

Want more options? Additional **MyBlue** products include **Individual Care Blue PlusSM** and **OneBlueSM**.

Interested in dental coverage?

The Blues offer coverage with **Personal Blue DentalSM**, **Personal Blue Dental PlusSM** and **Flexible Blue Dental PlusSM**.

Visit: bcbsm.com/myblue

Call: 877-4MY-BLUE (469-2583)

MyBlueSM
My Life. My Health Plan



A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

MC 1704

Blue Cross Blue Shield of Michigan
600 E. Lafayette Blvd.
Detroit, Michigan 48226-2998

PRESORTED
STANDARD
US POSTAGE PAID

BLUE CROSS
BLUE SHIELD
OF MICHIGAN



Health care solutions for young adults

November 2009

Dear Valued Member:

We've been there for you through the years as your dependent has matured into a young adult. Now we want to let you know about the Blue Cross Blue Shield of Michigan coverage options available to young adults venturing out on their own.

Your dependent has reached an age where you need to confirm that he or she is still eligible to remain on your Blues plan. To keep your young adult covered after January 2010, please check with your employer to see if he or she is eligible to continue coverage through your group plan.*

Thank you for being a Blues member. We look forward to providing you and your young adult access to quality medical coverage for years to come.

Sincerely,



Ken Dallafior
Senior Vice President
Group Sales and Corporate Marketing

Group No.	Contract No.
Service Code	Dependent
Birth date	Team No./Dest.Code



If your young adult age 19 to 25 is no longer eligible for group coverage, consider one of our **MyBlueSM** plans.**

These options include:

- **Young Adult BlueSM** — Basic health coverage designed for young adults ages 18 to 30
- **Flexible Blue IISM** — A benefit plan with a health savings account for individuals who want to take control of their health care spending and maximize tax savings

*Please note the following change in eligibility:

- New federal legislation, known as Michelle's Law, requires the Blues to continue coverage for dependent students who are taking a leave of absence from school or change to part-time status due to illness or injury, as long as the dependent meets all other eligibility requirements for dependent continuation coverage. Coverage will last for up to one year after the first day of a medically necessary leave of absence (or change to part-time status), or the date at which coverage would otherwise terminate, whichever period is earlier.
- To qualify for continued coverage, the dependent student's treating physician must certify in writing that the student's leave or change to part-time status is medically necessary and due to a serious illness or injury.

**If your young adult resides outside of Michigan, he or she can contact the local Blue Cross Blue Shield plan to obtain information about individual coverage options. Please note that some Blue Cross plans require people with pre-existing medical conditions to exhaust their COBRA benefits before they become eligible for individual coverage. He or she also has the option of selecting a Blue Cross Blue Shield of Michigan individual plan for up to three months and then transferring membership from that Michigan Blues individual plan to the local Blue Cross plan. Depending on the requirements of the Blue Cross plan where your young adult resides, this may help to lower the cost of coverage and waive rules that would exclude a person with a medical condition from getting coverage.