

**Lumenos[®] Consumer-Driven Health Plans
Offered by Anthem Blue Cross and Blue Shield**

A healthy approach to health benefits.



Anthem  

Lumenos plans helped pioneer the consumer-driven revolution. Now we're taking it to the next level.

You don't need us to tell you that health care is getting less affordable every day. So many factors contribute to the escalation in costs. It may seem like there is nothing you, as an employer, can do to break the cycle. Some have tried short-term fixes, such as cost-shifting to employees. But we don't think that's the answer.

Anthem has been around for a pretty long time. And as a leader in the industry, we know that short-term fixes often cost more in the long run. Instead, we focus our energy on long-term solutions. Like partnering with physicians and hospitals in our network on ways to promote, encourage and reward quality care. We believe quality care ultimately leads to lower health care costs and a healthier health care system.

But quality care is just one piece of the puzzle. At Anthem, we're embracing another long-term solution: consumer-driven health care. And we're not alone. More and more employers across the country are embracing consumer-driven health care, too. And they're seeing money-saving results.

That's because consumer-driven health plans manage costs by giving consumers more control over their health care dollars. Our family of Lumenos plans is designed to:

- Empower employees to be more informed about their health and health care options.
- Help employees save money for future health expenses.
- Give your employees incentives and the support they need to make healthy lifestyle changes.

All of that's good for your employees. But it's good for you, too. Because if you improve the health of your employees, you can improve the financial health of your organization — now, and over the long term.

Offering our Lumenos plans to you is just one step we're taking toward our goal of transforming the health care industry. And our family of consumer-driven Lumenos plans is just one of the things we believe will help us do it.

Anthem's Lumenos plans offer more of what makes consumer-driven health care work.

A few years ago, a group of health care industry professionals got together to build a new type of health plan. They started with a simple idea: health plans would be more effective if they helped consumers play a bigger role in improving their own health.


From that idea, the Lumenos family of health plans was born. Plans that are continuing to set the pace for the industry with innovations in plan design, technology and service — and, most importantly, health management.

Our Lumenos plans offer many industry-leading benefits, including:

- An award-winning online health site with the industry's most robust collection of health tools available through a single, secure log-in.
- An integrated claims system designed to support health accounts and other unique features of consumer-driven plans.
- Rewards for behaviors that can lead to better health.

And all of our Lumenos plans start with the same healthy ideas:

- A health plan should help pay for more of the care that keeps people healthy.
- It's the consumers' health; they should control more of their health care dollars.
- A health plan should make it easier for people to do the right things for their health.

A photograph of a person riding a bicycle outdoors. The person is wearing a green and blue patterned sleeveless top and black shorts. They are riding a mountain bike on a paved path. The background shows a clear blue sky and distant mountains. The image is partially obscured by a blue gradient at the bottom.

A health plan should make it easier for people to do the right things for their health.

Anthem's Lumenos plans are designed to make it easy to introduce consumerism to your employees – at your pace.

Whether you're ready for a full consumer-driven health benefits program right now, or wish to offer it to your employees as another option, there's a Lumenos plan for your organization:

The Lumenos Health Reimbursement Account (HRA) Plan¹

The Lumenos HRA Plan gives your employees an account, called a Health Reimbursement Account, or HRA, in which you allocate funds for them to use for their medical care, including prescriptions. The Lumenos HRA Plan also includes a Traditional Health Coverage component, similar to a typical health plan, which helps protect your employees against large health expenses.

The Lumenos Health Incentive Account (HIA) Plus Plan¹

The Lumenos HIA Plus Plan gives your employees an account called a Health Incentive Account Plus, or HIA Plus. The HIA Plus Plan works exactly like the HRA, except the account allocation is funded by the health plan, instead of by you. Employees use the HIA Plus funds for medical care and prescriptions. Like the Lumenos HRA Plan, the Lumenos HIA Plus Plan includes a Traditional Health Coverage component, similar to a typical health plan, which helps protect your employees against large health expenses.

