

YOU DON'T MAKE TOO MUCH MONEY FOR CHIP

Parents may think their kids can't get CHIP because they make too much money. Not true! CHIP has expanded to cover all uninsured kids — now, no family makes too much money for CHIP because there is no income limit! For many families, CHIP is free. Families with higher incomes will pay low monthly premiums and co-pays for some services. Your child may be enrolled in Medical Assistance if your income is below CHIP guidelines.

CHIP COVERS WHATEVER YOUR KIDS GET INTO.

CHIP is there for your kids to keep them healthy. CHIP provides quality, comprehensive health insurance coverage for routine doctor visits, prescriptions, dental and eye care and much more, including:

- Immunizations
- Routine Check-ups and Well Visits
- Prescription Drugs
- Dental, Vision, Hearing Services
- Emergency Care
- Mental Health Benefits
- Hospitalization
- Durable Medical Equipment
- Substance Abuse Treatment
- Partial Hospitalization for Mental Health Services
- Rehabilitation Therapies
- Home Health Care
- Maternity Care

CHIP is a complete health insurance package. Benefits, like dental and prescriptions, cannot be purchased separately.

1-800-986-KIDS

APPLY ONLINE

To apply online, visit us at www.chipcoverspakids.com and click "APPLY NOW."

APPLY BY PHONE

Call 1-800-986-KIDS and a CHIP counselor will take your information, fill out the application for you and send it in.

APPLY BY MAIL

Call 1-800-986-KIDS and we'll send you an application or you can visit us online at www.chipcoverspakids.com to download a copy of the CHIP application. Simply fill it out, sign it and mail it back. If you have any questions about the application, call us. We'll be happy to help.

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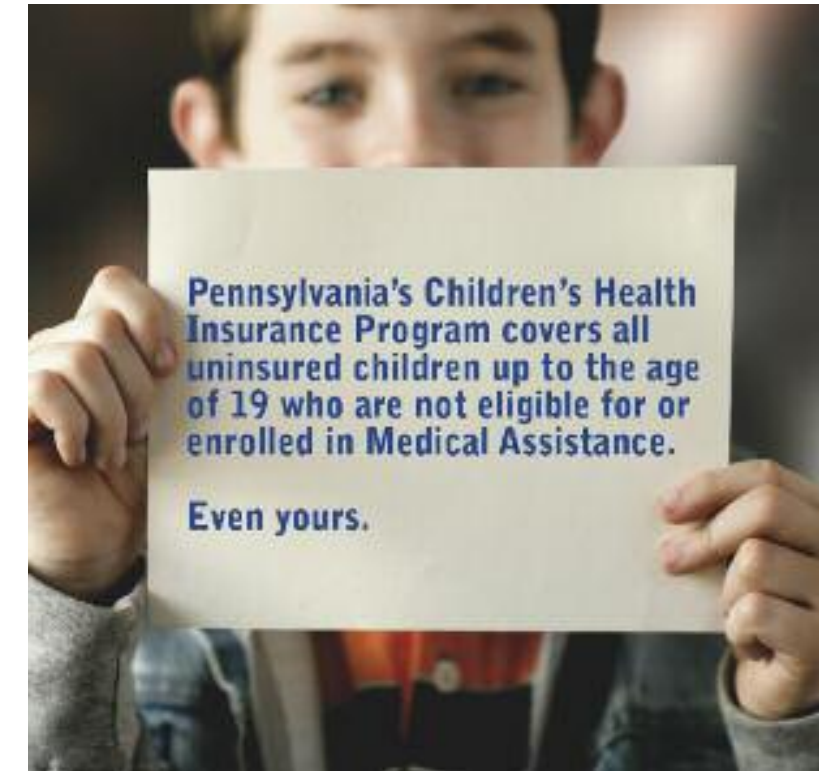


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WE COVER ALL KIDS

CHIP NOW COVERS ALL UNINSURED KIDS AND TEENS.



WHAT IS CHIP?

CHIP is short for the Children's Health Insurance Program - Pennsylvania's program to provide health insurance to all uninsured children and teens who are not eligible for or enrolled in Medical Assistance. There are a lot of reasons kids might not have health insurance—maybe their parents lost a job, don't have health insurance at work or maybe it just costs too much. Whatever the reason, CHIP may be able to help.

