



A consumer-driven health plan designed to help individuals and families control their out-of-pocket health expenses

Getting healthy.

Staying healthy.

And saving money while you do it.

Anthem 

Lumenos[®] HSA

Staying healthy is just as important as getting better.

Your health care dollars are too precious to waste. One way we can help you keep those dollars in your pocket is to help you stay as healthy as possible.

So we created a consumer-driven health plan called Lumenos HSA. Its innovative design helps you lower your coverage costs and control your out-of-pocket health expenses. All while helping improve your health and well-being. Whether you have a long-term condition, a temporary illness, or general good health, Lumenos HSA puts you in charge of your health.

Getting healthy. Staying healthy. And saving money while you do it. That's what makes Lumenos special.

Familiar coverage with unfamiliar savings

Lumenos is a different kind of health care plan. But it should also look pretty familiar. You'll recognize all of the PPO coverage you typically get for office visits, medical care, tests and prescriptions. The difference is that the coverage is offered in an innovative, lower-premium/higher-deductible package — plus, you can set up a health savings account funded by tax-deductible contributions.

That's right — they're *your* health care dollars. Save them or use them to help pay for health expenses. It's your coverage, your money. Lumenos lets you treat it that way.

Plan Features	Lumenos HSA Plan	Typical PPO Plan
Coverage for basic medical care and prescriptions	✓	✓
Personal health account can help pay medical expenses	✓	
Traditional health coverage to protect you against large health expenses	✓	✓
The majority of plans include 100% coverage for preventive care	✓	
Health account can be used to help pay your deductible or for medical expenses that aren't covered by the plan, like contact lenses and over-the-counter medications	✓	
Savings for using network doctors, hospitals and pharmacies	✓	✓
Interactive online health tools to help you make better health decisions	✓	✓
Personalized programs to address or prevent health problems	✓	✓
Integrated health savings account available with our preferred banking partner	✓	
Unused health account funds can be rolled over from year to year	✓	
Health account balance belongs to you if you leave the plan	✓	
Tax-deductible contributions mean extra savings	✓	

Like with any PPO plan, you choose your own doctor and never need a referral. Just keep in mind that network providers will probably cost you less.

What makes Lumenos so valuable?

Medical care is covered the same as a traditional health plan

Even though Lumenos is different, you're still covered for the medical services that you've come to expect from your health plan. But you can also use your personal health savings account to pay for these covered services until you meet your deductible and traditional health coverage kicks in. Some of what Lumenos covers:

- Physician office visits
- Inpatient hospital services
- Outpatient surgery services
- Diagnostic X-rays/lab tests
- Emergency hospital services, urgent care and ambulance
- Durable medical equipment
- Prescription drugs
- Home health care and hospice care
- Physical, speech and occupational therapy services

Lumenos is your plan to help you stay healthy.

We want to make it easier for you to do what's right for your health and your budget. That's why the plans have benefits for screenings and exams so you don't worry about whether or not to get them done.

Most Lumenos plans cover 100 percent of preventive care when you visit network doctors.

Child Preventive Care	Adult Preventive Care
Preventive physical exams	Preventive physical exams
Immunizations	Immunizations
Screening Tests including the following: <ul style="list-style-type: none">• Eye chart vision screening• Hearing screening• Screening for lead exposure• Pelvic exam and Pap test (if recommended by your doctor)	Screening Tests including the following: <ul style="list-style-type: none">• Eye chart vision screening• Hearing screening• Cholesterol and lipid level screening• Blood glucose test to screen for Type 2 diabetes• Prostate cancer screenings including digital rectal exam and PSA test• Breast exam and Mammography screening• Pelvic exam and Pap test

When your preventive benefits are not subject to deductible, you don't have to use any of your health savings account funds for these services. If they are, then you have the choice to use HSA funds for your deductible or pay out of pocket - it's up to you.

By offsetting a higher deductible with lower premiums, you're free to set priorities for when and where to spend your health care dollars.

A health savings account can help pay for medical care and prescriptions

Consumer-driven health plans like Lumenos usually have lower premiums and higher deductibles than traditional PPOs. And unlike traditional high-deductible plans, your health savings account can pay for some of that deductible.

Your health account is your source of personal funds for health care spending. It gives you extra room to pay for covered health expenses until you meet your deductible.

- Your health savings account is your money. You fund it with your tax-deductible contributions. You decide which qualified health expenses to use your account for.
- Unused funds roll over from year to year so your account can keep growing to help meet future health care costs.
- If you ever leave the Lumenos plan, you can take your health account funds with you.

What makes Lumenos so user friendly?

