

PRSRT STD
U.S. POSTAGE
PAID
BLUE CROSS
AND BLUE SHIELD
OF NORTH CAROLINA

Mr. John Q. Sample
1234 Any Road
Apt. 000
Anytown, NC 12345-6789



DO NOT DISCARD.

P.O. Box 30016 • Durham, NC 27702-3016



Protect yourself from the financial burden that a serious illness or accident can bring.

Get cash payments to use any way you choose.

Get your free quote by Month XX, 2013 at mosaicgroup.com/cashtoyou.

Mr. John Q. Sample
1234 Any Road
Apt. 000
Anytown, NC 12345-6789



Dear John Q. Sample:

The costs of a serious illness or accident can really add up. Even with good health insurance coverage, there are always added bills, on top of your regular living expenses. If you've got kids, you know that accidents often happen with sports and playing. *Are you prepared for the extra bills, if it happens to you or a family member?*

Peace of mind is a click away. Simply visit mosaicgroup.com/cashtoyou by Month XX, 2013, to learn more about three smart products — Accident, Critical Illness, and Hospital Confinement — **that pay cash directly to you** when accidents or illness strike. These products are offered by Mosaic Group, an independent, authorized insurance agency owned by Blue Cross and Blue Shield of North Carolina. Mosaic Group offers a comprehensive array of coverage options to protect against life's unexpected events. These products provide peace of mind and cash payments when you need them most.

The truth is, every dollar helps! You'll be glad you have extra cash on hand to put toward ongoing expenses like these...

- Mortgage or rent, car payments, utilities, child care and more
- Meals, lodging, and transportation costs
- Health care expenses, including deductibles and co-insurance amounts, private room and private duty nursing fees

Should an accident, hospitalization, heart attack, cancer or stroke occur, you'll have one less major worry — your family's finances. Focus on recovering instead of fretting about bills!

Plus, count on these built-in features:

- Affordable — rates as low as 15¢¹ a day
- Simple — it's not health insurance so there are no networks, coinsurance, copays or deductibles
- Family coverage available — ideal if you have children
- Wellness benefits, too — you'll receive up to \$75 cash for common wellness exams, such as mammograms, cholesterol screenings and diabetes testing²

There are simply too many benefits to describe here. Visit mosaicgroup.com/cashtoyou for all the cash payments you'll receive.

This is a wise financial choice, and we're proud to bring it to you.

S. Michael Kerns
Vice President, Mosaic Group

Mosaic Group^{SMI} is an authorized agency of:



P.S. **It takes just a minute or so to get your free, no obligation quote!** Simply visit mosaicgroup.com/cashtoyou by Month XX, 2013.

Visit Mosaic Group at mosaicgroup.com/cashtoyou today.

Mosaic Group also offers Blue Cross and Blue Shield of North Carolina products, including: Dental Blue®.

If you change your mind for any reason you can return your policy within 30 days. The premium you paid will be promptly refunded. If you switch jobs or move, the policy goes with you.



Mosaic Group^{SM1} is an authorized agency of:



For costs and further details of coverage, including exclusions and reductions or limitations and terms under which the policy may be continued in force, visit mosaicgroup.com/cashtoyou.

Critical Illness: If you have an HSA (Health Savings Account) you cannot purchase Critical Illness coverage. IRS regulations limit other health coverage you may purchase. Consult your tax advisor or www.irs.gov before purchasing additional health coverage.

Hospital Confinement: If you have an HSA you cannot purchase the Heart Attack, Stroke, Coma or Paralysis Coverage Option. IRS regulations limit other health coverage you may purchase. Consult your tax advisor or www.irs.gov before purchasing additional health coverage.

