



Individual and Family Health Care Plans
for California

Our plans fit your plans



**SmartSense[®] Plus
Premier Plus**

Anthem Blue Cross Life and Health Insurance Company

Our plans fit the way you live.

In a world that's constantly changing, one thing's for certain: it's important to have health care coverage you can depend on – coverage designed to help fit your budget, and your way of life.

For more than 75 years, Anthem has provided health care coverage and security to our California neighbors. We're pleased to offer these same individual health care plans with the added benefits and features of the Affordable Health Care Act.

You're in charge of your health and budget, and our Individual health care plans help keep it that way. We still offer a wide range of coverage options as unique as you are. And if you have any questions, we're here to help.



Why do you need health care coverage?

These days, an average stay in the hospital can cost more than \$30,000.* The financial risk you take without health coverage just isn't worth it. Not only does health coverage help you stay healthy, it also gives you added security, because you know you're protected against the high cost of unexpected medical bills.

Experience you can rely on

Anthem is committed to helping simplify your life and improving your health. That's why we offer:

- **Optional dental and term life insurance.** To enhance your health and your family's financial future, we also offer dental and term life coverage and make it easy to enroll.
- **Coverage that travels with you.** No matter where life takes you, your health coverage goes with you. And the BlueCard® program makes it easy to access providers throughout the country.
- **Choose your doctor and compare your health care costs at anthem.com.** Manage your health care coverage in a simple and easy way at anthem.com. Once you're a member, all you have to do is register at anthem.com and start feeling better about your choices with features like:
 - *Find a Doctor:* Use our online Provider Directory to find hospitals, pharmacies and other specialists in your area – and check whether they are cost-saving network providers – all at the click of a mouse.
 - *Estimate Your Cost:* Save time and money by comparing the quality and safety of providers as well as the cost of common procedures at health care facilities in your area.
 - *Zagat Health Surveys:* See what other patients have said about the doctors and hospitals you're considering. Add your own doctor recommendation, too!

Register at anthem.com and have a wealth of health information right at your fingertips.

* Based on 2009 weighted national estimates from HCUP National Inpatient Sample (NIS), Agency for Healthcare Research and Quality (AHRQ), based on data collected by individual states and provided to AHRQ by the states. (Average stay of 4.6 days; average cost to uninsured of \$30,655.)

Some definitions so we're all on the same page

Network Discounts: With Anthem Blue Cross you have access to one of the largest provider networks in the state. These network (or participating) providers have agreed to accept lower costs for their covered services to Anthem members — similar to volume discounts. These negotiated costs help reduce the overall cost of covered medical services, including your share of those costs.

This is true whether you are paying the entire cost for covered services (such as while you are meeting your deductible), or whether we are sharing the cost. With over 82,000 PPO doctors and specialists and more than 370 hospitals, chances are your provider already participates. Just visit a network provider to take advantage of the savings.

With our PPO plans, you can always choose to receive services outside the network, but your share of the cost will be greater.

Cost-Sharing: The costs of medical care today can be staggering. Health care coverage from Anthem can help protect you against these high costs. With most health care coverage, you pay a monthly premium, then you share some of the cost of covered medical care with the company that provides your health care coverage. The level of cost-sharing you choose directly impacts your premium amount. The more you are willing to share in the costs, the lower your premium. With Anthem, you can choose your level of protection and the level of cost-sharing that works best for your health care needs and budget.

Deductible is the amount you have to pay each calendar year (annually) for covered services before your health care plan starts paying. For some services, the plan will even begin to pay before the deductible is met. Usually, the higher a plan's deductible, the lower the premium. In some cases, you may also have a separate deductible for certain services such as prescription drugs.

Coinsurance is the percentage of the cost of covered services that you will be responsible for, after your annual deductible is met. With some plans, you have a choice of coinsurance levels. For some services, your coinsurance will be 0%. Much like your deductible, selecting a higher coinsurance typically lowers your monthly premium because it increases your share of the cost.

Copayment (or Copay) is a specific dollar amount you have to pay for certain covered services.

Out-Of-Pocket Maximum is the most that you would pay in a calendar year for deductible and coinsurance for network covered services. Once you reach this maximum, the plan pays at 100% for most services for the rest of the calendar year.

Prescription Drugs are medications that must be authorized for use by your doctor. Anthem offers varying levels of prescription drug coverage. Depending on the plan, you may have coverage for generic drugs or generic and brand name drugs.

Generic Drugs are prescription drugs that typically have been in use for some time and can be manufactured and distributed by numerous companies, so their cost is usually much lower. Generic drugs must, by law, contain the same active ingredients as their brand name equivalent and have the same clinical benefit.

Brand Name Drugs are prescription drugs that are manufactured and marketed under a registered name. They are usually patented and may be exclusively offered by certain manufacturers.

Specialty Drugs are typically high cost, scientifically engineered drugs used to treat complex, chronic conditions. They require special handling and usually must be shipped directly to the user.

Formulary is a list of prescription drugs our health care plans cover. They include generic, brand name, and specialty drugs that have been rigorously reviewed and selected by a committee of practicing doctors and clinical pharmacists for their quality and effectiveness. We've negotiated lower prices on these formulary drugs, so you'll save when your doctor prescribes medication from our formularies. There can be different formularies for different health care plans.

