

## Lumenos HSA Plan Coverage

**OPTION: 0% Coinsurance**

**CALENDAR YEAR DEDUCTIBLE**  
**CALENDAR YEAR OUT-OF-POCKET LIMIT (includes deductible)**

**CALENDAR YEAR DEDUCTIBLE**  
**CALENDAR YEAR OUT-OF-POCKET LIMIT (includes deductible)**

**PLAN LIFETIME MAXIMUM**

	Network				Non-Network			
	YOU PAY 0% Coinsurance				YOU PAY 40% Coinsurance			
Individual:	\$1,500	\$3,000	\$3,500	\$5,000	\$1,500	\$3,000	\$3,500	\$5,000
	\$1,500	\$3,000	\$3,500	\$5,000	\$3,000	\$6,000	\$7,000	\$10,000
Family:	\$3,000	\$6,000	\$7,000	\$10,000	\$3,000	\$6,000	\$7,000	\$10,000
	\$3,000	\$6,000	\$7,000	\$10,000	\$6,000	\$12,000	\$14,000	\$20,000
\$7,000,000 per member for network and non-network services combined								

**OPTION: 20% Coinsurance**

**CALENDAR YEAR DEDUCTIBLE**  
**CALENDAR YEAR OUT-OF-POCKET LIMIT (includes deductible)**

**CALENDAR YEAR DEDUCTIBLE**  
**CALENDAR YEAR OUT-OF-POCKET LIMIT (includes deductible)**

**PLAN LIFETIME MAXIMUM**

	Network		Non-Network	
	YOU PAY 20% Coinsurance		YOU PAY 40% Coinsurance	
Individual:	\$1,750	\$5,000	\$1,750	\$10,000
Family:	\$3,500	\$10,000	\$3,500	\$20,000
\$7,000,000 per member for network and non-network services combined				

## Lumenos HSA Plan Benefits<sup>1</sup>

**DOCTORS' OFFICE VISITS**

**PREVENTIVE CARE**

*(includes well-child care, preventive office exams, immunizations, PSA screening, Pap smears, mammograms, colorectal cancer exams, colonoscopy, and sigmoidoscopy)*

**DIAGNOSTIC SERVICES**

**HOSPITAL (inpatient & outpatient), OUTPATIENT SURGERY**

**EMERGENCY ROOM SERVICES**

**MATERNITY**

**DENTAL**

**LIFE**

	Network	Non-Network
	YOU PAY YOUR SHARE AFTER DEDUCTIBLE, UNLESS WAIVED	
	0% or 20% Coinsurance <sup>2</sup>	
0% Coinsurance:	Individual: \$3,500 Family: \$7,000	
20% Coinsurance:	Individual: \$1,750 Family: \$3,500	40% Coinsurance
0% Coinsurance (deductible waived):	Individual: \$1,500 \$3,000 \$5,000 Family: \$3,000 \$6,000 \$10,000	
	0% or 20% Coinsurance <sup>2</sup>	
	Not covered <i>(optional maternity rider is available for plans with deductibles of \$2,500 or greater; subject to 12-month waiting period)</i>	
	Coverage available at additional cost	Coverage available at additional cost

## Lumenos HSA Drug Coverage

**INCLUDES DRUG COVERAGE UNDER MEDICAL PLAN**

*Note: Specialty injectable drugs are limited to a 30-day supply, available through Anthem's Specialty Rx network, and are not covered out-of-network.*

	Network	Non-Network
	YOU PAY YOUR SHARE AFTER DEDUCTIBLE	
	0% or 20% Coinsurance <sup>2</sup>	
	40% Coinsurance	

**OTHER COVERED BENEFITS INCLUDE BUT ARE NOT LIMITED TO:**

- Ambulance
- Chiropractic
- Durable Medical Equipment
- Home Health Care
- Hospice Care
- Mental Health
- Organ Transplants
- Rehabilitation Facilities
- Skilled Nursing Care
- Speech Therapy
- Therapy Services
- Urgent Care

<sup>1</sup>UNLESS OTHERWISE NOTED, ALL BENEFITS ARE SUBJECT TO THE CALENDAR YEAR DEDUCTIBLE.

