

Getting Healthy. Staying Healthy. Why is it Important to Have Health Coverage?



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Whether you're self-employed, an early retiree, a recent graduate or don't have health coverage at work, an

Individual health plan could be just what the doctor ordered. Why?

You never know. Even if you are healthy right now, an unexpected illness or injury could be right around the corner.

You work hard for your money. These days, a single day in the hospital can cost thousands of dollars.

Without health coverage, you're taking a huge financial risk.

So why take chances? Our Individual health plans make it easier than ever to get the health coverage you need at a price you can afford. And no matter where you are in life...there's an Individual plan that will fit your health care needs, as well as your budget.

LUMENOS HSA BLUE ACCESS CHOICE NETWORK

Preventative Care Covered 100% (no office co-pay)

Screening Tests including the following:

- Eye chart vision screening
- Hearing screening
- Cholesterol and lipid level screening
- Blood glucose test to screen for Type II diabetes
- Prostate cancer screenings including digital rectal exam and PSA test
- Breast exam and Mammography screening
- Pelvic exam and Pap test

Choice of 2 Coinsurance Levels

- 100% In-Network / 70% Out-Network
- 80% In-Network / 60% Out-Network

Range of Deductibles

- \$1500 Individual / \$3000 Family
- \$3000 Individual / \$6000 Family
- \$5000 Individual / \$10,000 Family

Prescription Drug Coverage

- Covered 100% after deductible is satisfied

Lumenos HSA		100%/70%		Male	
Deductible	Age 20	Age 30	Age 40	Age 50	Age 60
\$1,500	\$84.76	\$93.26	\$145.04	\$230.64	\$364.36
\$3,000	\$59.35	\$65.36	\$101.23	\$154.92	\$255.09
\$5,000	\$44.21	\$48.65	\$75.41	\$116.43	\$190.24

Lumenos HSA		100%/70%		Female	
Deductible	Age 20	Age 30	Age 40	Age 50	Age 60
\$1,500	\$113.57	\$145.54	\$210.15	\$267.61	\$350.87
\$3,000	\$81.41	\$103.95	\$148.78	\$180.64	\$243.88
\$5,000	\$61.40	\$77.97	\$111.64	\$135.30	\$182.00

Blue Access Choice Premier		100%/70%		Upgrade Rx Plan		Male	
Deductible	Age 20	Age 30	Age 40	Age 50	Age 60		
\$500	\$140.21	\$153.36	\$231.43	\$312.61	\$482.69		
\$1,000	\$118.00	\$129.04	\$197.04	\$271.31	\$439.35		
\$2,500	\$86.63	\$94.72	\$145.11	\$205.33	\$349.54		
\$3,500	\$76.66	\$83.76	\$128.31	\$196.52	\$333.38		
\$5,000	\$62.63	\$68.52	\$104.85	\$151.49	\$256.08		
\$10,000	\$54.70	\$59.91	\$91.74	\$131.24	\$218.97		

Blue Access Choice Premier		100%/70%		Upgrade Rx Plan		Female	
Deductible	Age 20	Age 30	Age 40	Age 50	Age 60		
\$500	\$172.94	\$223.45	\$307.97	\$361.32	\$465.42		
\$1,000	\$145.71	\$190.54	\$271.10	\$318.52	\$422.25		
\$2,500	\$107.39	\$140.67	\$200.26	\$243.04	\$332.90		
\$3,500	\$94.48	\$123.99	\$179.12	\$231.61	\$317.79		
\$5,000	\$77.13	\$101.57	\$145.15	\$177.86	\$244.19		
\$10,000	\$67.38	\$88.80	\$126.82	\$154.23	\$209.74		

PREMIER PLAN BLUE ACCESS CHOICE NETWORK

Plan overview:

- Lots of benefits with a focus on preventive care
- Coverage and pricing options let you choose your plan
- Ideal for families who have young children

Offers:

- A choice of annual deductible/monthly premium combinations
- Easy co-pays for doctor visits
- Annual vision exam
- Optional maternity benefit rider available

Rx coverage:

- No deductible for generic drugs
- Separate deductible for brand name and specialty
- Optional drug upgrade available for additional prescription benefits

Good to know:

- Members receive the highest level of benefits by visiting a Network provider

- You can add dental and term life benefits to your health plan

**Sample Rates based upon Preferred Rate. Non-Tobacco User, No Maternity - as of February 1, 2010*



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