



Lumenos® with HSA and Rewards Plan Summary

The Lumenos with HSA plan is designed to empower you to take control of your health, as well as the dollars you spend on your health care. This plan gives you the benefits you would receive from a typical health plan, plus health care dollars to spend your way. And you can earn rewards for taking certain steps to improve your health.

Your Lumenos with HSA and Gift Card Rewards Plan

First - Use your HSA to pay for covered services:

Health Savings Account

With the Lumenos with Health Savings Account (HSA), you can contribute pre-tax dollars to your HSA. Others may also contribute dollars to your account. You can use these dollars to help meet your annual deductible responsibility. Unused dollars can be saved or invested and accumulate through retirement.

Contributions to Your HSA

For 2011, contributions can be made to your HSA up to the following:

- \$3,050 individual coverage
- \$6,150 family coverage

Note: These limits apply to all combined contributions from any source including HSA dollars from rewards. Rollover funds are not subject to these limits.

Plus - To help you stay healthy, use:

Preventive Care

100% coverage for nationally recommended services.

Preventive Care

No out-of-pocket costs for you as long as you receive your preventive care from a network provider. If you choose to go to an out-of-network provider, your deductible or traditional health coverage benefits will apply.

Then -

Your Deductible

The deductible is the annual amount you pay – using your HSA or out-of-pocket – before you reach the traditional health coverage portion of the plan.

Annual Deductible Responsibility

- \$1,500 individual coverage
- \$3,000 family coverage

Your benefit period may be a calendar year or a plan year. A calendar year means your benefit period runs from January through December while a plan year runs from the effective date of the plan through a 12-month period (e.g. February 1 through January 31 or July 1 through June 30).

If needed -

Traditional Health Coverage

Similar to a PPO or HMO, after you meet your deductible, you pay coinsurance (a percentage of the provider's charges) or a copay when you visit a network provider. You'll pay more if you visit an out-of-network provider.

¹Plan pays percentage after member tier copay/coinsurance.

²For tier 3 drugs, copay or coinsurance whichever is greater up to \$200 per script retail and \$400 per script mail.

Traditional Health Coverage

After your deductible, the plan pays:

- | | |
|--|---|
| 100% for network providers | 70% for out-of-network providers |
| 100% for network pharmacies ¹ | same as network pharmacies ¹ |

After your deductible, your coinsurance or copay responsibility is:

- | | |
|--|----------------------------------|
| 0% for network providers | 30% for out-of-network providers |
| Retail ² : \$10/\$30/\$50 or 20% for network pharmacies | same as network pharmacies |
| Mail ² : \$10/\$60/\$150 or 20% for 90-day supply | n/a |

Additional protection:

For your protection, the total amount you spend out of your pocket is limited. Once you spend that amount, the plan pays 100% of the cost for covered services for the remainder of the plan year.

Annual Out-of-Pocket Maximum

- | | |
|-----------------------------|-----------------------------|
| Network Providers | Out-of-Network Providers |
| \$2,500 individual coverage | \$3,000 individual coverage |
| \$5,000 family coverage | \$6,000 family coverage |

Your annual out-of-pocket maximum consists of your annual deductible and your copay/coinsurance amounts.

Earn More Money for Your Account

What's special about your HSA plan is that you may earn rewards dollars to redeem for gift cards to select retailers. It's how your Lumenos plan rewards you for taking steps to improve your health.

Earn Rewards:

- | | |
|---|--|
| If you do this: | You can earn these rewards dollars for gift cards: |
| Complete the MyHealth Assessment online | \$50 |
| Enroll in a Health Coaching Program | \$100 |
| Graduate from a Health Coaching Program | \$200 |
| Complete our Healthy Lifestyles: Tobacco-Free Program | \$50 |
| Complete our Healthy Lifestyles: Healthy Weight Program | \$50 |

Lumenos with HSA and Rewards Plan Summary

Overview of Covered Preventive Services

Preventive Care

Anthem's Lumenos with HSA plan covers preventive services recommended by the U.S. Preventive Services Task Force, the American Cancer Society, the Advisory Committee on Immunization Practices and the American Academy of Pediatrics. The Preventive Care benefit includes screening tests, immunizations and counseling services designed to detect and treat medical conditions to help prevent avoidable premature injury, illness and death.

All preventive services received from a network provider are covered at 100%, are not deducted from your HSA and do not apply to your deductible. If you see an out-of-network provider, then your deductible or out-of-network coinsurance responsibility will apply. If you receive any of these services for diagnostic purposes — for example, a colonoscopy when symptoms are present — the appropriate plan deductible and coinsurance will apply and available account funds may be used to cover costs.

The following is an overview of the types of preventive services covered:

Child Preventive Care

Office Visits for preventive services
Screening Tests for vision, hearing, and lead exposure. Also includes pelvic exam and Pap test for females who are age 18, or have been sexually active.
Immunizations:
 Hepatitis A
 Hepatitis B
 Diphtheria, Tetanus, Pertussis (DtaP)
 Varicella (chicken pox)
 Influenza – flu shot
 Pneumococcal Conjugate (pneumonia)
 Human Papilloma Virus (HPV) – cervical cancer
 H. Influenza type b
 Polio
 Measles, Mumps, Rubella (MMR)

Adult Preventive Care

Office Visits for preventive services
Screening Tests for coronary artery disease, colorectal cancer, prostate cancer, diabetes, and osteoporosis. Also includes mammograms, as well as pelvic exams and Pap test.
Immunizations:
 Hepatitis A
 Hepatitis B
 Diphtheria, Tetanus, Pertussis (DtaP)
 Varicella (chicken pox)
 Influenza – flu shot
 Pneumococcal Conjugate (pneumonia)
 Human Papilloma Virus (HPV) – cervical cancer

Summary of Exclusions or Limitations

Some covered services may have limitations or other restrictions.* With Anthem's Lumenos with HSA plan, the following services are limited:

Annual routine vision exam \$15; not subject to deductible.
 Skilled nursing facility services limited to 100 days per benefit period.
 Home health care services limited to 90 visits per benefit period.
 Early intervention limited to \$5,000 per benefit period.
 Physical and occupational therapy services limited to a combined 30 visits per benefit period.
 Speech therapy services limited to 30 visits per benefit period.
 Spinal manipulations and other manual medical intervention visits limited to 30 visits per benefit period.
 Durable medical equipment benefit is **unlimited**.
 Private duty nursing limited to \$500 per benefit period maximum.
 Wigs limited to \$500 per benefit period maximum.
 Your Lumenos with HSA also includes **No Lifetime Maximum**.

*Additional limitations and exclusions may apply. For a complete list of exclusions and limitations, please refer to your Certificate of Coverage. Some covered services may require pre-approval.

Please note: This summary is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail. This summary is for a full year in the Lumenos plan. If you join the plan mid-year or have a qualified change of status, your actual benefit levels may vary. The information included does not constitute legal, tax, or benefit plan design advice. Anthem strongly encourages consultation with a tax advisor before establishing a Health Savings Account. Any Health Savings Account will be established between the individual account holder and the HSA custodian or trustee. Anthem is responsible for the administration of the health plan, and the custodian is responsible for the administration of the HSA.

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