



**Be part of
the solution.**

**Helping your employees do the
best things for their health.**

Anthem 
Blue Cross



A health plan that's part of the solution

Reigning in the high cost of health care — it's a top priority for many, and understandably so. But, what if you could offer a lower premium, higher-deductible health plan that actually gives your employees more of what they need to be their healthiest? That's what Anthem's Lumenos plans are designed to do.

Anthem's Lumenos plans put your employees in control of their health care decisions. By offering information and motivation, these plans can help them get the most health care from their health care dollars. This is not a temporary fix. This is a solution that can help keep your employees — as well as your company — healthier in the long run.

Ground-breaking plans from a well-grounded company

These plans are setting the pace in the industry with progressive plan designs, technology and service. Combine this with the stability and strength of Anthem Blue Cross, and you have a powerful combination that's both innovative and established.

Plan designs that encourage better health

Each consumer-driven health plan starts with a health account that helps pay for covered medical services and prescriptions, up to 100% coverage for covered preventive care services, and traditional health coverage to protect your employees from potential large out-of-pocket expenses. That's just for starters. Anthem's Lumenos plans also come with a wide variety of health tools and programs, so employees can do the best things for their health. You can also offer incentives — called rewards — when your employees adopt healthy behaviors.

A network that gives employees access to more doctors and hospitals

Through the Blue Cross and Blue Shield Association's BlueCard® program, your employees have access to more than 90% of hospitals and 80% of physicians, across the country. They also have access to providers around the world through the BlueCard Worldwide® program. Being part of such a large network allows Anthem to negotiate attractive discounts with providers. This can lead to significant savings for employees who use network providers, which means they can stretch their health care dollars even further.

Customer service that focuses on meeting your needs

Everything Anthem does focuses on delivering a superior experience to you and your employees. Whether it's answering a question on coverage or resolving an issue quickly, the goal is to meet you and your employees' needs efficiently and correctly the first time.

Integrated plans that put information in your employees' hands

The systems that support Anthem's Lumenos plans are integrated to provide more efficient service. From account information to prescription benefits, almost every aspect of the plan is connected, so claims are processed correctly in a timely manner. This integrated system has another advantage: It helps put information right in your employees' hands when they register at anthem.com/ca. They also receive their claims recap and monthly statement by mail. So your employees always have access to the information they need, when they need it.

Financial stability that can weather tough economic times

Even in challenging economic times, you can feel confident that Anthem's Lumenos plans are backed by financial strength. Anthem has consistently earned high marks from rating agencies for its financial strength and ability to pay claims.

A health plan that's different, yet familiar

Anthem's Lumenos plans are different. For one thing, each is coupled with a health account, which may be a new concept for your employees. But these plans look familiar, too. That's because they all include traditional coverage your employees can count on. Here's how Anthem's Lumenos plans work:

- *First, a health account helps pay for covered medical services.* The health account works much like a bank account. Employees use its funds to pay for covered medical services and to help satisfy the deductible. Unused funds roll over from year to year.
- *Plus, preventive care helps employees stay their healthiest.* The plan pays up to 100% for nationally recommended preventive care received from network providers. There are no funds taken from the health account, and there are no additional out-of-pocket costs.
- *Then, traditional health coverage kicks in.* After meeting the annual deductible, your employees use their traditional health coverage to protect them from large health expenses. An annual out-of-pocket maximum limits the amount your employees pay during the plan year.

OUR MEMBERS USE PREVENTIVE CARE BENEFITS

Consumer-driven health plan members take advantage of their preventive care benefits more than standard PPO members.¹ Preventive care can help detect a health concern before it becomes a health problem, which can lead to better health and long-term savings.

Questions about your options?
Contact your broker or
Anthem sales representative
for more details.

Plan options

Whether your employees are new to consumer-driven health care or they're already pros, there's an Anthem's Lumenos plan that's right for your company.

Health Savings Account (HSA) compatible plans

The HSA-compatible plan offers maximum cost effectiveness. Employees make pre-tax contributions to their accounts. Your company can contribute, too. You can even offer rewards for healthy behaviors. The funds do not have to be used for first dollar coverage, so your employees choose when to use them. Plus, unused funds roll over from year to year. Through a partnership with a financial institution, we integrate the financial and health administration of the plan, so you and your employees have a single point of contact for almost every aspect of the plan.

Health Reimbursement Account (HRA) plans

With an HRA, your company makes upfront contributions to the health accounts. These funds are always used for first dollar coverage. If the health account runs out, employees are responsible for the rest of the deductible. Unused HRA dollars roll over to the next year, giving them even more money for the next plan year, which can help reduce potential out-of-pocket expenses. Plus, employees can earn additional funds for their account with rewards for healthy behaviors.

Health Incentive Account Plus (HIA Plus) plans

This plan works just like an HRA. Your employees receive annual allocations to their health accounts. These funds offer first dollar coverage, and unused funds roll over from year to year, which can help reduce potential out-of-pocket expenses. Plus, your employees can earn additional dollars for taking steps to improve their health. The only difference with this plan: Anthem funds the health accounts.

Health Incentive Account (HIA) plans

An HIA can help you introduce the idea of consumer-driven health care to your employees. The health accounts are solely funded by rewards your employees earn when they do things like quitting smoking or managing their weight. Like HRA plans, funds offer first dollar coverage and roll over if not used. Contributions are made by either your company or by Anthem.

