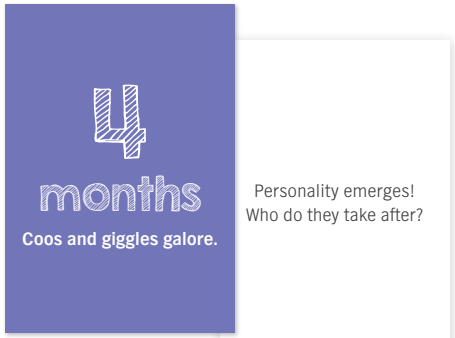
Deck of cards

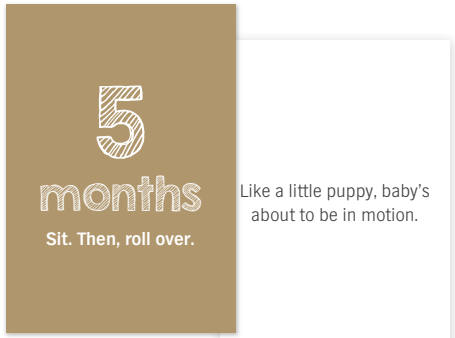


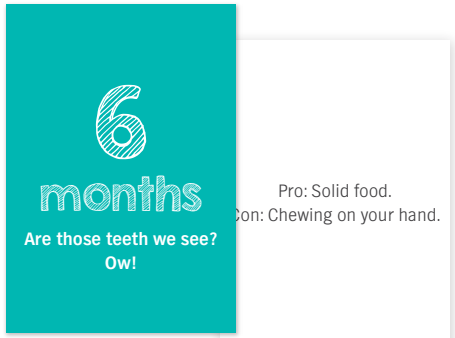












Milestone markers (C)

References











Intro to health insurance

Insert A

Seems like only yesterday Jeff was in diapers

Jeff's growing up—and growing out of your insurance. There are lots of markers of adulthood, but in the world of health insurance, turning 26 is the big one.

Adulthood, whew. It's a big concept... and it overwhelms all of us sometime, whether we're 26 or 66. So, what should a 25 year old know about health insurance (if they don't already)? We have a few ideas. And if you think they'd be helpful to Jeff, we'd love it if you passed them along.

By the way,
Jeff might be able to stay on your insurance in case of a disability that means he fully depends on you for support, and we want to make sure we know if this applies. Take a look at our second page if you think it might.

Anthem BlueCross BlueShield

Insert B

Jeff might be able to stay on your insurance in case of a disability, and we want to make sure we know if this applies.

Read the statement below and check the box if the answer is "yes"—then sign your name and send this form to us. Make sure a doctor confirms this disability in writing within 60 days, too.

☐ My unmarried child about to turn 26 depends on me for support and is unable to work because of a physically or mentally disabling injury, illness or condition

Sign below to certify that your child meets the requirements to stay on your plan.

Your signature

Remember to send us this page within 15 days by mail or by fax.

Mailing address
Anthem Blue Cross/
Anthem Blue Cross Life and Health
Insurance Company
P.O. Box 9062
Oxnard, CA 93031-9062

Fax number
805-499-0842

Anthem BlueCross BlueShield

Envelope

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Booklet

Front cover

Do you speak health insurance?

Interior spreads



What are the different kinds of health plans?

Picking the right plan is a big decision, but with all these code names (HMO, PPO, POS, CDHP), it can be hard to tell what you're really signing up for.

Basically, HMOs put your doctor (sometimes called a PCP, or primary care physician) at the center. They'll coordinate your care and make referrals to other doctors and specialists in your network—a set of experts you can visit.

With a PPO, you're the one doing the coordination, and you don't need a referral. You can go in- or out-of-network, but you'll save money in-network.

A POS is in the middle. You'll pick a PCP to coordinate, like an HMO, but you can choose to go in- or out-of-network, like a PPO. And a CDHP puts you in charge of your healthcare dollars by pairing a higher deductible with a spending account to help you set money aside for health expenses—so you're paying for services when you need them, not *in case* you need them.

There's no right or wrong plan, but there's probably one that's right for you.

Learn more at **anthem.com**



What are the different ways to pay for healthcare?

It all starts with a deductible—the amount of money you pay before your insurance kicks in. But your healthcare deductible is a little different from other types of insurance. Unlike car or renter's insurance (where you have to pay your deductible before you get anything covered), many health plans provide benefits before you meet the deductible. Plans with lower deductibles cost more per month, but make it easier to meet your deductible faster.