Consumer-driven health plans may be new to many people, but Lumenos is actually pretty simple. Basically, you start by enrolling in an HSA-qualified plan like Lumenos HSA and then funding a personal health savings account with tax-deductible dollars. The account is optional, but it lets you take advantage of some big financial benefits. Then you use that account to help meet your deductible. After that, the plan operates much like traditional health coverage that you're used to, with coinsurance and out-of-pocket maximums. So you get all the tax benefits of an HSA while protecting yourself against big, expensive health problems.

Plan deductible

Any time you use your health savings account to cover medical expenses, it applies to your plan deductible. When preventive care is 100% covered by your Lumenos plan, there is no deductible and your health account is not affected. In the few cases where preventive care requires a deductible, you can choose to use your health account dollars or pay out of pocket, whatever you prefer. If you meet your deductible before using up your health account, you skip straight to traditional health coverage.* But if you still have some deductible left, you're responsible for the rest.

Coinsurance (Traditional health coverage)

When traditional health coverage begins, the plan pays for covered services, and you pay a percentage of the cost as coinsurance. (For example, 80/20 means we pay 80 percent of the allowed amount and you pay 20 percent.) Some plans could even cover 100 percent of the approved amount. The percentage you pay will be less for in-network doctors and hospitals, higher for out-of-network. You pay the same coinsurance percentage for most in-network benefits, such as office visits, urgent care, emergency room, and prescription drugs.

Out-of-pocket maximum (Traditional health coverage)

The amount you pay out-of-pocket each year is capped at a maximum amount. Once you reach that max, we pay 100 percent of in-network covered expenses for the rest of the year.* All of your deductible and coinsurance payments count toward your annual out-of-pocket maximum. You have separate out-of-pocket maximums for in-network services and out-of-network services.

* You may have separate in-network and out-of-network deductibles, depending on your plan. Deductibles and out-of-pocket amounts are reset on January 1 of each year.

What makes Lumenos so helpful?

Anthem 360° Health® helps you reach your personal healthy best

Anthem 360° Health surrounds you with resources, tools and guidance to make good health care decisions. Instead of waiting for health problems (and their costs) to crop up, these programs can help you prevent them or keep them from getting worse. Best of all, 360° Health is built into your plan at no extra cost. It includes:

- *MyHealth@Anthem*® – Health assessments, resource centers, and health calculators so you see progress and stay motivated.
- *24/7 NurseLine* – Health information from a registered nurse whenever you need it.
- *ConditionCare* – One-on-one help from trained professionals in managing a chronic condition like asthma, diabetes, coronary artery disease, chronic obstructive pulmonary disease and heart failure.
- *MyHealth Coach* – Personal help with a wide range of health needs, primarily high blood pressure, high cholesterol, low back pain, musculoskeletal issues like arthritis, and certain types of cancer.
- *Healthy Lifestyles Programs* – Our proven “Tobacco-Free” and “Healthy Weight” programs help you adopt new habits for a healthy lifestyle with personalized support and educational resources.
- *SpecialOffers@Anthem*SM – Members-only discounts help you stretch your health account even further with savings on services and products that promote a healthy lifestyle.

Prescription drug extras help you control your health – and your wallet

Lumenos not only puts you in charge of your health care dollars, it can also help you spend less of those dollars on prescription drugs. Once traditional health coverage kicks in, prescription drugs are covered (less any coinsurance payments). But that doesn't mean you have to wait to save money. Here's how:

- Since you decide how to spend it, your health account can be used to pay for prescription drugs.
- We're able to negotiate significant discounts on all types of prescription medicines. If you don't have funds in your account, you still benefit from our discount rate. Just show your health plan ID card at pharmacies in our network— that's over 95 percent of pharmacies nationwide.
- To further lower your cost, visit anthem.com to learn about generics or other low-cost alternatives.
- Ordering a 90-day supply through mail order can also save you money. Once you're approved in the plan, you can download a mail order form from anthem.com.

Network discounts pass even more savings on to you

We negotiate special member rates with each network doctor, hospital and pharmacy. When you use a network provider, you get that negotiated rate for services and prescriptions. If you visit an out-of-network provider, you'll still have benefits, but your share of the cost for covered services may be higher.

With Lumenos, you can go to your local pharmacy or use our mail order service. It's up to you.

How to add dental coverage to your Lumenos health plan

Dental Blue® plans

Regular dental check-ups and cleanings are important to your overall health. That's why we give you the option of adding one of these Dental Blue plans to your Lumenos health coverage:

- 1. Dental Blue Basic 100:** Gives you coverage for the basics, like routine check-ups and fillings. If your dental needs are simple, this may be the right plan for you.
- 2. Dental Blue Essential 200:** Includes coverage for the basics, plus services like crowns, bridges, root canals and dentures. If you think you may need major dental work, this is the right plan for you. This plan also gives you wider choice of network dentists in exchange for a slightly higher cost. If your favorite dentist is in our larger network, this plan may be the best choice for you.