SmartSense® Plus

Is this the right plan for you?

SmartSense Plus, from Anthem Blue Cross Life and Health Insurance Company, was designed to offer affordable, solid protection without a lot of bells and whistles that may not be important to you.

Prescription Drug Coverage

The cost of prescription drugs can be overwhelming, so SmartSense Plus includes prescription drug coverage to help you manage those costs.

SmartSense Plus prescription drug coverage includes the following tiers which represent a cost level within the generic and brand name prescription drug categories.

- **Drug Formulary:** This is a special list of prescription drugs the SmartSense Plus plan covers. We've negotiated lower prices on these formulary drugs, so you'll save when your doctor prescribes from the Plan Formulary.
- **Tier 1:** These drugs have the lowest copay and include generic medications.
- **Tier 2:** These drugs have a higher copay than those in Tier 1 and include formulary brand name medications.
- **Tier 3:** These drugs have a higher copay than those in Tier 2 and include non-formulary brand name medications.
- **Specialty:** These are typically high-cost, scientifically engineered drugs and are paid at a coinsurance level instead of copay.

How to Customize your SmartSense Plus Plan

With SmartSense Plus, you have some choice and flexibility to change the plan to better meet your needs. SmartSense Plus offers a choice of:

Deductible: You can usually lower your premium by choosing a higher deductible. Simply choose the deductible and premium combination that works best for you.

Upgrade Drug Coverage: By choosing the Upgrade Drug Coverage option (for an additional cost) you can lower your prescription drug deductible to \$500, instead of the \$7,500 prescription drug deductible (for Tier 2, 3 and Specialty) included in the plan.

Other Optional Coverage: You can add more protection for you and your family by purchasing optional dental or life insurance. See the following pages for details.

SmartSense Plus Plan Highlights

SmartSense Plus offers affordable price options, solid protection that covers essentials and even some immediate benefits before the deductible. **Features:**

Features:

- First three Doctors' Office Visits with predictable copays, per plan member, each calendar year before having to meet your deductible.
- Choice of two prescription drug coverage options.

Preventive care benefits help focus on keeping you healthy. Online tools for a personalized Health Assessment, prescription drug cost comparison, and other tools to give you more control.

You should know:

- After first three Doctors' Office Visits, all other visits are covered after the deductible.

Benefits		SmartSense® Plus		
Calendar Year Deductible		Your Choices		
<i>Individual</i>	Network:	\$2,000	\$3,500	\$6,000
	Non-network:	\$2,000	\$3,500	\$6,000
<i>Family</i>	Network:	\$4,000	\$7,000	\$12,000
	Non-network:	\$4,000	\$7,000	\$12,000
Network coinsurance options		30%	30%	30%
Calendar-year Out-of-pocket Maximum		Add Your Chosen Deductible to the Amount Below		
<i>Individual</i>	Network:	\$3,500	\$3,500	\$3,500
	Non-network:	\$7,500	\$7,500	\$7,500
<i>Family</i>	Network:	\$7,000	\$7,000	\$7,000
	Non-network:	\$15,000	\$15,000	\$15,000
How family deductibles and family out-of-pocket maximums work		Once one family member reaches their individual deductible or out-of-pocket maximum, the remaining amount of the family deductible or out-of-pocket maximum needs to be met by one or more other family members. The family deductible or out-of-pocket maximum can be met by the family combined.		
Plan lifetime maximum		None		
Covered Services		Your Share of Costs (after deductible, unless waived)		
<i>Doctor office visits</i>		Network: <ul style="list-style-type: none"> • First 3 Office Visits (per member): \$30 Copay, deductible waived • Additional Office Visits: 30% Coinsurance Non-network: 50% Coinsurance		
<i>Professional and diagnostic services (X-ray, lab, anesthesia, surgeon, etc.)</i>		Network: 30% Coinsurance Non-network: 50% Coinsurance		
<i>Inpatient services (overnight hospital/facility stays)</i>		Network: 30% Coinsurance Non-network: All charges except \$650 per day		
<i>Outpatient services (without overnight hospital/facility stays)</i>		Network: 30% Coinsurance Non-network: All charges except \$380 per day		
<i>Emergency room services (in a medical emergency)</i>		Network: 30% Coinsurance plus \$100 Emergency Room copay (copay waived if admitted) Non-network: 30% Coinsurance plus \$100 Emergency Room copay (copay waived if admitted)		
<i>Preventive care services</i>		Includes preventive services recommended by the United States Preventive Services Task Force, including well child care, immunizations, PSA screenings, pap tests, and more. Network: 0% Coinsurance, not subject to deductible Non-network: 50% Coinsurance		
<i>Maternity</i>		Maternity services are covered as other services outlined above in the covered services section of this benefit guide.		
<i>Optional coverage (at additional cost)</i>		Dental, Life		
Prescription Drug Coverage		SmartSense Plus		
<i>Retail drugs (and mail-order drugs, when available)</i>		Standard Drug Coverage: Tier 1 (Generic drugs): \$15 Copay \$7,500 annual Prescription Drug deductible per member applies before the following: <ul style="list-style-type: none"> • Tier 2 (Formulary Brand name drugs): \$40 Copay • Tier 3 (Non-Formulary Brand name drugs): \$60 Copay • Specialty: 25% Coinsurance up to a \$2,500 annual Prescription Drug out-of-pocket maximum (the most you'll have to pay), network only and in addition to \$7,500 annual deductible. Non-Network: Not Covered		
<i>Optional drug coverage (when available)</i>		Upgrade Drug Coverage: Tier 1 (Generic drugs): \$15 Copay \$500 annual Prescription Drug deductible per member applies before the following: <ul style="list-style-type: none"> • Tier 2 (Formulary Brand name drugs): \$40 Copay • Tier 3 (Non-Formulary Brand name drugs): \$60 Copay • Specialty: 25% Coinsurance up to a \$2,500 annual Prescription Drug out-of-pocket maximum (the most you'll have to pay), network only and in addition to \$500 annual deductible. Non-Network: Not Covered		
<i>Other covered benefits include, but are not limited to:</i>		Ambulance, Chiropractic Services, Home Health Care, Mental Health, Physical/Occupational Therapy, Urgent Care		

