

Anthem's Lumenos consumer-driven plans are designed to educate consumers about health care options and empower them to take control of their health, as well as the dollars they spend on their health care. They give consumers the benefits they would receive from a typical health plan, plus an account for health care dollars to spend their way.

Plus, with Anthem's Lumenos Health Incentive Account (HIA) Plus Plan, your employees will get even more – including rewards for doing good things for their health, as well as access to our personalized services and online tools for health improvement. And they can stretch their health care dollars further when they receive care from providers that participate in the network listed on their ID card.

Anthem's Lumenos HIA Plus Plan is:

- **Health-focused and proactive** – the plan is specifically designed to encourage your employees to improve and maintain their health by offering them incentives, tools and resources for getting healthy and staying well.
- **Economical** – by focusing on health outcomes – and providing the tools and resources to achieve them – the Lumenos HIA Plus Plan can help provide long-term cost and administrative efficiencies for your company.
- **Fully integrated** – having a single source for enrollment, service, billing and reporting for medical and pharmacy makes administration easier for you, and plan usage easier for your employees.

Here's how the plan works:

The health plan makes an annual allocation to the employee's HIA.

Your employees are rewarded for taking care of their health. They can earn additional funds for their account with rewards for healthy behaviors.

Employees use their available HIA funds to pay for 100% of the cost for medical care, prescriptions, and other covered medical expenses, which helps offset their out-of-pocket costs.

Unused HIA funds roll over from year to year to help offset the employee's future health expenses.

Traditional Health Coverage

Traditional Health Coverage provides additional protection. If employees have expenses that exceed their available HIA funds, the Traditional Health Coverage helps protect them after they pay a limited out-of-pocket responsibility to satisfy their deductible. Their payment responsibility for care they receive may be less if they use doctors, hospitals and other facilities that participate in the network listed on their ID card.

Preventive Care

Preventive care is covered. 100% coverage of nationally recommended preventive services – with no HIA deductions or out-of-pocket costs when care is received from an in-network provider.

Tools and Rewards

Personalized services and online tools help employees make the most of their health and health care dollars. That's why in addition to covering nationally recommended preventive care, all of Anthem's Lumenos plans include 360° Health[®] – our industry leading approach to surrounding your employees with a selection of tools, services and incentives to help them reach their health potential. For example, to help make sure they're spending their health care dollars wisely, employees can go to our award-winning online health site to compare costs for medical procedures or prescription drugs, and learn more about health conditions, or prepare for a doctor visit or hospital procedure. Or if they have an ongoing health condition, they can enroll in our **health coaching programs**.

Rewards. Employees can earn extra health care dollars in their account for doing the right things for their health, including:

- Completing the online **MyHealth Assessment** to help identify potential health risks. One adult family member can earn \$50 per plan year.
- Using one of our **health coaching programs** to develop a plan for managing an eligible health condition, if qualified to enroll. Any eligible covered family member can earn \$100 per plan year for enrolling, plus \$200 extra for graduating from the program.
- Completing our **Healthy Lifestyles: Tobacco-Free Program** to learn techniques for quitting and staying tobacco-free. Covered family members age 18 or older can participate. Employees and their spouses only can each earn \$50 per lifetime.
- Completing our **Healthy Lifestyles: Healthy Weight Program** to lose weight and adopt lifestyle changes to maintain weight loss. Covered family members age 18 or older who qualify can participate. Employees and their spouses only can each earn \$50 per lifetime.

Want to Learn More? Contact your Anthem Sales Representative or Broker.

Anthem's Lumenos HIA Plus Plan At-A-Glance

FIRST:

Employee uses the HIA to pay for medical care and prescriptions

Health Incentive Account (HIA)

- Funded by an annual allocation from the health plan.
- Employees can earn more health care dollars for their HIA with rewards from incentive programs.
- Unused dollars roll over from year to year.

PLUS:

Stay healthy with Preventive Care

Preventive Care

- Pays 100% of nationally recommended preventive services.
- No deduction from employee's HIA; no additional out-of-pocket costs when care is received from in-network providers.

THEN:

Use the Traditional Health Coverage when they need it

Traditional Health Coverage

- After employees have used all of their HIA funds, they will pay for their covered health expenses out-of-pocket until they satisfy the deductible. This out-of-pocket amount is called the bridge.
- Then, the plan and employee share the cost for additional covered services through coinsurance.
- The employee's total expenses are limited to an annual out-of-pocket maximum, after which the employee is covered 100% for the remainder of the plan year for covered services.

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