



You can be well protected without belonging to a group.

Blue Cross and Blue Shield announce two new Plans with better benefits and more coverage for people on their own.

Not everyone works for a company with a Blue Cross and Blue Shield group plan. Some people work for themselves. Some people work for very small businesses. Some people have retired early. And they all need a lot of help in paying hospital and doctor bills.

So, Blue Cross and Blue Shield of Michigan have prepared new health care protection plans for people who can't join us at work. Our new Plans provide more protection against rising costs.

Our New No. 1 Plan pays the full cost of your semi-private hospital room, the full cost of intensive care and other special care units and the full cost of covered hospital services in any participating hospital up to 120 days.

Medical-Surgical Benefits include your physician's reasonable and customary charges for all generally accepted surgery, and unlimited days of medical care while you are hospitalized, plus consultations and surgical assistance in the hospital. Up to \$15 per physician is provided for first aid. For x-rays, radiation treatments, electrocardiograms and certain other services, you pay your physician \$5 (or 10% of the reasonable charge, whichever is greater).

Benefits will not be provided for voluntary sterilization or removal of children's tonsils or adenoids until after one hundred eighty (180) days of continuous membership under Blue Cross and Blue Shield non-group coverage. Also benefits will not be provided for conditions existing on the date membership becomes effective under these new Plans whether or not the member was aware of the condition, until after one hundred eighty (180) days of continuous membership under Blue Cross and Blue Shield non-group coverage. Maternity care is provided on all contracts after 270 days of coverage.

Monthly subscription rates for our new No. 1 Plan are \$29.01 for a one-person contract, \$50.77 for a two-person contract, and \$53.61 for a family.

Our New No. 2 Plan provides identical coverage except that you share the cost with co-payment features. Monthly subscription rates are \$22.70 for a one-person contract, \$36.26 for a two-person contract, and \$39.76 for a family.

Now you have 5 choices including Metro Health Plan

If you live in Detroit or the suburbs, you can choose Metro Health Plan. With MHP, your family's health care needs are taken care of through conveniently located, modern health centers and two fully accredited hospitals. Monthly subscription rates for MHP are \$24.49 for a one-person contract, \$44.99 for a two-person contract, and \$47.93 for a family.

Blue Cross and Blue Shield also offer two other Traditional Plans for people on their own with differing rates and benefits. It adds up to five good buys in health care protection. All from Blue Cross and Blue Shield.

In Detroit call Sandy Brenner at 225-0100 or, toll-free, 800-482-5142, (9 a.m. to 4:45 p.m.) or mail coupon today.

Sandy Brenner will be happy to answer your questions about new Blue Cross and Blue Shield Plans. Just call our toll-free number. Or fill out and mail the coupon below and we'll send you complete details. It won't hurt to get more information.



**Blue Cross
Blue Shield**
of Michigan

Learn how you can join now!

Blue Cross and Blue Shield of Michigan
Attn: Sandy Brenner, Dept. 207
600 Lafayette East
Detroit, Michigan 48226

I'm not a Blue Cross and Blue Shield group or group conversion member now.

Please send me details on new Blue Cross and Blue Shield Plans.

Name _____ Age _____
Address _____ Tel. No. _____
City _____, Michigan Zip _____

Rates quoted are for March of 1975. Your rate may be slightly lower or higher depending on when you enroll. Details on all benefits, waiting periods, exclusions and limitations are fully explained in Blue Cross and Blue Shield literature and certificates which you can examine before making your first payment.

This protection is available to all the people of Michigan up to age 65 who do not now have Blue Cross and Blue Shield group or group conversion coverage. If you are over 65 we have a plan for you, too. Ask about Blue Cross and Blue Shield 65 coverage, designed to fill the gaps in Medicare.