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 Policy/EOC. In the event of a conflict between the Policy/EOC and this Benefit Guide, the terms of the Policy/EOC will prevail.

NOTES:

- Discounted rates apply for network covered services.
- Network and non-network deductibles are separate and do not accumulate toward each other. Network and non-network out-of-pocket maximums are also separate and do not accumulate toward each other.
- For non-network services, member is responsible for the coinsurance plus charges in excess of the allowable amount.
- Copays/coinsurance to network and non-network providers apply to annual out-of-pocket maximum except where specifically noted in the policy.

Premier Plus

Is this the right plan for you?

Premier Plus, from Anthem Blue Cross Life and Health Insurance Company, is a great choice for families or for individuals looking for robust benefits for both routine and unexpected medical care.

Prescription Drug Coverage

The cost of prescription drugs can be overwhelming so Premier Plus includes prescription drug coverage to help you manage those costs.

Premier Plus prescription drug coverage includes the following tiers which represent a cost level within the generic and brand name prescription drug categories.

- **Tier 1:** These drugs have the lowest copay and include generic medications.
- **Tier 2:** These drugs have a higher copay than those in Tier 1 and include formulary brand name medications.
- **Tier 3:** These drugs have a higher copay than those in Tier 2 and include non-formulary brand name medications.
- **Specialty:** These are typically high-cost, scientifically engineered drugs and are paid at a coinsurance level instead of copay.

How to Customize your Premier Plus Plan

With Premier Plus, you have some choice and flexibility to change the plan to better meet your needs. Premier Plus offers a choice of:

Deductible: You can usually lower your premium by choosing a higher deductible. Simply choose the deductible and premium combination that works best for you.

Other Optional Coverage: You can add more protection for you and your family by purchasing optional dental or life insurance. See the following pages for details.

Premier Plus Plan Highlights

Premier Plus offers many benefits before the deductible and coverage as well for prescription drugs. The lowest levels of coinsurance across all deductibles gives Premier Plus added value over other plans we offer.

Features:

- Unlimited doctor office visits with predictable copays, before the deductible.
- Preventive care benefits help focus on keeping you healthy.
- Annual routine eye exam.

You should know:

- Premier Plus offers one of our highest levels of benefits, so the premiums are typically more than our other plans.

Benefits		Premier Plus					
Calendar Year Deductible		Your Choices					
<i>Individual</i>	Network:	\$1,000	\$1,500	\$2,500	\$3,500	\$5,000	\$6,000
	Non-network:	\$1,000	\$1,500	\$2,500	\$3,500	\$5,000	\$6,000
<i>Family</i>	Network:	\$2,000	\$3,000	\$5,000	\$7,000	\$10,000	\$12,000
	Non-network:	\$2,000	\$3,000	\$5,000	\$7,000	\$10,000	\$12,000
Network coinsurance options		25%	25%	25%	25%	25%	25%
Calendar-year Out-of-pocket Maximum		Add Your Chosen Deductible to the Amount Below					
<i>Individual</i>	Network:	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500	\$4,500
	Non-network:	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
<i>Family</i>	Network:	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000
	Non-network:	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
How family deductibles and family out-of-pocket maximums work		Once one family member reaches their individual deductible or out-of-pocket maximum, the remaining amount of the family deductible or out-of-pocket maximum needs to be met by one or more other family members. The family deductible or out-of-pocket maximum can be met by the family combined.					
Plan lifetime maximum		None					
Covered Services		Your Share of Costs (after deductible, unless waived)					
Doctor office visits		Network: Office Visit \$30 Copay for primary care physician; \$50 Copay for specialist (deductible waived for both) Non-network: 50% Coinsurance					
Professional and diagnostic services (X-ray, lab, anesthesia, surgeon, etc.)		Network: 25% Coinsurance Non-network: 50% Coinsurance					
Inpatient services (overnight hospital/facility stays)		Network: 25% Coinsurance Non-network: 50% Coinsurance					
Outpatient services (without overnight hospital/facility stays)		Network: 25% Coinsurance Non-network: 50% Coinsurance					
Emergency room services (in a medical emergency)		Network: 25% Coinsurance Non-network: 25% Coinsurance					
Preventive care services		Includes all nationally recommended preventive services including well-child care, immunizations, PSA screenings, Pap tests, mammograms and more. Network: 0% Coinsurance, not subject to deductible Non-network: 50% Coinsurance					
Maternity		Maternity services are covered as other services outlined above in the covered services section of this benefit guide.					
Optional coverage (at additional cost)		Dental, Life					
Prescription Drug Coverage		Premier Plus					
Retail drugs (and mail-order drugs, when available)		Tier 1 (Generic drugs): \$15 Copay \$500 annual Prescription Drug deductible per member applies before the following: <ul style="list-style-type: none"> • Tier 2 (Formulary Brand name drugs): \$40 Copay • Tier 3 (Non-Formulary Brand name drugs): \$60 Copay • Specialty: 25% Coinsurance up to a \$2,500 annual Prescription Drug out-of-pocket maximum (the most you'll have to pay), network only and in addition to \$500 annual deductible. Non-network: Not Covered					
Optional drug coverage (when available)		Not Applicable					
Other covered benefits include, but are not limited to:		Ambulance, Chiropractic Services, Home Health Care, Mental Health, Physical/Occupational Therapy, Urgent Care, Vision Exam					

