

As you know, **dependents covered on group medical plans lose their dependent medical coverage when they reach a certain age.**

Of course, it's important they stay covered – all it takes is one accident or unexpected illness to rack up crushing medical bills.

Did you know coverage dependents have **other options besides COBRA** that are **often less expensive?**

**Blue Cross has Individual plans that are popular with “20 somethings”** – they offer the benefits they really need without the extras they don't. We also have our BCL&H Short-Term plans for those between jobs or waiting for their own employer coverage to kick in.

**Please encourage coverage dependents to take action to stay covered** when they are cancelled from your group plan. They need to understand their COBRA/Cal-COBRA, HIPAA and Blue Cross options.\*

**For more information** or to request Blue Cross Individual plan brochures, they can contact:

- Their agent, or
- Blue Cross directly at: 800-777-6000 or online at [bccadirect.com](http://bccadirect.com)

Plan information is also available online at:

- **Tonik plans** – [www.tonikhealth.com](http://www.tonikhealth.com).
- **Other plans (including Short-Term)** – [www.bluecrossca.com](http://www.bluecrossca.com)

**Thank you for working with us to keep Californians covered!**

\*They should examine all their options carefully before declining COBRA/Cal-COBRA coverage. They need to know that an application for individual medical coverage requires a review of the applicant's medical history that could result in a higher premium or coverage being denied entirely. By foregoing available COBRA/Cal-COBRA one gives up rights he or she may have under federal law to certain guaranteed coverage.