The Lumenos Health Savings Account (HSA) Plan²

The Lumenos HSA Plan offers maximum cost effectiveness for your benefits plan. It gives your employees an account called a Health Savings Account, or HSA, which they can use to pay for their medical care and prescriptions. The HSA is funded by employees' pre-tax contributions, and you can also choose to make employer contributions. It also includes a Traditional Health Coverage component, similar to a typical health plan, to help protect your employees against large health expenses.

Through a partnership with a financial institution, the Lumenos HSA Plan is a full-service HSA product – one that's FDIC-insured and seamlessly integrates the financial and health administration of the plan. So employers and employees have a single point of contact for most aspects of the plan.

The Lumenos Health Incentive Account (HIA) Plan¹

The Lumenos HIA Plan introduces consumer empowerment by giving employees the chance to earn health care dollars for taking steps that can help them achieve their health potential. Those health care dollars can be used to pay for covered medical care and prescriptions, and can lower the amount they have to spend out of their pocket. The health care dollars are funded by either the employer or the health plan. Like the other Lumenos plans, the Lumenos HIA Plan includes a Traditional Health Coverage component.

No matter which plan or plans you choose, Anthem's Lumenos plans are designed to make it easier for your employees to do the right things for their health. Your employees will enjoy 100% coverage for nationally recommended preventive care services, with no deduction from their health accounts and no out-of-pocket costs when they see an in-network provider. They will also have access to our award-winning online health site with a wealth of information to help them make better health decisions.



Plan Features	HRA Plan ¹	HIA Plus Plan ¹	HSA Plan	HIA Plan ¹
100% coverage for preventive care	•	•	•	•
Health account to help pay medical expenses	•	•	•	•
Rewards for doing things to improve health potential ²	•	•	•	•
Traditional Health Coverage	•	•	•	•
Access to award-winning online health site	•	•	•	•
Opportunity for tax savings			•	
Access to personalized services	•	•	•	•

¹May not be available in all areas or to all group sizes. Contact your Anthem Sales Representative or Broker for plan availability.

²With the HSA plan, rewards must be delivered via a cafeteria plan due to U.S. Treasury, IRS and ERISA regulations. An additional HSA plan model is available for groups that do not deliver benefits via cafeteria plans.

With our Lumenos plans, improving health is just as important as repairing it.

Why is improving health important? More than \$200 billion in medical costs each year is attributed to smoking, diet and physical inactivity combined.¹ The cost for these lifestyle choices can be impacted through changes in behavior. Which means employers are paying for a great deal of health care that could be avoided. That's why in addition to covering nationally recommended preventive care, all of Anthem's Lumenos plans offer 360° Health® — our industry leading approach to surrounding consumers with a selection of tools, services and incentives to help them reach their health potential.

PERSONALIZED SERVICES

Through 360° Health, consumers in our Lumenos plans have access to free personalized, confidential services via phone:

- **24/7 NurseLine** to help answer minor medical questions when you're not sure of the next steps to take.
- **Health coaching programs** offer one-on-one assistance from a registered nurse if an employee or covered family member has a health condition that requires ongoing attention, such as asthma, diabetes or heart disease; or has other health needs such as hypertension, low back pain or pregnancy. Working as a team, the consumer and health coach develop a plan specifically suited to that consumer's needs.

ONLINE TOOLS AND INFORMATION

Our award-winning online health site sets the standard for the health care industry. It gives consumers in Anthem's Lumenos plans access to a wide array of tools to help manage their health, such as:

- **ProviderFinder** online directory to locate doctors and hospitals nearby, view hospital quality ratings and check cost estimates for medical services and prescription drugs.
- **Health Tools** to learn how to stay healthy, manage an illness or prepare for surgery, including questions to ask your doctor.

The site also offers tools to let consumers in our Lumenos plans review health care expenses, claims and benefits.

¹Colditz GA. Economic costs of obesity and inactivity. Med Sci Sports Exer, November 1999; American Lung Association, June 2003; American Heart Association, 2004.