Every plan also has a premium—the amount you pay each month to stay covered. For healthcare services, depending on your plan, you'll be paying a copay (a set amount) and/or coinsurance (a percentage of the total cost).

There's no right or wrong combo, but there's probably one that's right for you.

Learn more at **anthem.com**



What's supplemental insurance—and do you need it?

That depends on your coverage. Usually, supplemental insurance refers to specialized care like vision and dental that isn't about your overall health.

Supplemental coverage comes separately, and sometimes from a different company. Adding supplemental insurance doesn't have any effect on your main health care plan—like the name says, it supplements your insurance.

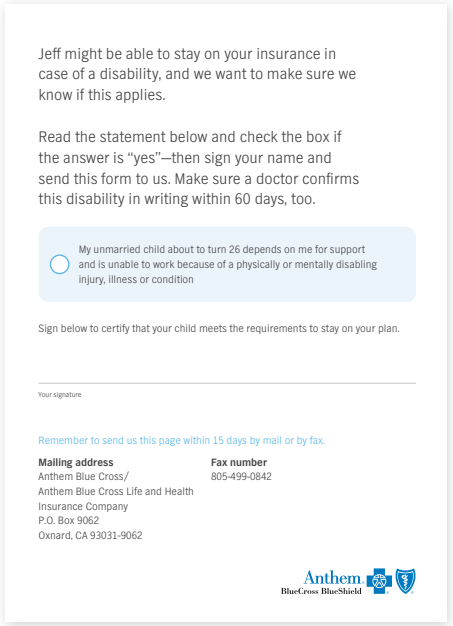
Don't worry: important services are usually covered by your main health plan. So, do you need any extras?

There's no right or wrong answer, but there's probably one that's right for you.

Learn more at **anthem.com**

Looking back

Insert



Jeff might be able to stay on your insurance in case of a disability, and we want to make sure we know if this applies.

Read the statement below and check the box if the answer is "yes"—then sign your name and send this form to us. Make sure a doctor confirms this disability in writing within 60 days, too.

- [ ] My unmarried child about to turn 26 depends on me for support and is unable to work because of a physically or mentally disabling injury, illness or condition

Sign below to certify that your child meets the requirements to stay on your plan.

Your signature

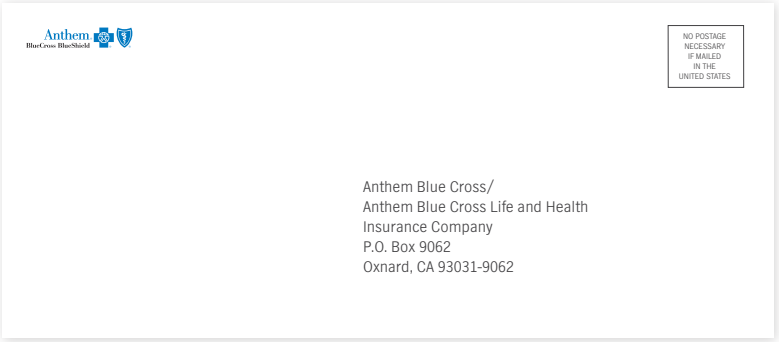
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Fax number
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Anthem BlueCross BlueShield

Envelope



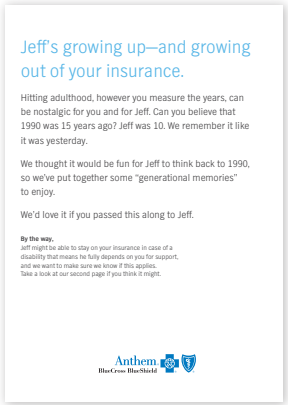
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Booklet (Accordion fold)

Front cover



Jeff's growing up—and growing out of your insurance.

Hitting adulthood, however you measure the years, can be nostalgic for you and for Jeff. Can you believe that 1990 was 15 years ago? Jeff was 10. We remember it like it was yesterday.

