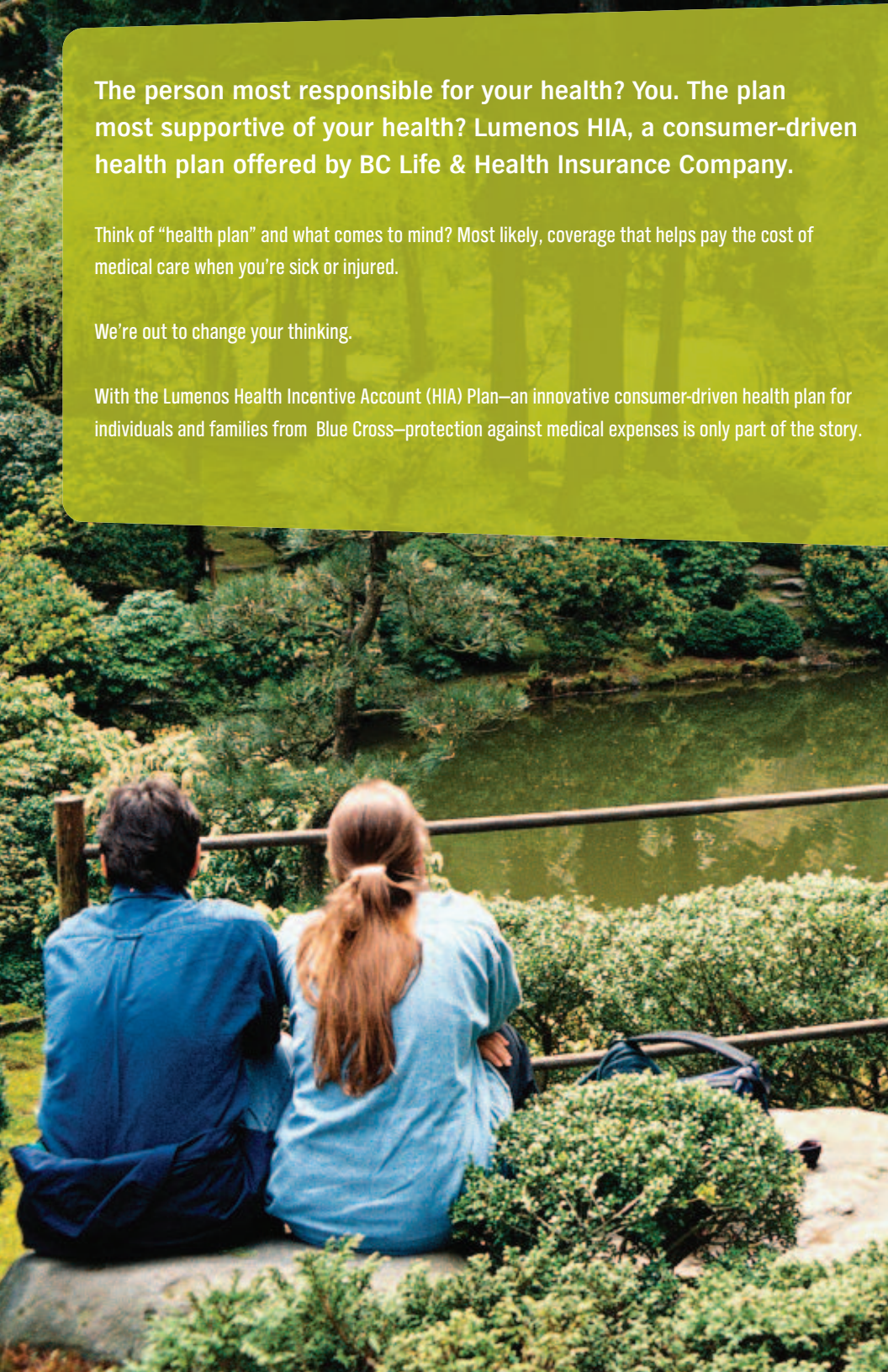


Isn't it time someone created
a healthier health plan?