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 Policy/EOC. In the event of a conflict between the Policy/EOC and this Benefit Guide, the terms of the Policy/EOC will prevail.

NOTES:

- Discounted rates apply for network covered services.
- Network and non-network deductibles are separate and do not accumulate toward each other. Network and non-network out-of-pocket maximums are also separate and do not accumulate toward each other.
- For non-network services, member is responsible for the coinsurance plus charges in excess of the allowable amount.
- Copays/coinsurance to network and non-network providers apply to annual out-of-pocket maximum except where specifically noted in the policy.

Premier Plus is offered by Anthem Blue Cross Life and Health Insurance Company.

Affordable Dental Blue[®] PPO solutions designed to meet your dental needs

Dental Blue Basic offers:

- Low plan premiums
- Coverage for many diagnostic services and preventive care such as cleanings, exams and X-rays with no waiting period
- Coverage for certain basic services (fillings) with a six-month waiting period
- An annual maximum benefit of \$500

Dental Blue Enhanced offers:

- Coverage for many diagnostic services and preventive care such as cleanings, exams and X-rays with no waiting period
- Coverage for certain basic services (fillings) with a six-month waiting period
- Coverage for certain major services like root canals, periodontal procedures and crowns after a 12-month waiting period
- An annual maximum benefit of \$1,250
- Orthodontic coverage for children after a 12-month waiting period

Save money by using our dental network

As a Dental Blue member, you can see any dentist you want; however, you do have the potential for lower costs when you choose a dentist in the Dental Blue 100 network. This is because network dentists have agreed to accept our negotiated rates for services they provide to you. If you choose to go to a provider outside of the Dental Blue 100 network, you can be billed the difference between our network negotiated rates and what your chosen dentist wishes to charge. But, with more than 19,000 California providers and provider locations in our Dental Blue 100 network, it's likely your dentist is part of our network!

Plus, network dentists have agreed to pass along our negotiated rates on covered services to you during waiting periods or if you exceed your annual maximum benefit.

Prefer a Dental HMO?

If so, our Dental SelectHMO plan may be the right choice for you. For more information about the Dental SelectHMO plan — or our Dental Blue plans — ask your agent.

Amounts shown below are paid by the plan, after the deductible.

Dental Care Coverage	Dental Blue Basic		Dental Blue Enhanced	
	Network	Non-Network	Network	Non-Network
Benefits				
Annual Deductible	\$25 per member		\$50 per member; \$150 maximum per family	
Waived for Diagnostic & Preventive	Yes	No	Yes	No
Annual Maximum	\$500		\$1,250	
Diagnostic and Preventive	Network	Non-Network	Network	Non-Network
Cleanings, exams and X-rays	100%	80%	100%	80%
Basic Services	Network	Non-Network	Network	Non-Network
Fillings	80%	60%	80%	60%
Other Minor Restorative	Not covered			
Major Services	Network	Non-Network	Network	Non-Network
Oral Surgery	Not covered		50%	
Endodontics	50%; pulpotomies on primary teeth only		50%	
Periodontics	Not covered		50%	
Prosthodontics	50%; stainless steel crowns on primary teeth only		50%	
Orthodontics	Not covered		Children only; 50%; \$100 deductible; \$500 per year; \$1,000 lifetime maximum	
Waiting Periods	None for cleanings, exams and X-rays; 6 months for all other covered services		None for cleanings, exams and X-rays; 6 months for basic services; 12 months for major services/orthodontics	

Dental Blue PPO is offered by Anthem Blue Cross Life and Health Insurance Company and Dental SelectHMO is offered by Anthem Blue Cross.

Term Life Insurance

Losing a loved one is painful enough without having to worry about finances. Give your family extra support with term life insurance from Anthem Blue Cross Life and Health Insurance Company.

If you're accepted for coverage on one of our health care plans, you'll automatically be approved for our term life insurance. Plus, there are no medical exams or additional enrollment forms to worry about. It's that simple.