Accident, Critical Illness and Hospital Confinement coverage underwritten by US Able Life. All coverage and rates are based upon final underwriting analysis by US Able Life. US Able® Life, recognized as among the 50 top-performing insurance companies in the nation; Ward Group, a McLagan/Aon Hewitt Company, www.wardinc.com/wards50/life-health.php (Accessed December 2012). Policy numbers: Accident: AEP-ERAPP-NC(3-13); Critical Illness: CIP2-ERAPP-NC(3-13); Hospital Confinement: HIP2-ERAPP-NC(3-13).

Dental Blue® coverage underwritten by Blue Cross and Blue Shield of North Carolina. Policy number: M60 (8/11).

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¹ 15¢ a day or \$4.44 a month rate quoted is for Critical Illness product with Cancer Coverage for a North Carolinian, 18-29 years old.

² Critical Illness product's Wellness Benefit pays \$75 for routine examinations or other preventive testing. This benefit is payable once per person per calendar year and two times per family per calendar year.

Protect your finances with cash paid directly to you.
Visit mosaicgroup.com/cashtoyou.

This protection may be right for you if...

- + You're worried about protecting your savings
- + You have health insurance coverage and you want to have additional financial security for your family
- + You are concerned about a history of cancer, heart attack or stroke in your family
- + Your current health plan has a high deductible or many co-pays

Helping North Carolinians with life's unexpected events.

Mosaic Group is an independent, authorized insurance agency owned by Blue Cross and Blue Shield of North Carolina. Mosaic Group offers a comprehensive array of specialty insurance underwritten by USABLE, including Accident, Critical Illness, and Hospital Confinement to protect against life's unexpected events. These products provide peace of mind and cash payments when you need them most. Mosaic Group also offers BCBSNC products, including Dental Blue®. Just ask the more than 150,000 customers Mosaic Group is currently serving across North Carolina.

Learn more now and get a free quote!
Visit Mosaic Group at mosaicgroup.com/cashtoyou.

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For costs and further details of coverage, including exclusions and reductions or limitations and terms under which the policy may be continued in force, visit mosaicgroup.com/cashtoyou.

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Hospital Confinement: If you have an HSA you cannot purchase the Heart Attack, Stroke, Coma or Paralysis Coverage Option. IRS regulations limit other health coverage you may purchase. Consult your tax advisor or www.irs.gov before purchasing additional health coverage.

Accident, Critical Illness and Hospital Confinement coverage underwritten by USABLE Life. This is a very brief benefit description of USABLE Life's insurance products. If you are approved for coverage, you will be furnished with a policy from USABLE Life, which sets forth the rights and obligations of covered persons and USABLE Life. All coverage and rates are based upon final underwriting analysis by USABLE Life. USABLE Life, recognized as among the 50 top-performing insurance companies in the nation; Ward Group, a McLagan/Aon Hewitt Company, www.wardinc.com/wards50/life-health.php (Accessed December 2012). Policy numbers: Accident: AEP-ERAPP-NC(3-13); Critical Illness: CIP2-ERAPP-NC(3-13); Hospital Confinement: HIP2-ERAPP-NC(3-13).

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¹ National Safety Council, Injury Facts, 2008 Ed.

² U.S. Census Bureau, Motor Vehicle Accidents and Fatalities Abstract, 2009.

³ The basics of accidental death and dismemberment insurance by Insure.com, 2010.

⁴ 66¢ a day or \$20.50 a month rate quoted for Accident Basic insurance product for a North Carolinian under 65 years old.

⁵ American Heart Association, 2012.

⁶ American Heart Association, Heart and Stroke Statistical Update, 2009.

⁷ American Cancer Society, Cancer Facts and Figures, 2012.

⁸ 15¢ a day or \$4.44 a month rate quoted is for Critical Illness product with Cancer Coverage for a North Carolinian, 18-29 years old.

⁹ Visit mosaicgroup.com for specifics of coverage.

¹⁰ Centers for Disease Control and Prevention, Nonfatal Bathroom Injuries Among Persons Aged 15 Years United States, 2008.

¹¹ Centers for Disease Control and Prevention, Vital and Health Statistics, 2010.