<sup>2</sup>COINSURANCE IS DESIGNATED BY THE PLAN YOU CHOOSE.

**IMPORTANT:** This Benefit Guide is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits, limitations and exclusions are contained in the contract or certificate of coverage. In the event of a conflict between the contract or certificate of coverage and this Lumenos HSA Benefit Guide, the terms of the contract or certificate of coverage will prevail.

# Understanding Lumenos® HSA Coverage

## Preventive Care

Anthem's Lumenos plans cover 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 in advance and help keep you healthier in the long run.

All preventive services received from a network provider are covered at the coinsurance listed in the benefit summary chart. If you see a non-network provider, then your deductible and non-network coinsurance responsibility will apply. If you receive any of these services for diagnostic purposes – for example, colonoscopy when symptoms are present – the appropriate plan deductible and coinsurance will apply and available health account dollars may be used to cover these costs.

### Child - Preventive care

Preventive physical exams

Immunizations

Screening tests including the following:

- Eye chart vision screening
- Hearing screening
- Screening for lead exposure
- Pelvic exam and Pap test (if recommended by your doctor)

### Adult - Preventive care

Preventive physical exams

Immunizations

Screening tests including the following:

- Eye chart vision screening
- Hearing screening
- Cholesterol and lipid level screening
- Blood glucose test to screen for Type 2 diabetes
- Prostate cancer screenings including digitalrectal exam and PSA test
- Breast exam and mammography screening
- Pelvic exam and Pap test

Is your doctor or dentist in one of our networks?

Go to [anthem.com](https://www.anthem.com) > Find a Doctor

## Some definitions

### So we're all on the same page

A **premium** is the amount of money you pay on a regular basis - once a month, four times a year, twice a year or once a year - to your insurance company to keep your health plan active. You can't apply what you pay for your premium toward your deductible.

A **deductible** is the amount of out-of-pocket expenses you have to pay each year before your health plan kicks in and starts paying for services. Network and non-network deductibles are separate and do not accumulate towards each other.

A **coinsurance level** is the percentage of money you have to pay out of your own pocket for covered services. It's the portion of the bill not paid by your health plan after your deductible has been reached.

An **out-of-pocket limit** is the total amount of money (not counting your premiums) you have to pay each year for your covered medical services. Your deductible and coinsurance payments for covered services count toward your out-of-pocket limit. Network and non-network out-of-pocket limits are separate and do not accumulate towards each other.

A **discount** is the reduced out-of-pocket cost you enjoy when you obtain covered health care services from a network provider.

A **drug formulary** is a list of brand-name and generic medications that have been rigorously reviewed and selected by a committee of practicing doctors and clinical pharmacists for their quality and effectiveness. You may help control the amount you pay for prescriptions by encouraging your doctor to prescribe medications from the Anthem formulary on our website at [anthem.com](http://anthem.com).

## About our network providers

### Using our network

To be eligible to receive the maximum benefits available, you must use network providers. To find a doctor, please go to [anthem.com](http://anthem.com) > "Find a Doctor".

### Notice of provider arrangements

Your network provider's agreement for providing covered services may include financial incentives or risk-sharing relationships which are based on utilization and quality of services. If you have any questions regarding such incentives or risk-sharing relationships, please contact Anthem or your provider.

### Accessing covered services

Some services, or supplies, such as prescription drugs, require your doctor to receive an authorization from Anthem that defines and/or limits the conditions under which the service, or supply, will be covered to help you avoid any unnecessary out-of-pocket expenses. Other services, such as organ transplants, require your physician to certify, and for us to approve the service as medically necessary and the appropriate setting. Neither process is a guarantee of coverage.

### Out-of-network provider

If you receive covered services from an out-of-network provider, you are responsible for the difference between the actual charge billed for covered services and the maximum allowable amount plus any deductible, copayments, coinsurance and non-covered charges.