Term life monthly rates					
Age	\$15,000 Benefit	\$30,000 Benefit	\$50,000 Benefit	\$75,000 Benefit	\$100,000 Benefit
1-18	\$1.50	\$3.00	N/A	N/A	N/A
19-29	\$2.80	\$5.60	\$9.30	\$11.25	\$13.00
30-39	\$3.25	\$6.50	\$10.80	\$13.50	\$16.00
40-49	\$7.50	\$15.00	\$25.00	\$33.75	\$42.00
50-59	\$20.90	\$41.80	\$69.60	\$97.50	\$125.00
60-64	\$29.40	\$58.80	\$98.00	\$142.50	\$185.00

Up to \$100,000 in life insurance with no medical exams and no blood work required. Just check a box on your application and indicate your beneficiary.

It's that simple.

Additional information

"No Obligation" review period

After you enroll in a plan offered by Anthem Blue Cross or Anthem Blue Cross Life and Health Insurance Company, you will receive a Policy/EOC booklet that explains the exact terms and conditions of coverage, including the plan's exclusions and limitations. You will have 10 days to examine your plan's features. During that time, if you are not fully satisfied, you may decline by returning your Policy/EOC booklet along with a letter notifying us that you wish to discontinue coverage. Policy/EOC booklets are available for you to examine prior to enrolling. Ask your agent or Anthem Blue Cross.

Save time with automatic premium payment

Hate writing checks? After your initial payment, our Electronic Fund Transfer (EFT) program will automatically withdraw funds from your bank account each month to pay for your health care plan premium. You'll not only save on postage, you won't have to worry about a lapse in coverage because you forgot to mail in your payment. To sign up, just fill out the billing section of the enrollment application.



Ready to choose a plan?

- After reviewing all the materials included with this brochure, contact your Anthem Blue Cross agent.
- Ask questions. If you aren't sure about how a plan works or have additional questions, your agent will help you.
- Fill out an application. The quickest and easiest way to complete an application is online and your agent can assist you. Or your agent can provide you with instructions for mailing or faxing your application.

**If you have questions
or want more details
about your options, call
your Anthem Blue Cross
agent today!**





Individual health coverage. Your plans. Your choices.

Make sure you have all the facts.

This brochure is only one piece of your plan information. Please make sure you have all the facts about the benefits offered by the plan(s) described — including what's covered, and what isn't. For additional information about exclusions, limitations, and terms of this coverage, please see the enclosed Coverage Details. This document should be included with your information kit, or if you have printed this from your computer, it should be at the end of this document. If you don't have this document, be sure to contact your Anthem Blue Cross agent.

This brochure is intended as a brief summary of benefits and services; it is not your Policy. If there is any difference between this brochure and your Policy, the provisions of the Policy will prevail. Benefits and premiums are subject to change.

This summary of benefits complies with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

Ready to enroll?

Call your Anthem agent today!

To view a Summary of Benefits and Coverage please visit www.healthcare.gov.

SmartSense Plus, Premier Plus, Dental Blue PPO and Term Life are offered by Anthem Blue Cross Life and Health Insurance Company. Dental SelectHMO is offered by Anthem Blue Cross. Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. © The Blue Cross name and symbol are registered marks of the Blue Cross Association.

California Coverage Details

Things you need to know before you buy.



ClearProtectionSM, CoreGuardSM Plus, Lumenos[®] HSA Plus, Premier Plus, SmartSense[®] Plus, Tonik[®], PPO Share, HMO Saver, Individual HMO, Select HMO

Before choosing a health care plan, please review the following information, along with the other materials enclosed.

To enroll, you and your dependents must be:

- Age 64¾ or younger.
- A permanent legal resident of California.
- A U.S. resident for at least the last 3 months.
- The applicant's spouse or domestic partner, age 64¾ or younger.
- The applicant's children (under 26 years of age), or the children (under 26 years of age) of the applicant's enrolling spouse or qualified domestic partner.
- The applicant's child (of any age) who is incapable of self-sustaining employment by reason of a physically or mentally disabling injury, illness or condition and is chiefly dependent upon the applicant for support and maintenance.

Medical underwriting requirement

We believe that the cost of our plans should be consistent with your expected health care needs and risk factors. That's why Anthem offers various levels of coverage. To determine individual medical risk factors, all applications are subject to medical underwriting. Depending on the results of the underwriting review, a number of things may happen:

- You may be offered coverage at the standard premium charge.
- You may be offered the plan you selected at a higher rate.
- You may not qualify for the plan listed in this brochure.
- You may be offered an alternate plan.

If you have a significant medical condition and do not qualify for the plan you've chosen or if you have discontinued group coverage, please contact your Anthem representative for information regarding other Individual coverage options.

Important information for applicants under age 19

As provided by California AB 2244 (2010), an applicant under the age of 19 may be assessed a 20% surcharge for the 12-month period after the effective date of enrollment. The surcharge would apply if the applicant has not had continuous coverage during the 90-day period before the date of application and is not a late enrollee. If applying for coverage outside of the birthday month or a special late enrollee period, a higher rate may apply.

Medical loss ratio

Law requires us to tell you that Anthem Blue Cross' medical loss ratio for 2011 was 80.9%. The 2011 medical loss ratio for Anthem Blue Cross Life and Health Insurance Company was 79.9%. These ratios were calculated after provider discounts were applied, and are based on state and federal regulatory rules and regulations, including the federal MLR regulations.