More plan features

	HSA-compatible	HRA ²	HIA Plus ²	HIA ²
What are the group size requirements?	None	Varies by state ³	None	None
What are the funding options?	Medical: ASO or Fully Insured Rewards: ⁴ ASO or Fully Insured	Medical: ASO or Fully Insured Rewards: ASO or Fully Insured	Medical: Fully Insured Rewards: Fully Insured	Medical: ASO or Fully Insured Rewards: ASO or Fully Insured
What's the account type?	Cash	Notional	Notional	Notional
Who can make contributions?	Employer, Employee or both	Employer	Health plan	Employer or Health plan
How often can contributions be made?	At any time	Annual allocation ⁵	Annual allocation ⁵	As incentives are earned
Who funds the health incentives?	Employer or Health plan ⁴	Employer	Health plan	Employer or Health plan
Is the account portable?	Yes	No	No	No
Do funds roll over?	Yes, no maximum	Yes, unlimited, 1x, 2x or 3x for standard plans	Yes, unlimited, 1x, 2x or 3x for standard plans	Yes, no maximum
How can account funds be used?	Funds used for all qualified medical expenses, as defined by IRS [Sec. 213(d)]	Funds used for services covered by the health plan that are applied to deductible or coinsurance	Same as HRA	Same as HRA
How are payments made?	Made from the account by the member, and with the debit card and/or check	Automatically deducted from the account	Automatically deducted from the account	Automatically deducted from the account
Can an employee also have an FSA?	Yes, a Limited Purpose FSA may be used for dental and vision; and/or a Limited Purpose High Deductible FSA may be used for dental or vision plus coinsurance after deductible has been met (employer must be able to administer); pays as secondary	Yes, pays as secondary	Yes, pays as secondary	Yes, pays as secondary
Is this subject to COBRA?	No, members keep the dollars in the account, even if they leave the plan	Yes	Yes	Yes

OUR MEMBERS ARE EMBRACING HEALTHY BEHAVIORS

Since enrolling in consumer-driven health plans, our members are more likely to use network providers, receive preventive care and do their homework before making a health decision.⁷ Our support tools and programs can help members with these healthy and money-saving behaviors.

A health plan that's packed with more health

Compared to those with standard health plans, consumer-driven health plan members are more likely to look for ways to manage their health and health care spending.⁶ Through 360° Health®, your employees have the resources they need to do this. They can tap into a variety of support tools and programs that offer:

Tools and resources — because there's no such thing as too much information


- **Online account management:** Members go to [anthem.com/ca](https://www.anthem.com/ca) to see their account balances, view claims and find prices for prescriptions drugs.
- **Online provider directory:** Members go online to find network doctors, hospitals, pharmacies and other health care professionals.
- **Healthy discounts:** Members get money-saving discounts of up to 50% on health-related products and services including health clubs, frames and lenses, maternity must-haves and alternative therapies.
- **24/7 NurseLine:** This toll-free telephone services allows members to talk with a registered nurse when they have general health questions or need guidance with critical health concerns.

Personal guidance — recruiting the help of a health expert and earning health rewards for doing it

- **Health coaching programs:** Members work with a personal nurse or health coach who can help them manage their high blood pressure, high cholesterol, lower back pain, and more.
- **Healthy Lifestyles programs:** Tobacco cessation and weight management programs help employees adopt healthy lifestyles with personalized support and educational resources.
- **Future Moms:** Expecting moms can get education and information that can help them get their pregnancies — and babies — off to healthy starts. Extra help is available for high-risk pregnancies.

Condition management — tackling chronic conditions with individualized support

- **ConditionCare.** Members get help managing chronic conditions, such as asthma, diabetes, heart failure, coronary artery disease (CAD) and chronic obstructive pulmonary disease (COPD).
- **ComplexCare.** Members dealing with complex health issues, such as having multiple health conditions, receive personalized support so they can better manage their health.



A health plan that works for everyone

You may think that saving money means offering the most basic benefits or even cutting benefits altogether. But there is an alternative. With Anthem's Lumenos plans, you can control your costs, while giving your employees a plan that goes well beyond basic coverage. You can offer a plan that helps them make the best decisions for their health. The results could be healthier people who are getting the most from their health care dollars. It's a long-term solution that works for you and your employees.

Consumer-driven health plans work best when your company provides ongoing support and encouragement. We are here to help you with this every step of the way.

Better health can be an employee's greatest reward. Of course, extra incentives can help, too.

With Anthem's Lumenos plan, you can offer rewards that encourage healthy behaviors. Your employees can earn these rewards when they:

- Complete the MyHealth Assessment
- Enroll in a health coaching program
- Graduate from a health coaching program
- Complete a Healthy Lifestyles program
- Enroll in a ConditionCare program

QUESTIONS ABOUT YOUR OPTIONS?

Contact your broker or Anthem sales representative for more details.



1 Lumenos Experience Analysis: Impact on CDH on Member Utilization Patterns, Sept. 2008.
2 May not be available in all markets; contact your broker or sales representative for plan availability.
3. Requirements subject to change; please confirm group eligibility with your broker or sales representative.
4 Incentives/rewards not available with HSA-compatible plans in local group California, Colorado and Nevada.
5 Proration options available for HRA and HIA Plus plans.
6 The 2008 EBRI Consumer Engagement in Health, http://www.ebri.org/publications/lb/index.cfm?fa=ibDisp&content_id=4110
7 WellPoint Member Engagement Survey, 2008.