## For more complete coverage

### Dental and Term Life Insurance

You can combine this health plan with Dental Blue® and/or Blue Preferred® Term Life Insurance. Combining coverage is not only easy, it can save you money, too. And you'll only have to deal with one application, one bill and one monthly premium.

# Anthem

## Lumenos<sup>®</sup> HSA

### Benefit Guide for **Indiana**

#### Who can apply?

You can apply for Lumenos HSA coverage for yourself or with your family. You must be a resident of the state in which you are applying, under the age of 65, a legal resident of the U.S. and not currently pregnant. Family health coverage includes you, your spouse or domestic partner and any dependent children. Children are covered to the end of the month in which they turn 25.

**The following dependent children are eligible for coverage; no minimum support is required from you:** Unmarried or married son or daughter; unmarried stepchild; unmarried child for whom you or your spouse is the legal guardian.

**For the following dependent children to be eligible for coverage, you must provide at least 50% of their support:** Married stepchild; married child for whom you or your spouse is the legal guardian, married or unmarried grandchild or other blood relative. Completion of an affidavit form will be required to add these children.

#### What's a preexisting condition?

Generally, Lumenos HSA covers preexisting conditions after you've been enrolled in the plan for 12 months. A preexisting condition is any medical or physical condition you had in the 12 months right before you enrolled. If you received medical advice, a diagnosis, care or treatment for the condition — or if it was recommended that you do so — that qualifies it as "preexisting".

If you apply for coverage within 63 days of terminating your membership with another "creditable" health care plan, then you can use your prior coverage for credit toward the 12-month waiting period. Anthem Blue Cross and Blue Shield will credit the time you were enrolled on the previous plan.

#### Our appeal rights and confidentiality policy.

If we deny a claim or request for benefits completely or partially, we will notify you in writing. The notice will explain why we denied the claim/request and describe the appeals process. You can appeal decisions that deny or reduce benefits. We encourage you to file appeals right away when you first get an initial decision from us, but we require that you file within six months of getting one. You should send additional information that supports your appeal and state all the reasons why you feel the appeal request should be granted. We will review your appeal and let you know our decision in writing within 30 days of receiving your first appeal. If you are denied coverage based on medical necessity or experimental/investigative exclusions, you can request that a board-eligible or board-certified specialist review your appeal.

If we deny coverage for reasons other than medical necessity or experimental/investigative reasons, you can also appeal. Please call customer service or check your contract or certificate of coverage for more information on our internal appeal and external review processes. Unless our notice of decision includes a different address, send requests for a review of appeal to: **Anthem Blue Cross and Blue Shield, Appeals Coordinator, P.O. Box 33200, Louisville, Kentucky 40232-3200**

If we uphold our decision throughout the appeals process, you can request a review by the Indiana Department of Insurance. In addition to the appeals processes we just described, Anthem has adopted a confidentiality policy in Indiana. This policy includes guidelines regarding the protection of confidential member information and a member's right to access and change information in Anthem's possession. The policy clearly points out when a member needs to sign a release before Anthem can disclose information to a member's provider, spouse or other family members.

#### We want you to be satisfied.

If you aren't satisfied with your Lumenos HSA coverage, you can cancel it within 30 days after you receive your contract or certificate of coverage or have access to it online, whichever is earlier. If you haven't submitted any claims, you'll get a full refund of the premium you paid when coverage is cancelled within the first 30 days. You can view your contract or certificate of coverage online or receive a paper copy of it upon request as outlined in your initial membership letter.

This brochure is only a summary of Lumenos HSA benefits and is not a part of the contract or certificate of coverage. If you are approved for coverage, the contract or certificate of coverage you receive will include all the details of your plan. In the event of a conflict between the information in this brochure and your contract or certificate of coverage, the terms of your contract or certificate of coverage will prevail. Read your contract or certificate of coverage carefully. Anthem has the right to rescind, cancel, terminate or reform your coverage based on provisions described in the contract or certificate of coverage.

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