



BC Life & Health
Insurance Company



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Lumenos® Consumer-Driven Health Plans
Offered by BC Life & Health Insurance Company

Contact your authorized Blue Cross agent to help you choose a plan that's right for you, and your budget.

Individuals will need to confirm his/her eligibility for these products.

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You Choose

Individual and Family Health Plans

How can a health plan help you reach your health potential?

- **It's your health, and your money.** With all of Blue Cross' Lumenos plans, you can control a portion of the dollars you spend on your health. And if you don't spend them all this year, you can save them for future years.
- **No one should get between you and your doctor.** Health care is personal, and there's nothing more basic than the patient-physician relationship. So with our Lumenos plans, you choose your doctor and there are no referrals needed. Plus, you have access to thousands of providers and hospitals that participate in the BlueCard® PPO nationwide network.
- **Your health plan should make it easy for you to do the right things for your health.** Our award-winning online health site has tools to help manage your health and your health care dollars. And we offer personalized services like a 24-Hour Nurse Advice Line to answer your basic health questions. And the Personal Health Coach Program, which provides one-on-one assistance for consumers managing a health condition. Specially trained nurses help you learn about treatment options, self-care and lifestyle changes that can help maximize your health.



Lumenos HSA, HIA and HIA Plus Plans for Individuals and Families

(These are in-network benefits only. Out of network benefits will cost you more)

Our Lumenos Plans offer:

- 100% coverage for nationally recommended preventive care services (including annual physicals) when you see an in-network provider.
- Traditional Health Coverage to help cover additional health care expenses.
- Deductible is waived for preventive services

Lumenos HSA Compatible Plans

With the Blue Cross Lumenos HSA plan, you have the ability to save tax-free dollars in an account. You'll get:

- A Health Savings Account (HSA) that you fund with pre- or post-tax dollars. You can use the HSA to help pay for medical care and prescriptions, and other eligible medical expenses.

Lumenos HIA Plans

With the Blue Cross Lumenos HIA plan, you have the ability to use funds allocated to an account set up for you to help pay for your medical care and prescriptions. You'll get:

- A Health Incentive Account (HIA) funded entirely by Healthy Rewards incentives that you can earn - helps pay the cost of your medical care and prescription drugs.

Lumenos HIA Plus Plans

The Blue Cross' Lumenos HIA Plus plan allows you to use funds allocated to an account set up for you to pay for your medical care and prescriptions. You'll get:

- A Health Incentive Account (HIA) funded by the health plan - helps pay the cost of your medical care and prescription drugs.
- Plus you can earn additional dollars in your account with Healthy Rewards incentives.
- Unused HIA funds roll over to the next year - there is no limit on the amount you can carry over.

Healthy Rewards incentives

HIA and HIA Plus plans provide you with health care dollars for:

- Completing health risk assessment = \$50
- Joining health coach program (if qualified) = \$100
- Graduating from health coach program (if applicable) = \$100
- Completing tobacco cessation program = \$50
- Completing weight management program (if qualified) = \$50

HSA Compatible Plans

Plan Name	Preventive (% plan pays in network)	Deductible (individual/family)	In-Network Coinsurance (% plan pays)	In-Network OOP Max (individual/family)
HSA 1500	100	1500/3000	100	1500/3000
HSA 2500	100	2500/5000	100	2500/5000
HSA 3000	100	3000/6000	100	3000/6000
HSA 5000	100	5000/10000	100	5000/10000

HIA Plans

Plan Name	Preventive (% plan pays in network)	Deductible (individual/family)	In-Network Coinsurance (% plan pays)	In-Network OOP Max (individual/family)
HIA 1500	100	1500/3000	100	1500/3000
HIA 2500	100	2500/5000	100	2500/5000
HIA 3000	100	3000/6000	100	3000/6000
HIA 5000	100	5000/10000	100	5000/10000

HIA Plus Plans

Plan Name	Preventive (% plan pays in network)	Deductible (individual/family)	In-Network Coinsurance (% plan pays)	In-Network OOP Max (individual/family)	Health Plan Contribution (individual/family)	Contribution Rollover Max
HIA Plus 2500	100	2500/5000	100	2500/5000	500/1000	Unlimited
HIA Plus 3000	100	3000/6000	100	3000/6000	500/1000	Unlimited
HIA Plus 5000	100	5000/10000	100	5000/10000	500/1000	Unlimited

Traditional Health Coverage includes 100% coverage for things like:

- Physician Office Visits
- Inpatient Hospital Services
- Outpatient Surgery Services
- Diagnostic X-rays/Lab Tests
- Maternity Care
- Emergency Hospital Services
- Inpatient and Outpatient Mental Health and Substance Abuse Services
- Chiropractic Care
- Home Health Care and Hospice Care
- Physical, Speech and Occupational Therapy Services
- Prescription Drugs

The plan's annual deductible must be satisfied before traditional health coverage begins.