



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[®] HIA
Lumenos[®] HIA Plus

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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 pair of consumer-driven health plans called Lumenos HIA and HIA Plus. Their 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 HIA and HIA Plus put you in charge of your health.

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

The coverage you're used to. The rewards you deserve.

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'll be introduced to something more valuable than money – a chance to improve your health. That's right – you'll be rewarded for taking care of yourself.

It's your coverage, your health. Lumenos lets you treat it that way.

Plan Features	Lumenos HIA Plan	Lumenos HIA Plus Plan	Typical PPO Plan
Coverage for medical care and prescriptions	X	X	X
Personal health account to help pay medical expenses	X	X	
Personal health account funded by ...	Reward credits	Quarterly contributions from Anthem and reward credits	NO health account
Traditional health coverage to protect you against large health expenses	X	X	X
The majority of plans include 100% coverage for preventive care	X	X	
Savings for using network doctors, hospitals and pharmacies	X	X	X
Interactive online health tools to help you make better health decisions	X	X	X
Personalized programs to address or prevent health problems	X	X	X
Rewards for taking steps to improve your health	X	X	

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. You'll simply use your personal health 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

You don't have to use any of your health account funds for these services.

Your personal health account helps 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 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 HIA personal health account is funded by reward credits for taking actions to improve your health. HIA Plus is funded by reward credits and quarterly contributions from Anthem.
- Payments are automatically made from your account so you don't have to deal with it.
- Unused funds roll over from year to year so your account can keep growing to help meet future health care costs. (But you have to stay in the plan to keep the funds.)

What makes Lumenos so user friendly?

Consumer-driven health plans may be new to many people, but Lumenos is actually pretty simple. You start by earning Anthem-funded reward credits in your personal health account for taking certain healthy actions. HIA Plus even goes a step further, with quarterly contributions from Anthem added to your reward credits.

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 motivational benefits of a healthy rewards program while protecting yourself against big, expensive health problems.

The more reward credits you earn for taking healthy action, the less you'll need to pay out of pocket toward your deductible.

Plan Deductible

Any time you use your health account to cover eligible medical expenses, it applies to your plan deductible. (When preventive care is 100 percent covered by Lumenos, it doesn't affect your health account or deductible.) 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 most expenses, 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:

- 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 100:** 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.
- 3. Dental Blue Essential 200:** Has basically the same coverage has Essential 100, but 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 all three 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 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?

By participating in the programs below, you earn reward credits that help your health account grow. Use these reward credits to pay part of your annual deductible or rollover what you don't use to the next year.

How to earn reward credits

Anthem will contribute reward credits into your health account for taking any of the following steps to improve and maintain your health:

- *Completing or updating a MyHealth Assessment*, our online tool for measuring your overall health. The health info you provide is secure and strictly confidential. All covered family members can do their own assessment. The Reward: one adult per family can earn a \$50 reward credit per year.
- *Enrolling in or graduating from one of our health coaching programs*, one-on-one support programs for proactively managing your health. The Reward: Members who qualify can earn \$100 for enrolling and \$100 for graduating. If you're enrolled in more than one health coaching program, you only get one reward. Not all health coaching programs qualify for reward credits, so check before signing up.
- *Completing our Tobacco-Free Program*, a proven program for kicking the habit for good. Manage withdrawal symptoms, identify triggers and learn new behaviors and skills. Anyone in your covered family who is 18 or older can join up. The program includes counseling support and tools, including nicotine replacement therapy coverage. The Reward: You and your covered spouse or domestic partner can each earn \$50 for completing the program (one reward per lifetime).
- *Completing our Healthy Weight Program*, personalized phone counseling in which a registered dietitian and health educator team helps you adopt lifestyle changes to lose weight and keep it off. They'll advise you on healthy eating, physical activity and exercise, stress management, and more. Anyone in your covered family who is 18 or older and has a Body Mass Index (BMI) of 25 or higher can participate. The Reward: You and your covered spouse or domestic partner can each earn \$50 for completing the program (one reward per lifetime).

With HIA Plus, you get something extra: quarterly contributions from Anthem so you have even more funds available for medical expenses and prescriptions.

Anthem contributions	Individual coverage	Family coverage
Every quarter	\$125	\$250
Calendar year total	\$500	\$1,000

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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