



Lumenos HIA Plan Summary

The Lumenos® HIA 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 the opportunity to earn health care dollars to help offset your out-of-pocket health expenses by taking certain steps to improve your health.

Your Lumenos HIA Plan

First - Earn dollars for your HIA and use them to pay for covered services

Health Incentive Account

What's special about your Lumenos Health Incentive Account (HIA) is that you may earn funds for an account through Healthy Rewards.

Money in your HIA is used to help you pay part of your annual deductible. And amounts you don't use can rollover to the next year.

Healthy Rewards

If you do this:

Complete the Health Assessment online	\$50
Enroll in the Personal Health Coach Program	\$100
Graduate from the Personal Health Coach Program	\$100
Complete our Smoking Cessation Program	\$50
Complete our Weight Management Program	\$50

You can earn this in your HIA:

Some eligibility requirements apply. See page 2 for program descriptions.

Plus - To help you stay healthy, use:

Preventive Care

100% coverage for nationally recommended services.

Preventive Care

No deductions from the HIA or out-of-pocket costs for you as long as you receive your preventive care from an in-network provider. If you choose to go to an out of network provider your deductible or traditional health coverage benefits will apply. Covers nationally recommended preventive care services including screenings and immunizations for children and adults.

Then -

Your Bridge

After you use all of the money in your HIA, you then pay a **Bridge amount out of your pocket** until you meet your annual deductible responsibility.

Your Bridge responsibility will vary depending on how much you earn for your HIA through Healthy Rewards.

Your HIA dollars plus your Bridge amount add up to your annual deductible responsibility.

Health Account + Bridge = Deductible

Bridge

Your Bridge responsibility will vary.

Annual Deductible Responsibility

For In-Network Providers

\$2,500 individual coverage
\$5,000 family coverage

For Out-of-Network Providers

\$2,500 individual coverage
\$5,000 family coverage

If needed -

Traditional Health Coverage

Your Traditional Health Coverage begins after you have paid your Bridge amount.

Traditional Health Coverage

After your Bridge, the plan pays:

100% for in-network providers

70% for out-of-network providers

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 from in-network providers** for the remainder of the plan year.

Annual Out-of-Pocket Maximum

In-Network Providers

\$2,500 individual coverage
\$5,000 family coverage

Out-of-Network Providers

\$5,000 individual coverage
\$10,000 family coverage

Your annual out-of-pocket maximum consists of amounts you spend to meet your annual deductible, including funds you spend from your HIA, and your coinsurance amounts.

If you have questions, please call toll-free 1-888-224-4911



Lumenos HIA Plan Summary

Healthy Rewards

You will receive additional health care dollars in your HIA for the following:

- **Health Assessment:** You and your family members can complete the Health Assessment, our online tool designed to help measure your overall health. One adult family member is eligible to earn \$50 in your HIA per plan year.
- **Personal Health Coach:** If you qualify for the Personal Health Coach Program, you'll receive one-on-one assistance from a specially trained registered nurse to help you manage a health condition. Health conditions may include but are not limited to diabetes, asthma, depression, high blood pressure, heart disease and pregnancy. You'll receive \$100 in your account for enrolling in the Personal Health Coach Program (one reward per covered person per year). You'll receive \$100 for achieving your health goals and graduating from the Personal Health Coach Program (one reward per covered person per year).
- **Smoking Cessation Program:** This program helps you manage withdrawal symptoms, identify triggers and learn new behaviors and skills to remain tobacco free. 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 spouse are eligible to receive \$50 in your HIA (one reward per person per lifetime) for completing this program.
- **Weight Management Program:** Our Weight Management Program is a personalized phone course designed to help you adopt lifestyle changes necessary to lose weight and maintain weight loss. A team of counselors (a registered dietitian and health educator) with expertise in weight management will help you address healthy eating, physical activity and exercise, stress management, and more. You and your covered family members age 18 and older who have a Body Mass Index (BMI) of 25 or higher are eligible for this program. You and your spouse are eligible to receive \$50 in your HIA (one reward per person per lifetime) for completing the program.

Summary of Covered Services

Preventive Care

BC Life and Health's Lumenos HIA plan covers preventive services recommended by the U.S. Preventive Services Task Force, the American Cancer Society, the Advisory Committee on Immunization Practices (ACIP) 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 prevent avoidable premature injury, illness and death.

All preventive services received from an in-network provider are covered at 100%, are not deducted from your HIA, 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.

The following is a list of covered preventive care services:

Well Baby and Well Child Preventive Care

Office Visits through age 18

Screening Tests for vision, hearing, and lead exposure. Also includes pelvic exam, Pap test and contraceptive management 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 after age 18

Screening Tests for coronary artery disease, colorectal cancer, prostate cancer, diabetes, and osteoporosis. Also includes mammograms, as well as pelvic exams, Pap test and contraceptive management.

Immunizations:

Hepatitis A
 Hepatitis B
 Diphtheria, Tetanus, Pertussis (DtaP)
 Varicella (chicken pox)
 Influenza - flu shot
 Pneumococcal Conjugate (pneumonia)
 Human Papilloma Virus (HPV) - cervical cancer

If you have questions, please call toll-free 1-888-224-4911



Lumenos HIA Plan Summary

Summary of Covered Services (Continued)

Medical Care

Blue Cross' Lumenos HIA plan covers a wide range of medical services to treat an illness or injury. You can use your available HIA funds to pay for these covered services. Once you spend up to your deductible amount for covered services, you will have Traditional Health Coverage available to help pay for additional covered services.

The following is a summary of covered medical services under Blue Cross' Lumenos HIA plan:

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

Some covered services may have limitations or other restrictions. With Blue Cross' Lumenos HIA plan, the following services are limited:

Skilled Nursing Facility services limited to 100 days per calendar year.
Ambulatory Surgical Centers are limited to \$380 per day for non-participating centers.
Diagnostic X-rays and Lab work require pre-authorization.
Travel for organ transplants for both the recipient and companion are limited to 6 trips per episode and \$250 per person per trip for round trip coach airfare. Hotel accommodations are also limited to 1 hotel room, double occupancy and \$100 per day for 21 days per trip. Other expenses limited to \$25 per day per person for 21 days per trip. Donor transportation limited to 1 trip per episode and \$250 for round trip coach airfare. Hotel limited to \$100 per day for 7 days, other expenses limited to \$25 per day for 7 days.
Lifetime Maximum of \$5,000,000 per person.

Lumenos HIA Plan Summary



This summary is a brief outline of the benefits and coverage provided under the Lumenos plan. It is not intended to be a complete list of the benefits of the plan. 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.

Additional limitations and exclusions may apply.



BC Life & Health Insurance Company is an independent licensee of the Blue Cross Association. The Blue Cross name and symbol are registered service marks of the Blue Cross Association. ® Lumenos is a registered trademark.

If you have questions, please call toll-free 1-888-224-4911