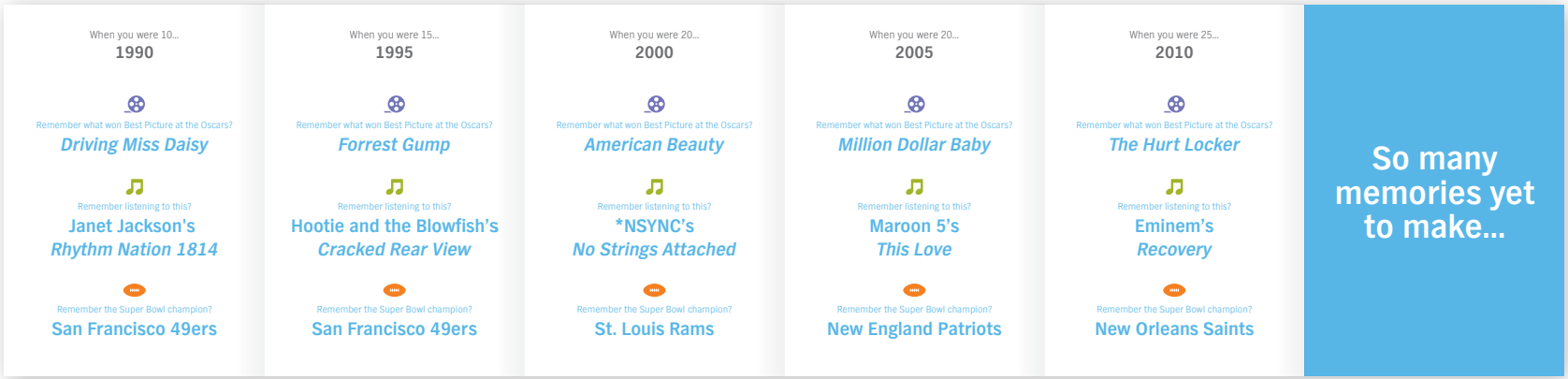
We thought it would be fun for Jeff to think back to 1990, so we've put together some "generational memories" to enjoy.

We'd love it if you passed this along to Jeff.

By the way,
Jeff might be able to stay on your insurance in case of a disability that means he fully depends on you for support, and we want to make sure we know if this applies. Take a look at our second page if you think it might.

Anthem BlueCross BlueShield

Fully opened



When you were 10...
1990

Remember what won Best Picture at the Oscars?
Driving Miss Daisy

Remember listening to this?
Janet Jackson's
Rhythm Nation 1814

Remember the Super Bowl champion?
San Francisco 49ers

When you were 15...
1995

Remember what won Best Picture at the Oscars?
Forrest Gump

Remember listening to this?
Hootie and the Blowfish's
Cracked Rear View

Remember the Super Bowl champion?
San Francisco 49ers

When you were 20...
2000

Remember what won Best Picture at the Oscars?
American Beauty

Remember listening to this?
***NSYNC's**
No Strings Attached

Remember the Super Bowl champion?
St. Louis Rams

When you were 20...
2005

Remember what won Best Picture at the Oscars?
Million Dollar Baby

Remember listening to this?
Maroon 5's
This Love

Remember the Super Bowl champion?
New England Patriots

When you were 25...
2010

Remember what won Best Picture at the Oscars?
The Hurt Locker

Remember listening to this?
Eminem's
Recovery

Remember the Super Bowl champion?
New Orleans Saints

So many memories yet to make...

Fill in the blank

Insert

Jeff might be able to stay on your insurance in case of a disability, and we want to make sure we know if this applies.

Read the statement below and check the box if the answer is "yes"—then sign your name and send this form to us. Make sure a doctor confirms this disability in writing within 60 days, too.

☐ My unmarried child about to turn 26 depends on me for support and is unable to work because of a physically or mentally disabling injury, illness or condition

Sign below to certify that your child meets the requirements to stay on your plan.

Your signature

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Letter

Jeff's growing up—and growing out of your insurance.
We're sure Jeff appreciates all you've done over these 25 years, including paying for his health insurance, but before 26 rolls around, we thought it might be fun for you to send along a reminder... in your own words. After all, nobody knows Jeff better than you do!

By the way,
Jeff might be able to stay on your insurance in case of a disability that means he fully depends on you for support, and we want to make sure we know if this applies.
Take a look at our second page if you think it might.

Perforated line

Hi _____,
kid's name

Remember that  when you were _____ years old and you _____ your _____?
age past-tense verb body part

We had to go see  _____—I felt so _____. Boy, that was a(n) _____ day. Good thing we
doctor's name adjective adjective

were covered by health insurance. You're welcome, by the way.  And hey, now it's your turn to get coverage! Your last day on my plan will be _____. Check out www.anthem.com or call 123-456-7890 if you want to explore some options that might work for you. And hey, _____?
date kid's name

I guess you're all grown up now. But you'll always be my little 



_____
your name

PS—Call me.