Waiting periods

For applicants age nineteen (19) and older, there is a specific six-month waiting period for coverage of any condition, disease or ailment for which medical advice or treatment was recommended or received within six months preceding the effective date of coverage. 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 six-month waiting period. Anthem will credit the time you were enrolled on the previous plan. The pre-existing condition limitation does not apply to applicants under age nineteen.

Access to the MIB

Per federal and state privacy laws, Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company or its reinsurers may obtain and disclose personal health information to MIB, a not-for-profit membership organization of insurance companies. MIB operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or submit a claim to another member company, MIB, upon request, will supply such company with the information in its file.

You may have an MIB record if you have applied for individual insurance (life, health, disability income, long-term care or critical illness insurance) in the last seven years with an MIB Member company. If you have an MIB file, you may get a free copy of it annually upon request. Call MIB at 866-692-6901 (TTY 866-346-3642) and provide proper identification. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction by following the procedures in the federal Fair Credit Reporting Act and applicable state law.

You may write MIB's Information Office at:
50 Braintree Hill Park, Suite 400
Braintree, MA 02184-8734.

Or visit them online at www.mib.com.

Utilization Management and Case Management

Our Utilization Management (UM) services offer a structured program that monitors and evaluates member care and services. The UM clinical team, which is made up of health care professionals who hold active professional licenses and certificates, perform the prior authorization, concurrent and retrospective review processes explained below. The UM team follows criteria to assist in decisions regarding requests for health care and other covered benefits, and complies with specific timeframes to ensure requests are handled in a timely manner. Our case management services help you to better understand and manage your health conditions.

Prospective review/Pre-admission review

Prospective review (also known as pre-service or pre-admission review) is the process of reviewing a request for a medical procedure or service before it takes place. The review occurs to ensure that:

1) the procedure is medically necessary and 2) the procedure meets your health care plan's specific guidelines prior to being performed.

Requests for prospective review may include but are not limited to:

- inpatient hospitalizations
- outpatient procedures
- diagnostic procedures
- therapy services, including therapy for Pervasive Developmental Disorders
- durable medical equipment

Prospective review is required for all elective inpatient admissions and certain outpatient services. The review process evaluates medical necessity and the best level of care and assigns expected length of stay if needed.

Concurrent review

Concurrent review is an ongoing evaluation of a member's hospital stay, as well as ongoing extensions of services that may be needed (such as acute care facilities, skilled nursing facilities, acute rehabilitation facilities, and home health care services). The review includes physicians, member-assigned health care professionals (or member authorized representative) and takes place by telephone, electronically and/or onsite.

Concurrent review uses pre-set decision criteria in order to approve medical care (deemed to be medically necessary) and assign the right level of care for continued medical treatment. Review decisions are based on the medical information obtained at the time of the review. Concurrent review also helps to coordinate care with behavioral health programs.

Retrospective review

The retrospective review process consists of obtaining information to determine medical necessity as it relates to services provided without approval or notice ahead of time (e.g. without pre-service notification). Relevant clinical information is required for the retrospective review process. Review decisions are based only on the medical information the doctor or other provider had at the time the member received medical care.

Case management

Case managers are licensed healthcare professionals who work with you to help you understand your benefits and support your health care needs. The case manager works with you and your doctor to help you better understand and manage your health conditions.

What Individual health care plans do not cover

The following overview will help you understand what your health care plan does not include before you enroll. For a comprehensive list of the plans' exclusions and limitations, you can request a copy of the Policy/Evidence of Coverage (EOC).

Medical exclusions and limitations

Exclusions

- Conditions covered by workers' compensation or similar law
- Experimental or investigative services
- Services provided by a local, state or federal government, unless you have to pay for them
- Durable Medical Equipment, except as specifically stated in the policy
- Services or supplies not specifically listed as covered under the Policy/EOC
- Services received before your effective date or after coverage ends
- Services you wouldn't have to pay for without insurance
- Services from relatives
- Any services received by Medicare benefits without payment of additional premium
- Services or supplies that are not medically necessary
- Routine physical exams (e.g., physical exams for insurance, employment, licenses or school are not covered), except for preventive care services specifically stated in the Policy/EOC.
- Sex changes
- Cosmetic surgery
- Services primarily for weight reduction except medically necessary treatment of morbid obesity
- Dental care, dental implants or treatment to the teeth, except as specifically stated in the Policy/EOC
- Orthodontic services, braces, and other orthodontic appliances
- Hearing aids
- Infertility services
- Private duty nursing
- Eyeglasses or contact lenses, except as specifically stated in the Policy/EOC
- Vision care including certain eye surgeries to replace glasses, except as specifically stated in the Policy/EOC
- Specialty drugs from a pharmacy other than our specialty drug provider
- Certain orthopedic shoes or shoe inserts, except as specifically stated in the Policy/EOC
- Services or supplies related to a pre-existing condition, for applicants age nineteen and older
- Outdoor treatment programs
- Telephone, facsimile machine and electronic mail consultations
- Educational services except as specifically provided or arranged by Anthem
- Nutritional counseling, food or dietary supplements, except for formulas and special food products to prevent complications of phenylketonuria (PKU)
- Personal comfort items
- Custodial care
- Outpatient speech therapy, except as specifically stated in the Policy/EOC
- Certain genetic testing
- Services or supplies provided to any person not covered under the Agreement in connection with a surrogate pregnancy

Medical exclusions and limitations (continued)

Limitations

Acupuncture and acupressure:

- ClearProtection Plus, CoreGuard Plus, Premier Plus, SmartSense Plus, Tonik, HMO Saver Individual HMO, and Select HMO: Not Covered
- Lumenos HSA Plus or PPO Share: 24 visits per calendar year. All visit limits for Acupuncture and Acupressure are combined and apply to the visit limit.