We thought so. So we did.



Lumenos[®] Health
Incentive Account Plan
for Individuals and Families

A photograph of a man and a woman sitting on a stone ledge, looking out over a lush garden with a pond. The man is on the left, wearing a blue jacket, and the woman is on the right, wearing a light blue shirt. They are both seen from behind. The garden is filled with various green plants and trees, and a wooden railing runs across the middle ground. The pond is visible in the background, reflecting the surrounding greenery.

The person most responsible for your health? You. The plan most supportive of your health? Lumenos HIA, a consumer-driven health plan offered by BC Life & Health Insurance Company.

Think of “health plan” and what comes to mind? Most likely, coverage that helps pay the cost of medical care when you’re sick or injured.

We’re out to change your thinking.

With the Lumenos Health Incentive Account (HIA) Plan—an innovative consumer-driven health plan for individuals and families from Blue Cross—protection against medical expenses is only part of the story.

What makes the Lumenos HIA Plan different? Plan features specially designed to improve and maintain your health and give you enhanced control over your health care dollars. Take a look:

- **Preventive care covered—period.** When you use our network providers, nationally recommended preventive care services are paid for by Blue Cross, at zero cost to you.
- **A Health Incentive Account that empowers you.** You'll have the opportunity to earn health care dollars that you manage and control.
- **Exclusive health tools and personalized services.** You'll have access to a wealth of ways to improve and maintain your health—all at no charge, including:
 - An online Health Assessment designed to help you measure your overall health.
 - A Personal Health Coach Program, Smoking Cessation Program, and Weight Management Program.
 - 24-Hour Nurse Advice Line when you need a quick answer to a routine health question or advice on a medical issue.
 - An online health site with tools and information, including network provider listings, hospital quality ratings, prescription drug costs, wellness articles, and much more.
- **Built-in value through Blue Cross discounts.** You choose your own doctor and you never need referrals—but when you use our network providers, you can save money because you'll receive Blue Cross' negotiated discounts on services and prescriptions.
- **Flexibility.** Choices and options are available to help tailor your Lumenos HIA Plan to your needs and budget—and you control a portion of your health care dollars for even more flexibility.
- **Ways to improve your health *and* your financial health.** You can receive dollars for your Health Incentive Account designed to help reduce your out-of-pocket health expenses, while improving your health and well-being.

Now when you think of “health plan,” think Lumenos HIA. Because a health plan you can feel good about is one that helps you feel good.

How the Lumenos HIA Plan works

Preventive Care

Preventive care to maintain your health.

- 100% coverage for nationally recommended preventive care services with no deduction from your health account and no out-of-pocket costs when you use network providers.

Health Incentive Account (Healthy Rewards dollars)

Health Incentive Account to pay for medical care and prescriptions.

- Earn Healthy Rewards into your health account and use these dollars to pay for covered health expenses.
- Unused dollars rollover from year to year so your account can keep growing to help meet future health care costs.
- The money you spend from your health account on covered expenses applies to your plan deductible, which must be satisfied before traditional coverage begins.

Out of Pocket "Bridge" to Traditional Health Coverage

Then, use Traditional Health Coverage, if needed.

- If there is no money in your health account, you must pay any remaining deductible out-of-pocket. This payment is called a "bridge" amount because it bridges the health account and traditional health coverage components of the plan.
- Then, the plan pays the majority of the cost for additional covered services. You are responsible for any applicable coinsurance amounts.
- Once the out-of-pocket maximum is reached (which includes the plan deductible and any coinsurance payments), the plan pays 100% of covered expenses.

Traditional Health Coverage

The Lumenos HIA Plan: powerful incentives for your health

If you select the Lumenos HIA option, you'll have the opportunity to earn Healthy Rewards — Blue Cross contributions to your health account for doing the right things for your health.

