Health Savings Accounts:
Coverage To Fit Your Budget And Your Way Of Life!

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In a world that's constantly changing, one thing's for certain: it's important to have health care coverage you can depend on – coverage designed to help fit your budget, and your way of life.

Anthem's Lumenos HSA Plus health plans were designed to give you more control over your health care costs. They help you focus on getting healthy and staying that way. This plan offers traditional health coverage benefits that can be paired with a Health Savings Account (HSA) for more flexibility and potential tax advantages. Simple plan designs make using them that much easier.

Features:

-As a member of Anthem Blue Cross and Blue Shield, you have one of the largest provider networks in Missouri. With more than 10,500 doctors and specialists and over 125 hospitals throughout the state, chances are your doctor is in one of our networks.

-Preventive care benefits that help you focus on staying healthy.

Anthem 360 Health®

-MyHealth@Anthem®: Health assessments, resource centers, and health calculators so you see progress and stay motivated.

-24/7 NurseLineSM: Health information from a registered nurse whenever you need it.

-MyHealth Coach: Personal help with a wide range of health needs, primarily high blood pressure, high cholesterol, low back pain,musculoskeletal issues like arthritis, and certain types of cancer.

-Healthy Lifestyles Programs: Our proven "Tobacco-Free" and "Healthy Weight" programs help you adopt new habits for a healthy lifestyle with personalized support and educational resources.

-SpecialOffers@AnthemSM: Members-only discounts help you stretch your health account even further with savings on services and products that promote a healthy lifestyle.

You should know:

-Maternity benefits are not available with this plan.

-Your Lumenos HSA Plus plan has a policy-level deductible and out-of-pocket maximum. Once any combination of covered members on the policy meet these amounts, the plan pays 100% of covered expenses. It's that simple.

Prescription Drug Coverage

Lumenos HSA Plus not only puts you in charge of your health care dollars, it can help you use those dollars for generic and brand name prescription drugs in the way that best suits you.

Once your deductible is met, there is a coinsurance, if applicable, for covered prescription drugs. But even while you are meeting your deductible, you benefit from lower negotiated rates on prescription drugs at network pharmacies nationwide. There's no need to have a different deductible or copayment for prescriptions; it all works as one. And since you decide how to spend it, your Health Savings Account dollars can be used to pay for prescription drugs -- while you are meeting your deductible.

How to Customize your Lumenos HSA Plus Plan

Choose your deductible: You can usually lower your premium by choosing a higher deductible. Simply choose the deductible and premium combination that works best for you. Remember, any covered member can contribute to some or all of the policy deductible and coinsurance if applicable, whether the policy covers one member or the entire family.

Use your Health Savings Account the way you want:

Your HSA, if you choose to open one, is funded by you. So, it is yours to use for qualified health care expenses covered by the plan, or those not covered at all, like contact lenses. Your HSA is also yours to keep if you ever leave the plan; you won't lose those dollars if they're not used. In fact, the carryover from year to year can help you save for future financial needs.

Other Optional Coverage:

You can add more protection for you and your family by purchasing optional dental benefits or life insurance.

Lumenos HSA Plus 100%/70%
***Sample Rates based upon Preferred Rate, Non-Tobacco User, No Maternity - as of April 1, 2012**

Deductible	Male				
	Age 20	Age 30	Age 40	Age 50	Age 60
$1,500	$87.69	$94.55	$146.10	$215.56	$317.59
$2,500	$69.85	$75.61	$116.41	$167.36	$251.85
$3,500	$56.83	$61.44	$94.52	$134.45	$204.29
$5,500	$44.68	$48.24	$74.01	$105.93	$160.39

Deductible	Female				
	Age 20	Age 30	Age 40	Age 50	Age 60
$1,500	$111.21	$133.95	$187.84	$238.77	$310.58
$2,500	$90.00	$108.15	$150.71	$186.13	$245.72
$3,500	$73.93	$88.57	$123.08	$149.71	$199.17
$5,500	$58.18	$69.49	$96.96	$117.89	$156.68

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