Physical therapy, occupational therapy and chiropractic services:*

- CoreGuard Plus, Lumenos HSA Plus, PPO Share, Premier Plus or Tonik: 24 visits per calendar year. All visit limits for physical therapy, occupational therapy and chiropractic services are combined and apply to the visit limit.

Physical therapy and occupational therapy services:

- ClearProtection: 24 visits per calendar year. All visit limits for physical therapy and occupational therapy are combined and apply to the visit limit. Chiropractic services are not covered.

Physical therapy, occupational therapy and speech therapy services:

- HMO Saver, Individual HMO and Select HMO: Network - Limited to 60 visits per calendar year. Non-network: Not covered
- SmartSense Plus: 24 visits per calendar year. All visit limits for physical therapy, occupational therapy and speech therapy are combined and apply to the visit limit.

Chiropractic services

- SmartSense Plus: 20 visits per calendar year

*Note: Insureds may receive additional visits if authorized by us and we determine that additional treatment is Medically Necessary. If determined to be Medically Necessary, we will authorize a specific number of additional visits. To request authorization contact customer service at 1-800-333-0912.

Mental or nervous disorders and substance abuse:

(This does not include the treatment for severe mental illness and serious emotional disturbances of a child)

- Inpatient
 - ClearProtection: Not covered
 - CoreGuard Plus, Lumenos HSA Plus, Premier Plus, SmartSense Plus, Tonik or PPO Share: 30 days per calendar year
- Outpatient
 - ClearProtection: Not covered
 - CoreGuard Plus, Lumenos HSA Plus, SmartSense Plus, Tonik or PPO Share: 1 visit per day, 20 visits per calendar year
 - Premier Plus: 1 visit per day, 48 visits per calendar year.

In addition the **Individual HMO, HMO Saver and Select HMO** plans do not cover:

- Care not authorized by your primary medical group (PMG) or independent practice association (IPA).
- Amounts in excess of customary and reasonable charges for care rendered by a non-participating provider without a referral from your PMG or IPA.
- Chiropractic services.
- Immunizations for foreign travel.

- Treatment for chronic alcoholism or other substance abuse except as specifically stated in the Evidence of Coverage.
- Inpatient mental care, including acute alcoholism and drug addiction benefits, except detoxification.
- Treatment of mental and nervous disorders, except as specifically stated in the Evidence of Coverage.

Limitations

- Rehabilitative care specifically stated in the Evidence of Coverage
- Reconstructive surgery, purchase or replacement of artificial limbs or prosthesis except as specifically stated in the Evidence of Coverage
- Medical, surgical and/or psychological treatment of a sexual dysfunction, except when a sexual dysfunction is a result of a physical abnormality, defect or disease
- Medical, surgical services, supplies or treatment to the joint of the jaw (temporomandibular joint), upper jaw (maxilla) or lower jaw (mandible), unless related to a tumor or accident occurring while covered
- Routine physical examinations or tests that do not directly treat an acute illness, injury or condition unless authorized by your Primary Care Physician, except in no event will any physical examination or test required by employment or government authority, or at the request of a third party, such as a school, camp or sports-affiliated organization, be covered unless medically necessary

Dental Blue[®] PPO limitations and exclusions

Limitations

This is a partial list of plan limitations. Please see the Individual Dental Plan Contract for a complete list.

- Oral Evaluations: Limited to two per calendar year
- Routine Cleaning or Periodontal Cleaning: Limited to two treatments per calendar year
- Fluoride: Fluoride treatment limited to two per calendar year for children up to age 19
- X-rays: Limited to one set of full-mouth X-rays or its equivalent in a five-year period
- Periapical X-rays: Limited to four films per year
- Bitewing X-rays: Limited to one set of up to four films twice per calendar year
- Sealants: Limited to children under 16 years of age for permanent unrestored first and second molars
- Treatment is limited to one application per tooth per lifetime
- Space Maintainers: Limited to once per quadrant per lifetime for children up to age 16. Includes all adjustments within six months of placement
- Restorations: Limited to once per surface per tooth every 24 months
- Periodontal Scaling: Limited to once per quadrant every 24 months
- Periodontal Surgery: Limited to one time per quadrant in a 36-month period
- Root Canal Therapy: Limited to one treatment per tooth for initial treatment and one retreatment per tooth – for permanent teeth only
- Stainless Steel Crowns: Limited to baby teeth only. Once per tooth in any five years

- Crowns: Limited to once per tooth in any five years
- Removable, Partial and Complete Dentures: Limited to once in five years. Benefits are payable for either complete or immediate dentures, but not both
- General Anesthesia: Covered only when used in conjunction with covered oral surgical procedures

Exclusions

This is a partial listing of plan exclusions. Please see the Individual Dental Plan Contract for a complete list.