¹² 47¢ a day or \$14.50 a month rate quoted for Hospital Confinement coverage product for a North Carolinian, 18-29 years old.



Cash when you need it most

With payments made directly to you



Three affordable products that pay you cash when the unexpected happens.

Accident Pays you cash for accidents

Accidents and unexpected injuries are a fact of life, whether it's a school sport, or a slip-and-fall in the house. Have peace of mind knowing that you and your family will be prepared with extra cash.

Up to \$150,000 cash benefits for accidental death or dismemberment

You're covered with up to \$150,000 for common carrier accidents, and as much as \$40,000 for accidental death.

Coverage for other losses and treatments, too

Receive as much as \$200 cash for Emergency Room visits, major diagnostic exams, medical appliances and emergency dental work. Plus, receive even more cash for a wide range of common treatments including burns, eye injuries, fractures, ambulance, concussions, and much more.

Get cash (\$60) for wellness exams and routine tests

Built-in bonus just for you taking preventive measures to stay well. Receive \$60 when you undergo a routine physical examination or other preventative testing such as your annual physical, mammogram, pap smear, ultrasound, and much more.

90% of disabling accidents and illnesses are NOT work related, and are NOT covered under workers compensation.¹

There were almost 11 million motor vehicle accidents in 2009.²

In 2010, there were 122,000 accidental deaths.³

Rates as low as 66¢ a day!⁴

Critical Illness Pays you cash for critical illness

No one wants to think of being ill with cancer, a heart attack or stroke. But if it happens to you or a family member, having extra cash coming in can mean so much to you and your family!

Lump-sum cash payments paid directly to you

Depend on a lump-sum payout arriving in your mailbox in the event of cancer, a heart attack or stroke, or other critical illness diagnosis. Imagine the peace of mind of having extra cash on hand for your financial security while you focus on recovery.

Your choice of a \$10,000, \$20,000 or \$30,000 policy

Fighting cancer or recovering from a heart attack or stroke can be costly. Cash benefits of up to \$30,000 can help.

Plus benefits for other illnesses

Depend on cash benefits up to \$30,000 for other critical illnesses, including major organ transplants, coronary artery bypass surgery, balloon angioplasty, and more.

Get up to \$75 cash for wellness preventative tests and routine exams

Count on extra cash for routine tests including EKG, blood tests, mammogram, pap smear, chest X-ray, ultrasound, and much more.



Every 34 seconds, someone in the United States has a heart attack.⁵

Stroke is the leading cause of long-term disability.⁶

1.6 million Americans will be diagnosed with cancer this year.⁷

Rates as low as 15¢ a day!⁸

Hospital Confinement Pays you cash when you're hospitalized

When you or a family member is admitted to the hospital, know that extra cash is coming to pay bills or expenses.

Receive up to \$200 per day when you're hospitalized

With hospitalization costs climbing, you'll be glad for every extra dollar! This is cash for each day of hospitalization, with no deductible or co-pay! Plus additional cash benefits for burns, fractures, internal injuries, and more.

Up to \$2,500 in cash benefits paid to you for surgery, anesthesia and injuries such as burns and fractures

If an emergency or accident results in you being admitted to the hospital, or you need surgery and anesthesia, you'll have as much as \$2,500 in extra cash to use any way you choose. Additional benefits are there for ambulance and if you go to the hospital.⁹

Coverage options for the entire family

The choice is yours, flexible and affordable coverage for you, you and your spouse, single parent family coverage or your entire family (kids included!).

Add optional benefits for serious events

You can increase your cash benefits up to \$2,000 with three additional coverage options for hospital admissions, intensive care, and heart attack, stroke, coma or paralysis.

Every year about 235,000 people over age 15 visit emergency rooms because of injuries suffered in the bathroom, and almost 14 percent are hospitalized.¹⁰

In 2009, approximately 18.9 million people stayed overnight in a hospital at least once.¹¹

Rates as low as 47¢ a day!¹²