How dental networks help you save

While both Dental Blue plans allow you to go to any dentist, you'll save the most money when you choose a dentist from your plan's network. There are two Dental Blue networks:

- **Dental Blue 100 network:** This is the value network for our Dental Blue 100 plans. Dental Blue Basic 100 and Essential 100 members can save the most on dental care when they choose a dentist from this network.
- **Dental Blue 200 network:** Includes the entire 100 network plus even more choices of dentists and specialists. Dental Blue Essential 200 members can save the most on dental care when they choose a dentist from this network.

How to choose the dental plan that works best for you

Use the chart below to compare dental plan benefits side by side.

Plan Names	Dental Blue Basic 100	Dental Blue Essential 200	All Plans*
Networks	Dental Blue 100	Dental Blue 200 (which includes all Dental Blue 100 dentists)	Benefit from negotiated rates at Dental Blue providers.
Preventive and diagnostic care	100% covered within plan network Includes routine checkups, x-rays and fluoride applications for children.	100% covered within plan network Includes Basic 100 services plus space maintainers.	No waiting period; no deductible in or out-of-network; covers two routine cleanings and oral exams per year; molar/bicuspid x-rays; full mouth x-rays covered once every five years
Minor restorative dental care	80% covered within plan network after \$50 deductible* Includes fillings and space maintainers. Extractions not covered.	Pays set amount within plan network and out-of-network after \$50 deductible* Includes fillings and extractions. Space maintainers are considered preventive/diagnostic care.	No waiting period
Major restorative dental care	Not covered	Pays set amount within plan network and out-of-network after \$50 deductible* Includes crowns, bridges, root canals and dentures.	12-month waiting period with Dental Blue Essential plan options

* Per member, per calendar year
All plans include discounts on non-covered services like teeth whitening and orthodontia. *This is only a summary of Dental Blue benefits. For complete benefit details, please refer to your Individual Dental Contract.*

Is your dentist in our Dental Blue networks?

Go to [anthem.com](https://www.anthem.com) > Find a Doctor

Optional Term Life Insurance

For just pennies a day, you can add Anthem Blue Preferred® Term Life Insurance to your Lumenos health coverage. It's easy. There are no medical exams or extra forms to fill out. Simply use your Lumenos health plan application to apply for coverage.

Term Life Monthly Rates			
Age	\$15,000	\$25,000	\$50,000
1-18	\$1.50	\$2.50	N/A
19-29	\$2.85	\$4.75	\$9.50
30-39	\$3.30	\$5.50	\$11.00
40-49	\$7.50	\$12.50	\$25.00
50-59	\$20.85	\$34.75	\$69.50
60-64	\$29.40	\$49.00	\$98.00

What makes Lumenos so rewarding?

The Lumenos HSA gives you two financial advantages that traditional plans don't: tax advantages and full ownership of your health savings account. This lets you save now and for the future. While the account is optional with Lumenos, it really helps you make the most of those advantages.

Tax Advantages: Save now

When you open an HSA, you open a separate health savings account that can save on taxes in three ways:

- Contributions to your account may be tax-deductible (within certain IRS limits).
- Money in your account can earn tax-deferred interest.
- Withdrawals to pay for eligible medical expenses are never taxed.

Full Ownership: Have it for the future

You decide how and when to use your account. If you don't spend it all in a given year, the rest rolls over, so your account keeps growing. A traditional PPO doesn't give you the chance to invest in your health and the future. But with Lumenos, the money in the account is yours to keep — it's never forfeited, even if you leave the health care plan.

As good as these benefits may sound, you should still talk to your tax advisor when trying to maximize financial benefits for your personal situation.

SET UP A HEALTH SAVINGS ACCOUNT IN JUST A FEW STEPS

We've already partnered with several banks to help you establish and manage your HSA. We'll even set it up for you. If you already have an established health savings account, or if you'd rather use another financial institution, that's fine too.

This is what the IRS requires if you want to open a Health Savings Account:

- You must be covered by an HSA-compatible high deductible health plan (such as the Lumenos HSA plan)
- You must be a U.S. resident, and not a resident of Puerto Rico or American Samoa
- You cannot be covered by any other medical plan that is not an HSA-compatible high deductible health plan
- You cannot be enrolled in Medicare
- You cannot be claimed as a dependent on another individual's tax return
- If you are a veteran, you may not have received veteran's benefits within the last three months
- You cannot be active military

IT'S EASY TO GET STARTED.

**For individual or family coverage, contact your
Anthem sales representative today!**



This brochure is intended as a brief summary of benefits and services; it is NOT your Contract/Certificate. If there is any difference between this brochure and your Contract/Certificate, the provisions of the Contract/Certificate shall prevail. Benefits and premiums are subject to change.

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