


Prepared For:	90C
Prepared By:	Me
Phone Number:	80C
Date Prepared:	4/2
Zip Code:	90C
Effective Date:	5/1.
Applicant:	Ma



Company		
Plan Name	Lumenos HSA Plus	
Apply	Apply	
Estimated Monthly Premium	\$201.00	
Plan Type	PPO	
Networks	See provider details	
	Network	Non-Network
Copay	N/A	
Deductible	\$5,950	
Coinsurance	0%	40%
Coinsurance Limit	see brochure	
Out-of-Pocket Maximum	\$0 (plus deductible)	\$5,950 (plus deductible)
Lifetime Maximum	Unlimited	
Office Visit	After deductible, 0% Coinsurance	After deductible, 40% Coinsurance
Prescription Drugs	After deductible, 0% Coinsurance	After deductible, 40% Coinsurance
Emergency Room	After deductible, 0% Coinsurance	
Adult Preventive Care	0% Coinsurance, not subject to deductible (Covers all nationally recommended preventive care services, including immunizations, PSA screenings, Pap tests, mammograms, and more)	After deductible, 40% Coinsurance (Covers all nationally recommended preventive care services, including immunizations, PSA screenings, Pap tests, mammograms, and more)
Child Preventive Care	0% Coinsurance, not subject to deductible (Covers all nationally recommended preventive care services, including well-child care, immunizations, and more)	After deductible, 40% Coinsurance (Covers all nationally recommended preventive care services, including well-child care, immunizations, and more)
Lab/X-ray	After deductible, 0% Coinsurance	After deductible, 40% Coinsurance
Maternity	0% after deductible	
Physical Therapy	Benefits Included, see brochure for more coverage details	
Skilled Nursing	Benefits Included, see brochure for more coverage details	
Home Health Care	Benefits Included, see brochure for more coverage details	
Mental Health	Benefits Included, see brochure for more coverage details	
Hospital Care	Professional and Diagnostic Services (x-ray, lab, anesthesia, surgeon, etc.): After deductible, 0% Coinsurance Inpatient Services (overnight hospital/facility stays): After deductible, 0% Coinsurance Outpatient Services (without overnight hospital/facility stays): After deductible, 0% Coinsurance	Professional and Diagnostic Services (x-ray, lab, anesthesia, surgeon, etc.): After deductible, 40% Coinsurance Inpatient Services (overnight hospital/facility stays): After deductible, 40% Coinsurance Outpatient Services (without overnight hospital/facility stays): After deductible, 40% Coinsurance
Included Benefits	see brochure	
Optional Benefits (not included in base rate quotation)		
Fees		
Policy Form Number	see brochure	
Note	To view your Summary of Benefits and Coverage please visit www.healthcare.gov .	
Product Brochure	Brochure	
Summary of Benefits and Coverage		
Optional Riders included in the quote		
Optional Riders not included in the quote	<input type="checkbox"/> Dental SelectHMO : \$17.40 <input type="checkbox"/> Dental Blue Basic : \$28.00 <input type="checkbox"/> Dental Blue Enhanced : \$61.00	

General Disclaimers

The quotes shown above are estimates only, and are subject to change based on the proposed insured's medical history, the underwriting practices of the health plan, the selection of the appropriate Provider Network, the optional benefits selected, occupation (where allowed by state), if any, and other relevant factors. The insurance company reserves the right to change the terms of a policy upon proper notification.

The quotes shown above are for the requested effective date ONLY. If the actual effective date of coverage is different from the requested effective date, the actual cost may differ from the quote above due to rate increases or policy changes from the insurance company and/or one or more family members having a birthday. (Rates are highly dependent on age.) The carrier selected may not guarantee its rates for any period of time.

Applicants should not cancel any in-force health coverage until written formal approval from the insurance company selected is received.

This is not a complete solicitation of health insurance coverage. Please refer to sales brochure and applicable inserts for further information. Sales brochures and applicable inserts may be downloaded or can be obtained by calling our contact number near the top of this page.

The benefits shown in the details summary are not guaranteed. Please refer to the sales brochure and applicable inserts for further information.

Carrier Specific Disclaimers

Anthem Blue Cross of California

Please note that any premium rates quoted may be subject to changed based on actual effective date, responses to applications questions, age of applicant(s) on actual effective date, geographic location, risk tier adjustments, scheduled rate adjustments and/or rate guarantee periods or anniversary month, if applicable.

For all Medical applications received January 1, 2011 and later, the earliest policy effective date available will be 15 calendar days after receipt of the application.

[Click here](#) for important information about Applicants under the age of 19

To view your Summary of Benefits and Coverage please visit www.healthcare.gov (Not applicable for Short Term plans)

Norvax form #DS-1