

# Anthem BlueCross BlueShield Lumenos Plus HSA

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2013 - 01/01/2014  
Coverage For: Individual | Plan Type: CDHP



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document by calling 800-930-7956 or [www.medicoverage.com](http://www.medicoverage.com).

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	\$3000 single / \$0 family for In-Network Provider \$3000 single / \$0 family for Non-Network Provider Does not apply to families. Family coverage is not provided.	You must pay all the costs up to the <b><u>deductible</u></b> amount before this health insurance plan begins to pay for covered services you use. Check your policy to see when the <b><u>deductible</u></b> starts over (usually, but not always, January 1st.) See the chart starting on page 3 for how much you pay for covered services after you meet the <b><u>deductible</u></b> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 3 for other costs for services this plan covers.
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	Yes; In-Network Provider Single: \$3000, Family: \$0 Non-Network Provider Single: \$6000, Family: \$0	The <b><u>out-of-pocket limit</u></b> is the most you could pay during a policy period for your share of the cost of covered services. This limit helps you plan for health care expenses.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Balance-Billed Charges, Health Care This Plan Doesn't Cover, Premiums.	Even though you pay these expenses, they don't count toward the <b><u>out-of-pocket limit</u></b> .
<b>Is there an overall <u>annual limit</u> on what the insurer pays?</b>	No. This policy has no overall annual limit on the amount it will pay each year.	The chart starting on page 3 describes any limits on what the insurer will pay for specific covered services, such as office visits.
<b>Does this plan use a <u>network of providers</u>?</b>	Yes. See <a href="http://www.anthem.com">www.anthem.com</a> or call 1-866-837-4597 for a list of participating providers.	If you use an in-network doctor or other health care provider, this plan will pay some or all of the costs of covered services. Plans use the terms in-network, preferred, or participating to refer to providers in their network.

**Questions:** Call 800-930-7956 or [www.medicoverage.com](http://www.medicoverage.com).

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-866-837-4597 to request a copy.

Important Questions	Answers	Why this Matters:
<b>Do I need a referral to see a <u>specialist</u>?</b>	No, you do not need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.
<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed on page 7. See your policy or plan document for additional information about excluded services.



- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is your share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **In-Network Provider** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a In-Network Provider	Your Cost If You Use a Non-Network Provider	Limitations & Exceptions
If you visit a health care <u>provider's office or clinic</u>	Primary care visit to treat an injury or illness	0% coinsurance	40% coinsurance	—————none—————
	Specialist visit	0% coinsurance	40% coinsurance	—————none—————
	Other practitioner office visit	<u>Chiropractor</u> 0% coinsurance after deductible  <u>Acupuncturist</u> 0% coinsurance	<u>Chiropractor</u> Not covered <u>Acupuncturist</u> Not covered	<u>Chiropractor</u> Coverage is limited to 12 visits per year. <u>Acupuncturist</u> Acupuncture visits count towards your chiropractor limit.
	Preventive care/screening/immunizations	No charge	\$30 copay per visit	Non-Network: \$30 copay for services mandated by state of Colorado. 40% coinsurance after deductible, plus all charges in excess of the maximum allowed amount for any other covered preventive care services not mandated by Colorado law.
If you have a test	Diagnostic test (x-ray, blood work)	<u>Lab - Office</u> 0% coinsurance after deductible <u>X-Ray - Office</u> 0% coinsurance after deductible	<u>Lab - Office</u> 40% coinsurance after deductible <u>X-Ray - Office</u> 40% coinsurance after deductible	—————none—————

Common Medical Event	Services You May Need	Your Cost If You Use a In-Network Provider	Your Cost If You Use a Non-Network Provider	Limitations & Exceptions
	Imaging (CT/PET scans, MRIs)	0% coinsurance after deductible	40% coinsurance after deductible	—————none—————
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.anthem.com/pharmacyinformation/">www.anthem.com/pharmacyinformation/</a>	Tier 1 – Generic Drugs	0% coinsurance after deductible	40% coinsurance (retail and mail order)	Unless otherwise indicated, all retail sales have a 30 day limit. Mail Service has a 90 day limit. For Out of Network, member is responsible for any amount greater than the In-Network allowed amount.
	Tier 2 – Preferred/Formulary Drugs	0% coinsurance (retail and mail order)	40% coinsurance (retail and mail order)	Unless otherwise indicated, all retail sales have a 30 day limit. Mail Service has a 90 day limit. For Out of Network, member is responsible for any amount greater than the In-Network allowed amount.
	Tier 3 – Typically Non-preferred/non-Formulary Drugs	Not covered	Not covered	—————none—————
	Tier 4 – Typically Specialty Drugs	0% coinsurance (retail and mail order)	40% coinsurance (retail and mail order)	Unless otherwise indicated, all retail sales have a 30 day limit. Mail Service has a 90 day limit. For Out of Network, member is responsible for any amount greater than the In-Network allowed amount.
<b>If you have outpatient Surgery</b>	Facility Fee (e.g., ambulatory surgery center)	0% coinsurance	40% coinsurance	—————none—————
	Physician/Surgeon Fees	0% coinsurance	40% coinsurance	—————none—————
<b>If you need immediate medical attention</b>	Emergency Room Services	0% coinsurance	0% coinsurance	—————none—————
	Emergency Medical Transportation	0% coinsurance	0% coinsurance	—————none—————