Healthy rewards

Blue Cross will contribute dollars into your Health Incentive Account for taking any of the following steps to improve and maintain your health:

- Completing or updating a **Health Assessment**, our online tool designed to help measure your overall health. The health information you provide is secure and strictly confidential. Earn \$50 per family, per year.
- Enrolling in and graduating from the **Personal Health Coach** program, a one-on-one support program intended to help you proactively manage your health. Available if you qualify. Earn \$100 for enrolling and \$100 for graduating.
- Completing our **Smoking Cessation Program**, designed to help you lead a tobacco-free lifestyle. Participation is open to you and your covered family members age 18 or older, and includes counseling support and tools, including nicotine replacement therapy coverage. You and your covered spouse can each earn \$50 for completing the program (one reward per lifetime).
- Completing our **Weight Management Program**, a personalized phone course with a team of counselors (a registered dietitian and health educator) designed to help you adopt lifestyle changes necessary to lose weight and maintain weight loss. Participation is open to you and your covered family members age 18 and older who have a Body Mass Index (BMI) of 25 or higher. You and your covered spouse can each earn \$50 for completing the program (one reward per lifetime).

The dollars you earn for your account can be applied to your Bridge amount, the limited out-of-pocket responsibility you need to satisfy before the traditional health coverage kicks in.





Still more Lumenos HIA plan benefits

Save on prescription drugs—including mail order

Prescription medications—even through mail order—are covered when the traditional health plan coverage kicks in (less any applicable coinsurance payments). But that doesn't mean you have to wait to save money:

- Thanks to our buying power, Blue Cross is able to negotiate significant discounts on all types of prescription medicines. Just show your Blue Cross ID card at pharmacies in our network—that's over 95% of pharmacies nationwide. Your card lets them know your prescription should receive the Blue Cross discount rate.
- The cost of the prescription can be paid first from your Health Incentive Account, if you have money in the account. If you don't have money in your account, you still benefit from Blue Cross's discount rate.
- To further lower your cost, visit www.bluecrossca.com (it's easy to register once you're approved in the plan) to learn about generics or other low-cost alternatives that could save you money.
- You can also potentially save on prescriptions by ordering a 60- or 90-day supply through mail order. Once you're approved in the plan, you can download a mail order form from www.bluecrossca.com.

Get plenty of online support and helpful tools

Once you're approved in the plan, simply register at www.bluecrossca.com for instant access to a wealth of online content designed to help keep you healthy and save money. If you don't have Internet access, you can call our friendly Blue Cross customer service advocates for help in getting the information you need.

Our award-winning, online health site gives you access to tools to help you manage your health. You can learn more about your Lumenos plan, look up providers, manage your health online, track your health spending and savings and even customize your own home page on the site:

Learn more about your Lumenos plan: View The Lumenos Plan page for a quick explanation of how the plan works, and more.

Look up a provider: Use our online ProviderFinder to locate and learn about doctors, specialists, hospitals and other providers near you, search for providers by location or specialty, view hospital quality ratings and check cost estimates for medical services and prescription drugs.

Manage your health online: Use health tools on the My Health page to learn how to stay healthy, deal with an illness, or prepare for a surgical procedure, including questions to ask your doctor.

Track your health spending and savings: Use the My Account page to help you keep track of your health care dollars, claims and benefits.

Set up your own personal home page: Use the My Page feature to set up quick access to the site's health tools, including links to your account and up-to-date news on health-related topics.



How could the Lumenos HIA plan work for you?

Let's look at one example of how the Lumenos HIA Plan can help individuals and their families. You can view more examples at www.bluecrossca.com.

MARY JONES

Mary is a healthy 25-year-old who works out four days a week.

Services used by Mary:

- Online Health Assessment
- Online family health record
- Online physician directory and profiles
- Online office visit guidelines
- 24-Hour Nurse Advice Line

Services to help Mary stop smoking:

- Smoking Cessation Program

MARY JONES' HIA PLAN

Mary earns Healthy Rewards dollars for her HIA by taking certain steps to improve her health. Her plan's annual deductible is \$1,500 for individual coverage. After she uses all of her HIA dollars, she will pay a limited amount out-of-pocket (the Bridge) needed to meet her deductible before the Traditional Health Coverage begins.