Keychain

Insert

Welcome home, Aerie!

Now let's make sure you're covered if you ever lose your keys. Our housewarming gift to you is a keychain with a number that any kind stranger can call if they find your keys. They'll reach us—and we'll reach you to help get your keys back.

And you're covered in another way, too: health insurance. Your plan moved with you. As a heads up, just like with other things, care costs different amounts in different places, so you'll see a change in your premium.

Your new monthly payment is: $135.55

Want to talk through it? Call the number on your insurance card and we can help you out.

Anthem BlueCross BlueShield

Need help?
Call the number on your insurance card, or if you don't have it handy you can reach us at 123-456-7890.

Front

Lost? Found :)

Back

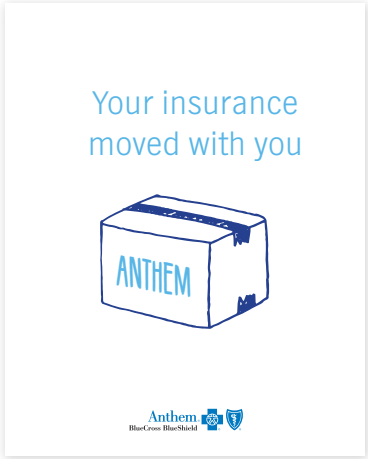
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(member reference #6781)

Anthem BlueCross BlueShield

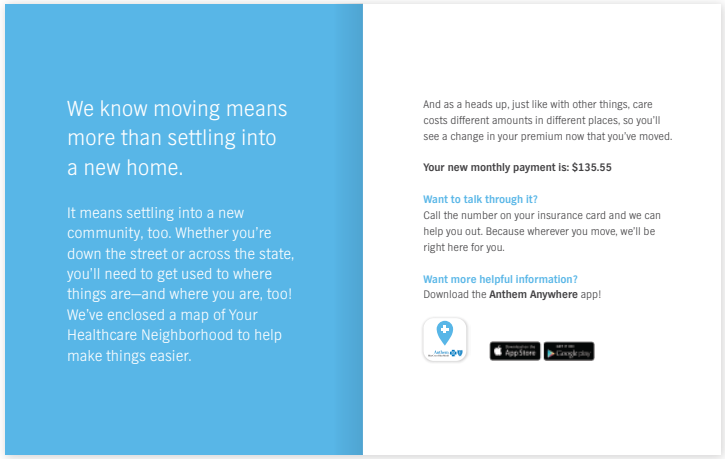


Neighborhood map

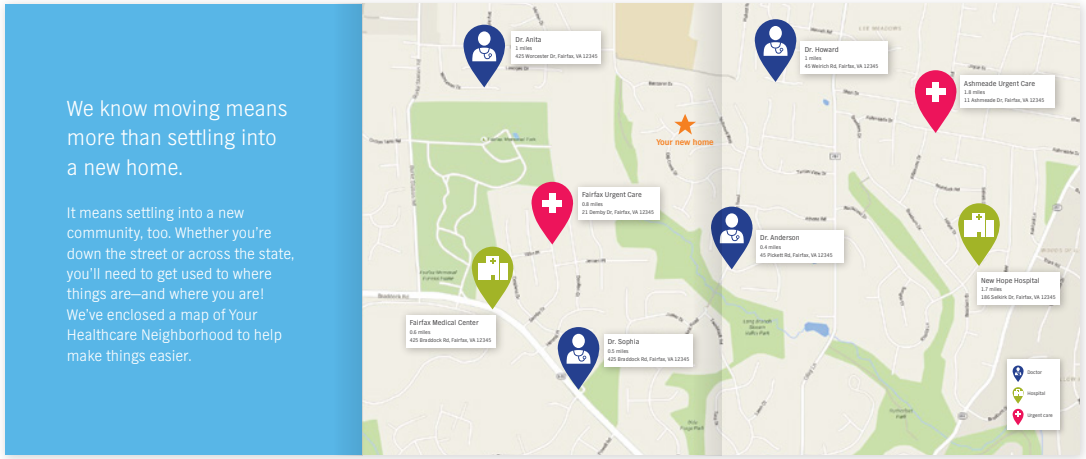
Front cover



Opening spread



Fully opened



App