Common Medical Event	Services You May Need	Your Cost If You Use a In-Network Provider	Your Cost If You Use a Non-Network Provider	Limitations & Exceptions
	Urgent Care	0% coinsurance	40% coinsurance	—————none—————
<b>If you have a hospital stay</b>	Facility Fee (e.g., hospital room)	0% coinsurance	40% coinsurance	Physical Medicine and Rehabilitation (In-Network and Non-Network combined) limited to 30 days, includes Day Rehabilitation programs.
	Physician/surgeon fee	0% coinsurance	40% coinsurance	—————none—————
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	<u>Mental/Behavioral Health Office Visit</u> 0% coinsurance <u>Mental/Behavioral Health Facility Visit - Facility Charges</u> 0% coinsurance	<u>Mental/Behavioral Health Office Visit</u> 40% coinsurance <u>Mental/Behavioral Health Facility Visit - Facility Charges</u> 40% coinsurance	<u>Mental/Behavioral Health Office Visit</u> Coverage is limited to a total of 20 visits, In-Network Provider and Non-Network Provider combined per year. Limits do not apply to biologically-based mental illness care.
	Mental/Behavioral health inpatient services	0% coinsurance	40% coinsurance	Coverage is limited to a total of 45 visits, In-Network Provider and Non-Network Provider combined per year, 1 visit per day. Limits do not apply to biologically-based mental illness care.
	Substance use disorder outpatient services	<u>Substance Abuse Office Visit</u> Not covered <u>Substance Abuse Facility Visit - Facility Charges</u> Not covered	<u>Substance Abuse Office Visit</u> Not covered <u>Substance Abuse Facility Visit - Facility Charges</u> Not covered	<u>Substance Abuse Office Visit</u> Not covered except for benefits provided for Alcohol misuse screening, behavioral counseling interventions, tobacco use screening of adults and tobacco cessation interventions by outpatient primary care providers.
	Substance use disorder inpatient services	Not covered	Not covered	—————none—————
<b>If you are pregnant</b>	Prenatal and postnatal care	0% coinsurance	40% coinsurance	Your doctor's charges for delivery are part of prenatal and postnatal care.
	Delivery and all inpatient services	0% coinsurance	40% coinsurance	—————none—————

Common Medical Event	Services You May Need	Your Cost If You Use a In-Network Provider	Your Cost If You Use a Non-Network Provider	Limitations & Exceptions
<b>If you need help recovering or have other special health needs</b>	Home Health Care	0% coinsurance	40% coinsurance	Coverage is limited to a total of 60 visits, In-Network Provider and Non-Network Provider combined per year.
	Rehabilitation Services	0% coinsurance	40% coinsurance	Coverage is limited to 30 visits per year for physical therapy and occupational therapy combined and 60 visits per year for speech therapy.
	Habilitation Services	0% coinsurance	40% coinsurance	Habilitation visits count towards your Rehabilitation limit.
	Skilled Nursing Care	0% coinsurance	40% coinsurance	Coverage is limited to a total of 100 visits, In-Network Provider and Non-Network Provider combined per year.
	Durable medical equipment	0% coinsurance	40% coinsurance	—————none—————
	Hospice service	0% coinsurance	40% coinsurance	Coverage is limited to a total of 91 days, In-Network Provider and Non-Network Provider combined per year, up to 3 benefit period maximum.
<b>If your child needs dental or eye care</b>	Eye exam	Not covered	Not covered	—————none—————
	Glasses	Not covered	Not covered	—————none—————
	Dental check-up	Not covered	Not covered	—————none—————

## Excluded Services & Other Covered Services:

**Services Your Plan Does NOT Cover** (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Cosmetic surgery
- Dental care (adult)
- Hearing aids
- Infertility treatment
- Long- term care
- Most coverage provided outside the United States. See [www.bcbs.com/bluecardworldwide](http://www.bcbs.com/bluecardworldwide).
- Private-duty nursing
- Routine eye care (adult)
- Routine foot care
- Weight loss programs
- Inpatient substance abuse treatment

**Other Covered Services** (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

## Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-866-837-4597. You may also contact your state insurance department at:

Division of Insurance  
ICARE Section  
1560 Broadway, Suite 850  
Denver, Colorado 80202  
(303) 894-7490

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Division of Insurance  
ICARE Section  
1560 Broadway, Suite 850  
Denver, Colorado 80202  
(303) 894-7490

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next page.* —————

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoolwoł íínízinigo t'áá diné k'éjígó, t'áá shoodí ba na'ałníhí ya sidáhí bich'í naabídíłkiid. Eí doo biigha daago ni ba'nija'go ho'aalagí bich'í hodiilní. Hai'daą iini'taago eíya, t'áá shoodí diné ya atáh halne'ígí ní béesh bee hane'í wólta' bi'ki si'niilígí bi'kéhgo bich'í hodiilní.

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.



## About These Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



### This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays: \$4,420
- Patient pays: \$3,120

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Total Deductibles	\$3,000
Co-pays	\$0
Co-insurance	\$0
Limits or exclusions	\$120
<b>Total</b>	<b>\$3,120</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays: \$2,360
- Patient pays: \$3,040

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Total Deductibles	\$3,000
Co-pays	\$0
Co-insurance	\$0
Limits or exclusions	\$40
<b>Total</b>	<b>\$3,040</b>

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: 800-930-7956 or [www.medicoverage.com](http://www.medicoverage.com).

## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

**X No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

**X No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

**✓ Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

**✓ Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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