Year 1		Year 2	
HIA: \$50 reward for completing online Health Assessment, plus \$50 reward for completing the Smoking Cessation Program	\$100	HIA Balance: \$0 from Year 1, plus \$50 for updating the Health Assessment	\$50
Total Expenses:	\$450	Total Expenses:	\$500
Prescription drugs	\$200	OB/Gyn visit and lab tests	\$350
OB/Gyn visit and lab tests	\$150	Prescription drugs	\$150
Sick visits	\$100		
Paid by preventive care benefit – no deduction from HIA	\$150	Paid by preventive care benefit – no deduction from HIA	\$350
Amount paid from HIA (Healthy Rewards dollars)	\$100	Amount paid from HIA (Healthy Rewards dollars)	\$50
Mary pays additional expense remaining, which is applied toward this year's Bridge	\$200	Mary pays additional expense remaining, which is applied toward this year's Bridge	\$100
HIA Rollover to Year 2	\$0	HIA Rollover to Year 3	\$0

This is an example. Your actual experience will vary. All expenses assume the use of in-network providers.



Lumenos HIA plan options

Preventive care

- 100% coverage
- No out-of-pocket costs
- No deduction from Health Incentive Account

Health Incentive Account

- You have the opportunity to earn Healthy Rewards contributions to your health account for taking certain steps to improve your health.

Traditional Health Coverage

Choose from the following plans:

Plans with 100% coinsurance - After deductible is met, plan pays 100% in-network services, and 70% for out-of-network services

