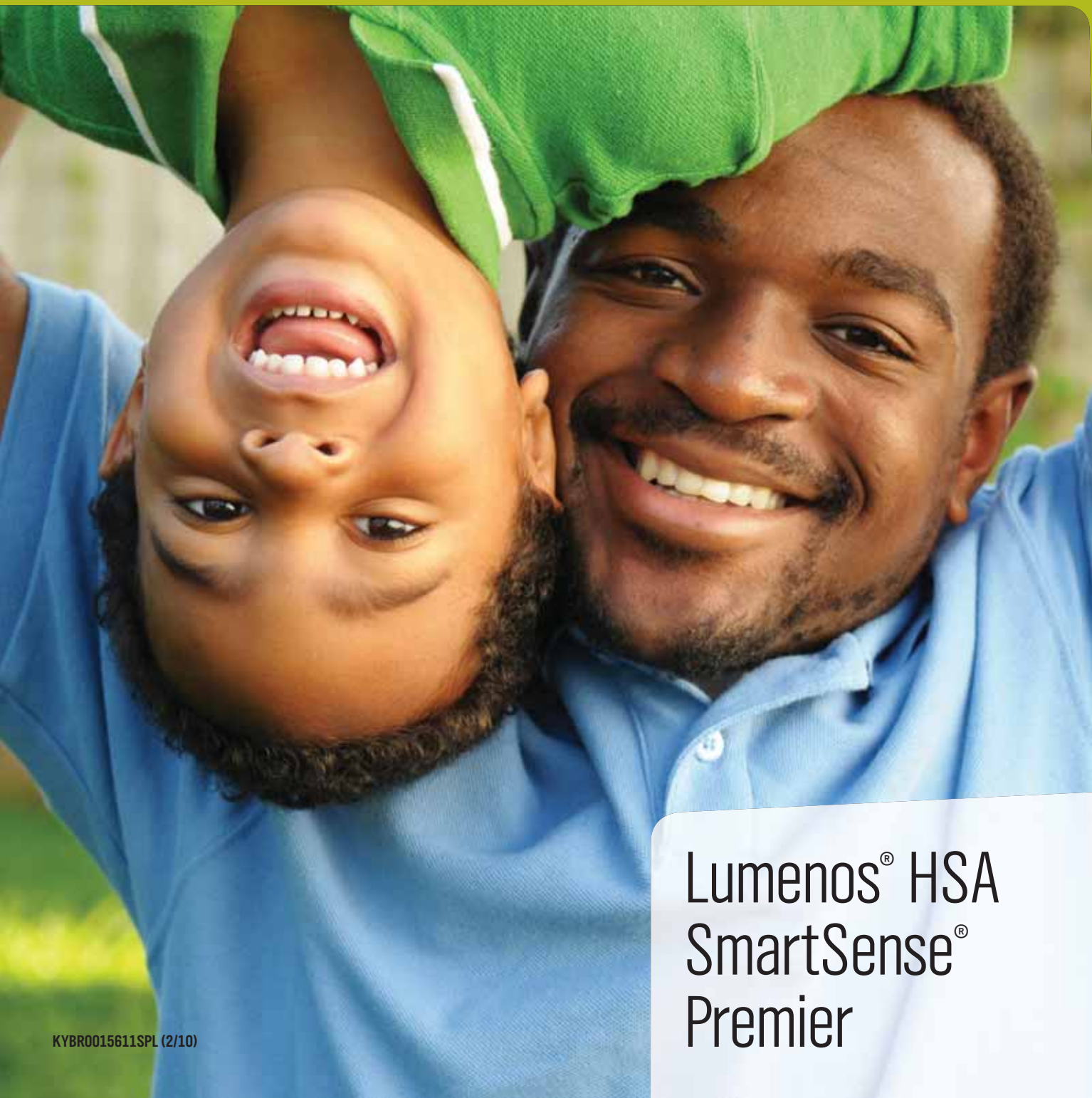




Health. Join In.

Individual and Family Health Care Plans
for **Kentucky**

Our plans fit your plans



Lumenos[®] HSA
SmartSense[®]
Premier



Our plans fit the way you live.

In a world that's constantly changing, one thing's for certain. You can benefit from the reliability and protection of health care coverage. Whether you're self-employed, need coverage for your family, just left group coverage, or your job doesn't provide it, Anthem Blue Cross and Blue Shield offers dependable individual health care plans that help save you time and make sense for the way you live.

You're in charge of your health and budget, and our plans help keep it that way. Check out our wide range of benefit options and if you have any questions, we are here to help. Dependable, valuable protection that fits the way you live. Sounds like a plan.