HEALTH REWARDS

Most of our Lumenos plans offer integrated rewards to encourage positive health behaviors. Through 360° Health, these plans are structured to provide your employees with additional health care dollars for:

- **Completing our MyHealth Assessment online health risk profile** that helps identify health risks based on family history and other factors.
- **Enrolling in one of our health coaching programs**, if they have a condition that can benefit from a coach's assistance.
- **Graduating from one of our health coaching programs.**
- **Completing our Healthy Lifestyles: Tobacco-Free Program**, if eligible, to help them kick the habit and stay tobacco-free.
- **Completing our Healthy Lifestyles: Healthy Weight Program**, if eligible, to help them adopt lifestyle changes necessary to lose weight and maintain weight loss.

All of these services mean your employees in Anthem's Lumenos plans will have more opportunity — and motivation — to maximize their health. And they'll appreciate their health benefits more, too.

In fact, in a 2005 survey, more than half of consumers in Lumenos plans said they are more knowledgeable about managing their health since enrolling in the Lumenos plans. And 93% of consumers in Lumenos plans said they are satisfied with the plan, compared with 86% of those in other plans.

A photograph of a woman and a young girl running in a park. The woman is on the right, wearing a yellow long-sleeved shirt and white pants, smiling broadly. The girl is in the foreground, wearing a red long-sleeved shirt, also smiling and running. The background shows a grassy field and a line of trees under a clear sky.

Anthem's Lumenos plans surround consumers with tools and services to help them reach their health potential.

Anthem's Lumenos plans are fully integrated. So is the technology behind them.

Every aspect of Anthem's Lumenos plans is designed specifically for consumer-driven health care. And that includes the systems that support them — from claims to customer service.

The systems that support our Lumenos plans are integrated to ensure that claims are processed efficiently. And our integrated systems help to place account information right at consumers' fingertips, through our online health site. Consumers can check their account status with just a few clicks of their mouse. They'll also receive Claim Recaps and Monthly Statements via mail. This means your employees will have access to the information they need, when they need it.

