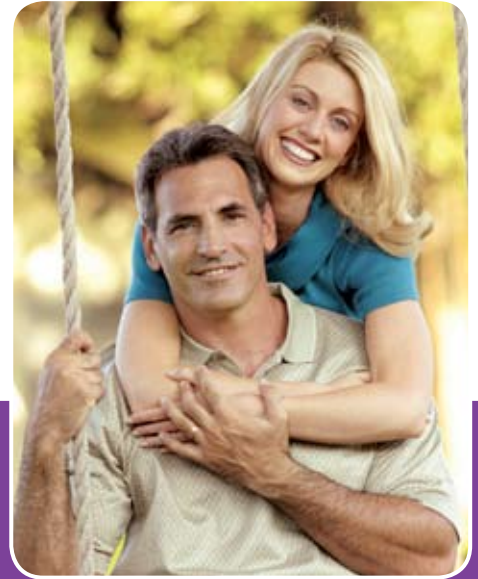


Look Inside:

- Benefits information
- Valuable program extras
- Web tools and resources



Independence
Blue Cross
Highmark
Blue Shield



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**Traditional Indemnity
Program**

Traditional Indemnity Program

take charge of your own health care

Traditional Indemnity is a comprehensive benefits program that is easy to use and offers complete freedom in the selection of doctors and hospitals. When care is provided by one of the thousands of participating Blue Cross® and Blue Shield® providers, benefits are maximized and out-of-pocket expenses are reduced.

You're covered for a broad range of hospital and medical services, including:

- Emergency medical and accident care
- Specialist care
- Maternity or newborn care
- Hospitalization



Traditional Indemnity—It's Easy to Use

Freedom to go to any doctor you want, without getting permission from anyone



Blue Cross®	Provides coverage for non-routine hospital care
Blue Shield®	Covers non-routine medical/surgical care by doctors and other health care professionals
Major Medical	Offers supplemental coverage for non-routine care and special needs

Maximize your benefits by using Blue Cross and Blue Shield providers

Coverage that goes with you

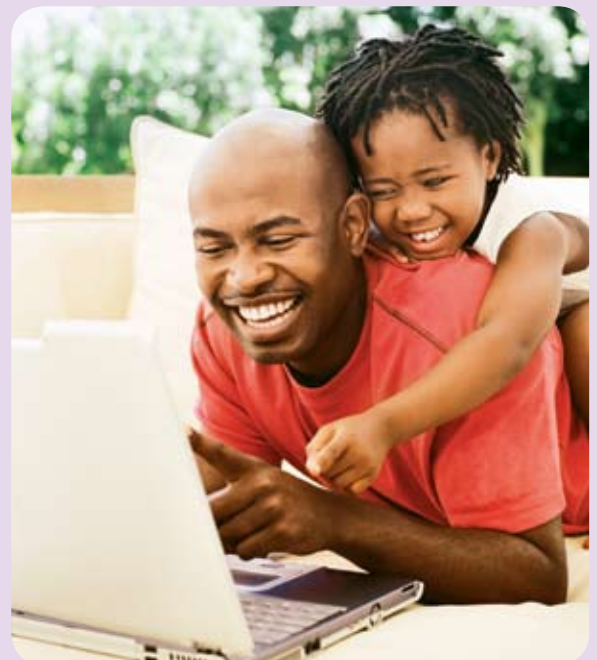
When you carry an Independence Blue Cross and Highmark Blue Shield card, your health care coverage extends beyond your local area. Away at school, on business or pleasure, Traditional members have access to comprehensive benefits across the country and around the world.

- BlueCard®—nationwide access to Blue Cross and/or Blue Shield participating doctors and hospitals.
- BlueCard Worldwide®—an international network of doctors and hospitals is available if you are traveling abroad. BlueCard participating doctors and hospitals are located in major travel destinations and business centers throughout the world.

Manage Your Benefits Online **when it's convenient for you**

With Traditional Indemnity, you have online access to your benefits 24/7. On our member Web site, ibxpress.com, you can:

- Review your benefits
- Print a temporary ID card
- Review quality data and patient safety information
- Estimate out-of-pocket costs
- Evaluate benefits options based on your needs
- Check on claims





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