

Did you know that **dependents on your medical plan will lose their dependent medical coverage when they reach a certain age?**

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

**Blue Cross has plans that are popular with “20 somethings”** – they offer the benefits they really need without the extras they don’t.

**Stuff happens – even to young “invincibles”! Don’t wait!** All it takes is one accident or unexpected illness to rack up crushing medical bills. Their cars and maybe even their cell phones are insured. Isn’t their health and financial future more important? Have them check out our:

- **Tonik plans** at [www.tonikhealth.com/ca](http://www.tonikhealth.com/ca) > compare plans > plan details or
- **Other plans** at [www.bluecrossca.com](http://www.bluecrossca.com) > visitors > individuals and families > services > download sales brochures. We even have our **BCL&H Short-Term plans**, if they are between jobs or waiting for their employer coverage to kick in.

Please encourage your overage dependents to **contact your agent, or to contact Blue Cross directly at 800-777-6000** or online at **bccadirect.com**, for help understanding their COBRA/Cal-COBRA, HIPAA and Blue Cross options and selecting the best coverage for their needs.\*

Then, **when stuff happens, they’ll be protected!**

\*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.