- Prescribed drugs, pre-medication or analgesia including charges for nitrous oxide or any similar local anesthetic when the charge is made separately
- Occlusal guards
- Bleaching of non-vital discolored teeth
- Crown buildups on the same tooth as an amalgam or composite restoration that was done within the same calendar year
- Procedures to alter, restore or maintain occlusion, change vertical dimension, and replace or stabilize tooth structure lost by attrition, abrasion, erosion or bruxism
- Harmful habit appliances
- Services related to diagnosis or treatment related to the temporomandibular joint (TMJ)
- Dental implants and all adjunctive services performed in conjunction with the placement or removal of implants including but not limited to surgery, cleanings, maintenance and prosthetics placed on implants
- Infection control procedures, if billed separately
- Precision attachments
- Prefabricated resin crown or stainless steel crown with resin window
- Pulpotomy on permanent teeth
- Replacement of a prosthodontic appliance (fixed or removable) more often than once in any five-year period, whether under this contract or under any prior dental coverage
- Root canal therapy on baby teeth
- Sealants on restored teeth (occlusal surface)
- Temporary/interim prosthodontia or appliances (temporary crowns, bridges, partials, dentures, etc.)
- Biopsies
- Services or supplies not specifically listed in the covered services section of the Individual Dental Plan Contract

Dental SelectHMO limitations and exclusions

This is a partial listing of plan limitations and exclusions. Please see the Contract for a complete list.

- Experimental or investigative care or therapy
- Any condition for which benefits of any nature are recovered or found to be recoverable, whether by adjudication, settlement or otherwise, under any workers' compensation or occupational disease law, even if you do not claim these benefits. If there is a dispute or substantial uncertainty as to whether benefits may be recovered for those conditions pursuant to workers' compensation, Anthem Blue Cross Life and Health Insurance Company will provide the plan benefits for such conditions subject to its right of recovery and reimbursement under California Labor Code Section 4903

- Any services for which you are entitled to receive Medicare benefits, whether or not Medicare benefits are actually paid
- Any services provided by a local, state, county or federal government agency, including any foreign government, except when payment under the plan is expressly required by federal or state law
- Services or supplies for which no charge is made, or for which no charge would be made if you had no insurance coverage, or services for which you are not legally obligated to pay
- Services received before your effective date or during an inpatient stay that began before your effective date
- Services rendered before coverage begins or after coverage ends
- Prescribed drugs, pre-medication or analgesia (including nitrous oxide)
- No benefits are provided for hospital or associated physician charges for any dental treatment that cannot be performed in the dentist's office because of your general health, mental, emotional, behavioral or physical limitations
- Unless an exception is specifically authorized by Anthem Blue Cross in writing, dental services must be received from your participating dentist or participating specialty dentist
- A dental treatment plan, which in the opinion of the participating dentist and/or Anthem Blue Cross is not dentally necessary for dental health or will not produce beneficial results
- Conditions caused by the inadvertent release of nuclear energy when government funds are available for treatment of illness or injury arising from such release of nuclear energy
- Treatment of fractures or dislocations
- Any treatment to correct a dental condition that resulted from dental services performed by a non-participating dentist while coverage is in effect and any dental services started by a non-participating dentist will not be the responsibility of the participating dentist or Anthem Blue Cross for completion
- Histopathological exams and/or the removal of tumors, cysts, neoplasms and foreign bodies not covered under the medical plan
- Teeth with questionable, guarded or poor prognosis are not covered for endodontic treatment, periodontal surgery or crown and bridge. Plan will allow for observation or extraction and prosthetic replacement
- Services received after the benefit limit under this agreement is reached
- Orthodontic services must be received from a participating orthodontist. In the event of loss of coverage for any reason, and at the time of loss of coverage you are still receiving orthodontic treatment, you will be responsible for the remainder of the cost for that treatment
- Replacement of lost or stolen orthodontic appliances or repair of orthodontic appliances that were broken due to negligence
- Myofunctional therapy and related services
- Surgical procedures incidental to orthodontic treatment, including but not limited to extraction of teeth solely for orthodontic reasons, exposure of impacted teeth, correction of micrognathia or macrognathia, or repair of cleft palate
- Changes in treatment necessitated by an accident of any kind
- Treatment related to the joint of the jaw (temporomandibular joint, TMJ) and/or hormonal imbalance

This document provides a brief summary of provisions and does not include the full extent of exclusions and limitations. If there is any difference between this document and the Policy, the Policy will prevail. We want you to understand what your coverage does not include before you enroll. The Policy/Evidence of Coverage booklets contain a comprehensive list of the plans' exclusion and limitations which you should read before you enroll. For a sample copy of the Policy/Evidence of Coverage booklet, ask your agent or contact Anthem Blue Cross.

This summary of benefits provided in the enclosed brochure complies with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to the summary of benefits in the brochure.

**Choosing health coverage
is an important decision.**

To help, we're giving you a brochure and enrollment application. If you did not get these, please contact your Anthem Blue Cross agent.

You're also welcome to look through the Policy/Evidence of Coverage booklets before enrolling. Ask your agent or Anthem Blue Cross for them.