

# Blue Shield of California Life & Health Insurance Company (Blue Shield Life) Individual term life insurance

Effective October 1, 2014

## Coverage when you need it most

Facing financial burdens after the loss of a loved one can be overwhelming and having life insurance helps. Individual term life insurance plans from Blue Shield Life can help safeguard the future of the significant people in your life – your spouse, partner, or children – by providing critical financial protection that can be used to cover living expenses, college education costs, mortgage payments, and more.

We offer the financial protection and security of \$10,000, \$30,000, \$60,000, \$90,000, and \$100,000 in term life insurance with low monthly rates based on your age. For example, a 35-year-old individual can purchase \$30,000 coverage for just 21 cents a day (\$6.25 per month).

## Why is life insurance so important?

It's smart to prepare for the unexpected and understand the expenses associated with the loss of a loved one, and how quickly costs can add up. For breadwinners, the loss of income can make it difficult to cover unexpected and recurring monthly expenses. Some potential costs are described below.

Description	Estimated cost in the first month
<b>One-time expense</b>	
Funeral expenses	\$11,525*
<b>Monthly ongoing expenses to cover basic needs, including:</b>	
Housing, child care, food, health care, transportation, taxes, and miscellaneous costs	\$5,300†
Estimated first month total	\$16,825

Take a step towards safeguarding the financial future of those you care about by applying for coverage from Blue Shield Life.

\* Estimated cost is an average cemetery burial cost obtained using the Online Funeral Planner tool available on [www.funeralwise.com](http://www.funeralwise.com), August 1, 2013.

† Monthly cost is derived from the annual income necessary to meet basic needs (without public subsidies or private assistance) as defined by the Center for Women's Welfare 2011 Self-Sufficiency Standard report at [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org). This cost is based on a two-adult family with one preschooler and one school-aged child and is an average for all California counties statewide.

## Who is eligible to apply?

Coverage is available to individuals\*, ages 1 through 64 1/2. Participation in a Blue Shield individual and family health plan is not required. All coverage levels are available to all ages, except for applicants ages 1 to 18, who are only eligible for \$10,000 or \$30,000 plan amounts.

## Benefit levels and rates

We offer a wide range of coverage amounts to meet your needs. The following chart shows the monthly rates for individual term life insurance by coverage amount and age.

### Blue Shield Life individual term life insurance monthly rates<sup>†</sup>

Available with any Blue Shield individual or family health plans					
Age	\$10,000	\$30,000	\$60,000	\$90,000	\$100,000
1-18*	\$1.95	\$2.95	N/A	N/A	N/A
19-29	\$2.75	\$5.35	\$9.25	\$13.15	\$14.45
30-39	\$3.05	\$6.25	\$11.05	\$15.85	\$17.45
40-49	\$5.85	\$14.65	\$27.85	\$41.05	\$45.45
50-59	\$13.85	\$38.65	\$75.85	\$113.05	\$125.45
60-64	\$20.45	\$58.45	\$115.45	\$172.45	\$191.45

Note: Residents outside California are not eligible to apply.

\* Those under age 19 are not eligible for \$60,000, \$90,000, and \$100,000 benefit amounts.

† All plans terminate at age 65.

## How to apply

We make the application process easy by integrating the life application into the health plan application.

1. To apply, simply download and complete the Application for Individual Term Life Insurance Coverage. This same application can be used whether you are applying for the first time, increasing your existing coverage, or requesting coverage for your spouse/domestic partner or child dependents. Each individual who requests coverage must complete and submit a separate application. You can download the application from [blueshieldca.com/bsca/find-a-plan/life-insurance-plans/home.sp](https://blueshieldca.com/bsca/find-a-plan/life-insurance-plans/home.sp) or call **(888) 256-3650** to request a copy.
2. Be sure to complete all the required fields to expedite your application, including credit card information to cover your first month's premium. (If you are working with an authorized Blue Shield agent, they will complete the producer information form.)
3. Sign the application and mail it to:

**Blue Shield of California Life & Health Insurance Company**  
**c/o HOVIN Underwriting Partners, Inc.**  
**P.O. Box 249**  
**Simsbury, CT 06070**

All applications are subject to evidence of insurability. If approved, your coverage will be effective the first day of the month following your acceptance. Once you submit your application, you can obtain status on your application by calling **(855) 243-9888**, 9 a.m. to 1 p.m. EST.

## Where to get more information

To learn more about the benefits of term life insurance coverage, call your agent or a Blue Shield representative at **(800) 660-3007**. We can help you choose the amount of coverage that is right for you and your family.

### About Blue Shield of California Life & Health Insurance Company

For over 50 years, Blue Shield Life has provided life insurance to Californians with Blue Shield health plans. For more information, please contact your Blue Shield broker, or visit us at [blueshieldca.com](https://blueshieldca.com).