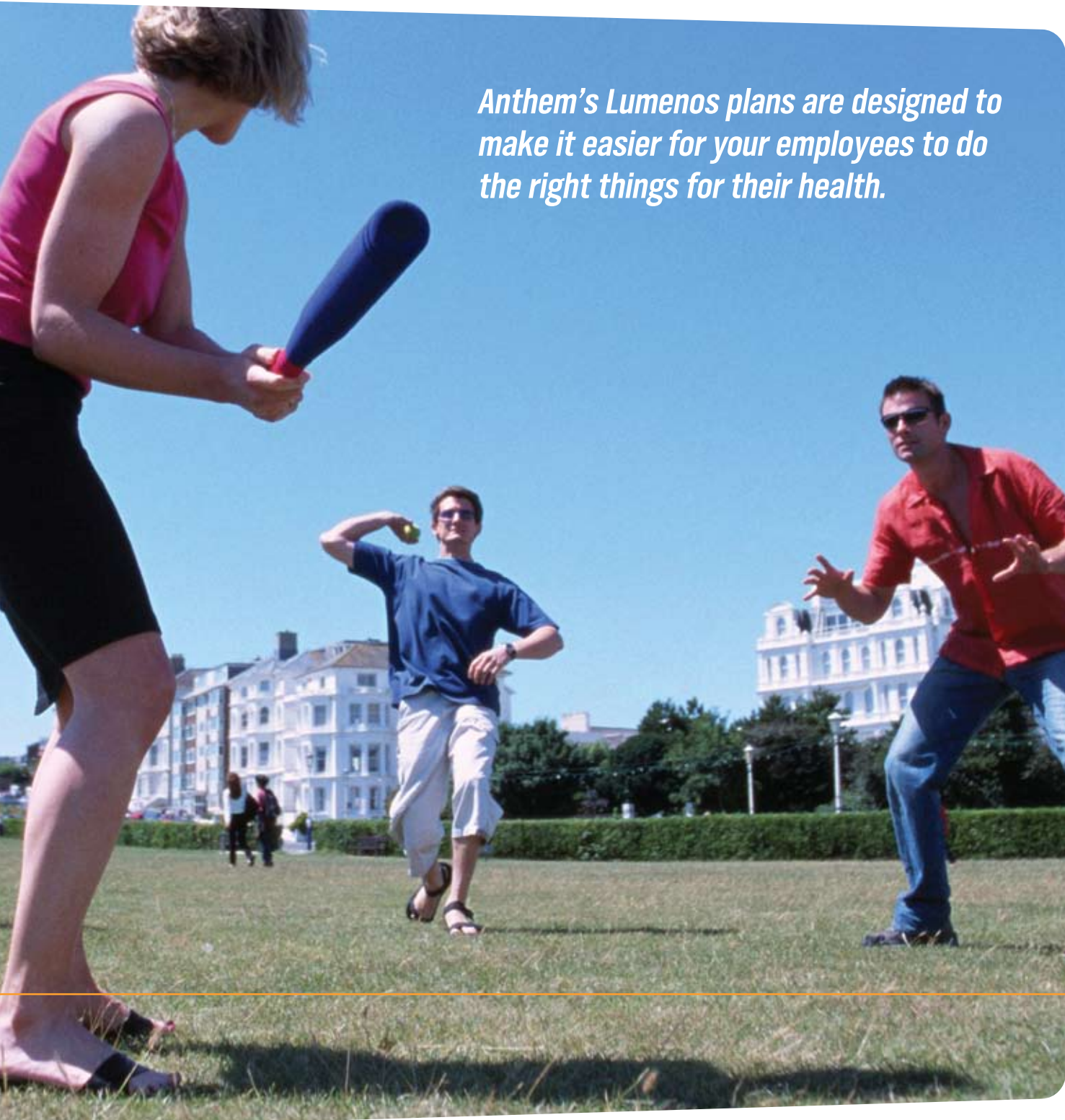
Our Lumenos consumer-driven plans feature consumer-driven service, too.

With our Lumenos plans, your employees will have more control over their health decisions and health care dollars — but they won't be on their own. We're always looking for ways to help consumers understand the tools and resources available to them. Not only will your employees have access to our online health site — they'll also have access to a team of dedicated Customer Service Advocates ready to help them if they have questions or need assistance.

The bottom line is better health costs less.

As an employer, you're concerned about costs, and rightfully so. And you recognize that the tools of the past, such as reducing benefit levels and increasing employee cost-sharing, are only short-term measures, not long-term solutions.

Over the long term, the best way to control costs is to get more from each health care dollar. And that's just what Anthem's Lumenos plans are designed to do, by educating, empowering and motivating health care consumers. Helping them do more for their own health. And we're helping everyone get more for their health care dollars.



Anthem's Lumenos plans are designed to make it easier for your employees to do the right things for their health.





This policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, you may call your Anthem Sales Representative or Broker.

Anthem Blue Cross and Blue Shield is the trade name for the following: In Connecticut: Anthem Health Plans, Inc. In Colorado: Rocky Mountain Hospital and Medical Service, Inc. In Georgia: Blue Cross and Blue Shield of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company. In most of Virginia: Anthem Health Plans of Virginia, Inc. (serving Virginia excluding the city of Fairfax, the town of Vienna and the area east of State Route 123.). In Missouri: RightCHOICE[®] Managed Care, Inc. (RIT) and Healthy Alliance[®] Life Insurance Company (HALIC). RIT and certain affiliates administer non-HMO benefits underwritten by HALIC. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Wisconsin: Blue Cross Blue Shield of Wisconsin ("BCBSWI") underwrites or administers the PPO and indemnity policies; Compcare Health Services Insurance Corporation ("Compcare") underwrites or administers the HMO policies; and Compcare and BCBSWI collectively underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. [®] Anthem and Lumenos are registered trademarks. Blue Cross and Blue Shield names and symbols are registered trademarks of the Blue Cross and Blue Shield Association.