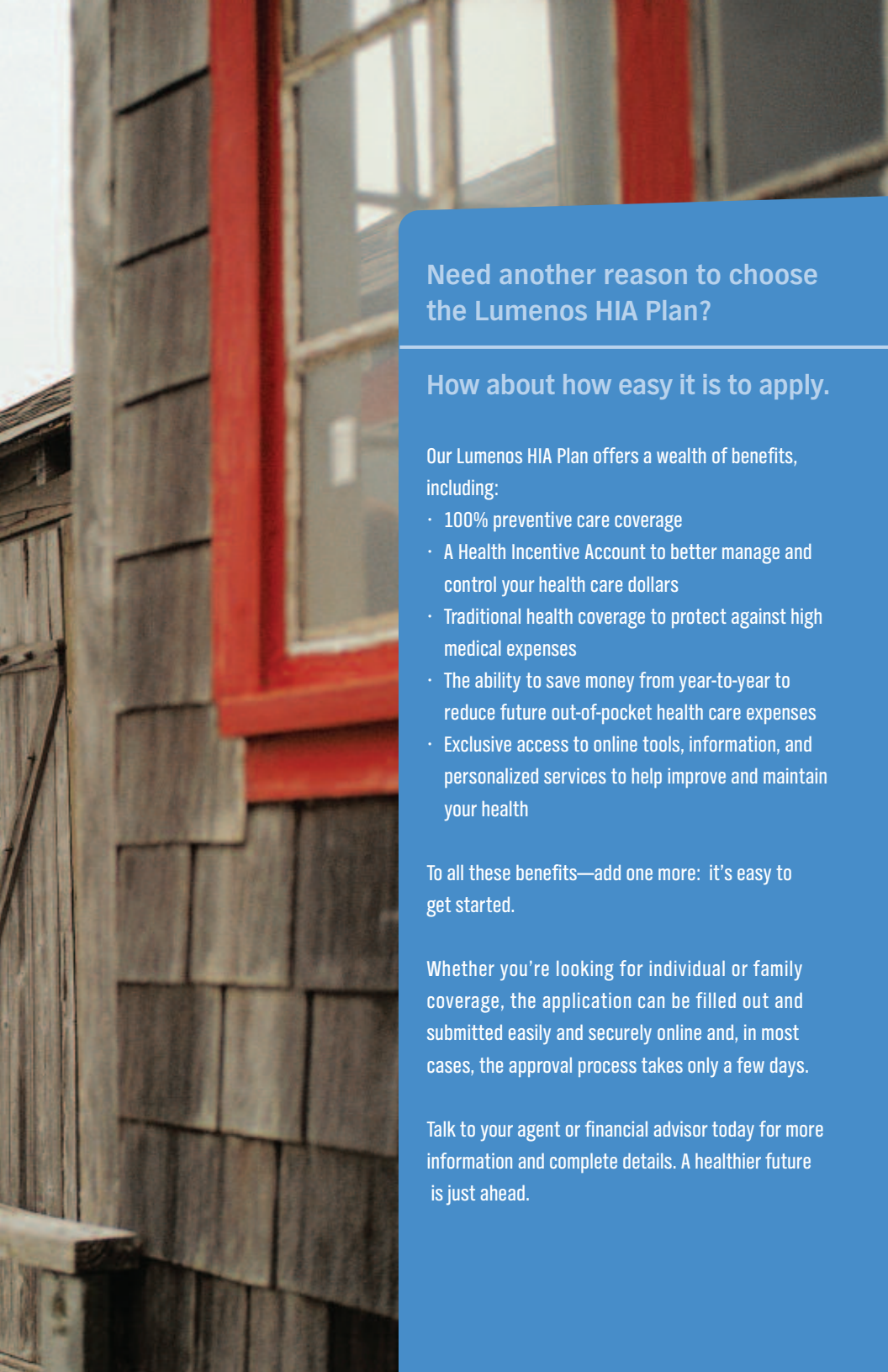
Lumenos Plans for Individuals

- HIA 1500: \$1500 annual deductible with \$1500 annual out-of-pocket limit for in-network services
- HIA 2500: \$2500 annual deductible with \$2500 annual out-of-pocket limit for in-network services
- HIA 3000: \$3000 annual deductible with \$3000 annual out-of-pocket limit for in-network services
- HIA 5000: \$5000 annual deductible with \$5000 annual out-of-pocket limit for in-network services

Lumenos Plans for Families

- HIA 1500: \$3000 annual deductible with \$3000 annual out-of-pocket limit for in-network services
- HIA 2500: \$5000 annual deductible with \$5000 annual out-of-pocket limit for in-network services
- HIA 3000: \$6000 annual deductible with \$6000 annual out-of-pocket limit for in-network services
- HIA 5000: \$10000 annual deductible with \$10000 annual out-of-pocket limit for in-network services
- The plan's annual deductible must be satisfied before traditional health coverage begins. The money you pay from your Health Incentive Account for covered medical expenses applies to your deductible.
- If there is no money in your Health Incentive Account, you will pay any remaining deductible out-of-pocket as a "Bridge" to the traditional health coverage.
- When traditional health coverage begins, the plan pays the majority of covered expenses, and you pay a limited coinsurance amount.
- The plan pays 100% of covered expenses after you reach the annual out-of-pocket maximum, including the deductible and coinsurance payments.





Need another reason to choose the Lumenos HIA Plan?

How about how easy it is to apply.

Our Lumenos HIA Plan offers a wealth of benefits, including:

- 100% preventive care coverage
- A Health Incentive Account to better manage and control your health care dollars
- Traditional health coverage to protect against high medical expenses
- The ability to save money from year-to-year to reduce future out-of-pocket health care expenses
- Exclusive access to online tools, information, and personalized services to help improve and maintain your health

To all these benefits—add one more: it's easy to get started.

Whether you're looking for individual or family coverage, the application can be filled out and submitted easily and securely online and, in most cases, the approval process takes only a few days.

Talk to your agent or financial advisor today for more information and complete details. A healthier future is just ahead.



This is an example. Your actual experience will vary. All expenses assume the use of in-network providers.
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