APPLY TODAY!

www.chipcoverspakids.com

IS YOUR KID A CHIP KID?

Based on your family's size and income, your child or teen may be eligible if he or she meets the following requirements:



- Under 19 years of age
- A U.S. Citizen, U.S. National or Qualified Alien
- A resident of Pennsylvania
- Uninsured and not eligible for or enrolled in Medical Assistance.

For many families, CHIP is free. Families whose incomes fall in the low-cost and full-cost CHIP ranges (see chart) must also show that their children have been uninsured for six months, unless their children are under age two; have lost health insurance because a parent lost a job; or are moving from another public health insurance program.

As long as your child or teen meets the eligibility requirements, they can continue to receive CHIP. To keep your children covered, you have to renew your CHIP coverage every year. It's not automatic. You will receive a renewal form 90 days before your coverage ends.

For many families, CHIP is free, others low cost. The cost of CHIP is determined by the size of your household, the age of your children and your income.

To find out how much CHIP may cost, follow these steps:

- 1) Find the number of people in your household. If you have more than five, please call 1-800-986-KIDS or visit www.chipcoverspakids.com.
- 2) Find the box that matches your household's annual income before taxes and the age of your children.
- 3) Follow that column down to see the average cost of CHIP per child, per month and how much the co-pays would be per child, per visit.

If your income is below the lowest amount listed, your child or teen may be enrolled in Medical Assistance.

Income Box	Free			Low Cost			Full Cost	
	Household Size	(under age 1)	(ages 1-5)	(ages 6-18)	(ages 0-18)	(ages 0-18)	(ages 0-18)	
		Annual Income			Annual Income			Annual Income
1	\$20,036 - 21,660	\$14,404 - 21,660	\$10,830 - 21,660	\$21,661 - 27,075	\$27,076 - 29,783	\$29,784 - 32,490	\$32,491 - No Limit	
2	\$26,955 - 29,140	\$19,379 - 29,140	\$14,570 - 29,140	\$29,141 - 36,425	\$36,426 - 40,068	\$40,069 - 43,710	\$43,711 - No Limit	
3	\$33,874 - 36,620	\$24,353 - 36,620	\$18,310 - 36,620	\$36,621 - 45,775	\$45,766 - 50,353	\$50,354 - 54,930	\$54,931 - No Limit	
4	\$40,793 - 44,100	\$29,327 - 44,100	\$22,050 - 44,100	\$44,101 - 55,125	\$55,126 - 66,638	\$60,639 - 66,150	\$66,151 - No Limit	
5	\$47,712 - 51,580	\$34,301 - 51,580	\$25,790 - 51,580	\$51,581 - 64,475	\$64,476 - 70,923	\$70,924 - 77,370	\$77,371 - No Limit	
Cost Box								
Average monthly Premium per child	\$0	\$0	\$0	\$43	\$60	\$68	\$195	
Co-payments per child, per visit:								
Doctor Visit	\$0	\$0	\$0	\$5 (except for well-child visits)			\$15	
Brand Name Prescriptions	\$0	\$0	\$0	\$9	\$9	\$9	\$18	
Generic Prescriptions	\$0	\$0	\$0	\$6	\$6	\$6	\$10	
Specialist Visits	\$0	\$0	\$0	\$10	\$10	\$10	\$25	
ER Visits **	\$0	\$0	\$0	\$25	\$25	\$25	\$50	

** Emergency room visit co-pay applies if the child is not admitted for a hospital stay.

GREAT CHIP COVERAGE THROUGH CHIP'S PROVIDERS.

CHIP is brought to you by private health insurance companies who make sure your kids get quality, comprehensive coverage.

You will have a choice of insurance companies. In fact, your children may be able to continue visiting the same doctors they see now.

No matter which CHIP health insurance company you choose, you can be sure that you will get the same quality service and the same great CHIP benefits.

APPLY TODAY!

APPLY FOR CHIP TODAY.

To apply, you will need the following information:

- Your total household income before taxes (including wages, child support, unemployment, etc.)
- Information about your child care and work transportation expenses.

Once you apply, you will need to send in proof of your household's income.



Once we have your application and proof of income, you should know within four to six weeks whether your children are accepted for CHIP. After we let you know, coverage will usually start on the first day of the next month.

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