Experience you can rely on

As one of the most trusted names in health coverage, Anthem has been providing health care coverage and security to Kentucky for over 70 years. We're committed to helping simplify your life and improving your health. In addition, we offer:

- One of the largest provider networks in Kentucky. With more than 9,800 doctors and specialists and over 100 hospitals throughout the state, chances are your doctor is in one of our networks.
- A choice of plans to fit your budget and lifestyle. No matter where you are in life, we've got a plan designed to fit your health coverage needs, as well as your budget.
- Optional dental and life insurance. To enhance your health, we also offer dental and term life coverage and make it easy to enroll.
- Coverage that travels with you. No matter where life takes you, your health coverage goes with you. And network providers in the BlueCard® program across the country will help make it easy to get access to the care you need.

Why do you need health care coverage?

These days, a single day in the hospital can cost thousands of dollars. The financial risk you take without health coverage just isn't worth it. Not only does health care coverage help you stay healthy, it also gives you added security, because you know you're protected against the high cost of unexpected medical bills.

Some definitions so we're all on the same page

Network Discounts: With Anthem, you have access to one of the largest provider networks in the state. These network (or participating) providers have agreed to accept lower costs for their covered services to Anthem members — similar to volume discounts. These negotiated costs help reduce the overall cost of covered medical services, including your share of those costs.

This is true whether you are paying the entire cost for covered services (such as while you are meeting your deductible), or whether we are sharing the cost. With over 9,800 doctors and specialists and over 100 hospitals and other facilities, chances are your provider already participates. Just visit a network provider to take advantage of the savings. Your costs may be higher when using non-network providers and facilities.

Premiums are the amount of money you pay on a regular basis — once a month, four times a year, twice a year, or once a year to your health coverage company to keep your health benefit plan active. Your premium does not apply toward your deductible. Premium amounts are guaranteed for one year and may be changed with 30 days advance written notice.

Cost-Sharing: The costs of medical care today can be staggering. Health care coverage from Anthem can help protect you against these high costs. With most health care coverage, you pay a monthly premium, then you share some of the cost of covered medical care with the company that provides your health care coverage. The level of cost-sharing you choose directly impacts your premium amount. The more you are willing to share in the costs, the lower your premium. With Anthem, you can choose your level of protection and the level of cost-sharing that works best for your health care needs and budget.

Deductible is the amount you have to pay each calendar year for covered services before your health care plan starts paying. For some services, the plan will even begin to pay before the deductible is met. Usually, the higher a plan's deductible, the lower the premium. In some cases, you may also have a separate deductible for certain services such as prescription drugs.

Coinsurance is the percentage of the cost of covered services that you will be responsible for, after your annual deductible is met. With some plans, you have a choice of coinsurance levels. Much like your deductible, selecting a higher coinsurance typically lowers your monthly premium because it increases your share of the cost. Coinsurance does not apply to your deductible.

Copayment is a specific dollar amount you have to pay for certain covered services. Copayments do not apply toward meeting your deductible or out-of-pocket maximum. You are responsible for copayments even after your out-of-pocket maximum is reached.

Out-Of-Pocket Maximum is the total amount of money (not counting your premiums) that you have to pay each year for your health care coverage. Your deductible and coinsurance, for covered services (except those for prescription drugs and non-network Human Organ and Tissue Transplant services) count toward your out-of-pocket maximum. Payments for non-network organ and tissue transplants do not apply toward the out-of-pocket maximum.

Lifetime Maximum is the lifetime benefit amount that will be paid under the policy for each member. This includes network and non-network covered services combined.

Prescription Drugs are medications that must be authorized for use by your doctor. Anthem offers varying levels of prescription drug coverage. Depending on the plan, you may have coverage for generic drugs or generic and brand name drugs.

Generic Drugs are prescription drugs that typically have been in use for some time and can be manufactured and distributed by numerous companies, so their cost is usually much lower. Generic drugs must, by law, contain the same active ingredients as their brand name equivalent and have the same clinical benefit.

Brand Name Drugs are prescription drugs that are manufactured and marketed under a registered name. They are usually patented and may be exclusively offered by certain manufacturers.

Tiers represent a cost level within the generic and brand name prescription drug categories. The prescription drug coverage under your health care plan will differ for each of these tiers. Not all products have this tiering.

- **Tier 1:** Generally includes generic drugs and a few lower cost brand name drugs.
- **Tier 2:** Generally includes higher cost generic and brand name drugs.
- **Tier 3 and 4:** Highest cost brand name drugs.

Formulary is a list of prescription drugs our health care plans cover. They include generic and preferred brand name drugs that have been rigorously reviewed and selected by a committee of practicing doctors and clinical pharmacists for their quality and effectiveness. We've negotiated lower prices on these formulary drugs, so you'll save when your doctor prescribes medication from our formularies. There can be different formularies for different health care plans. Formulary lists can be found at anthem.com.

Health Savings Account (HSA) is a special bank account that can be set up by a member enrolled in a qualified HSA-compatible high deductible health plan if they choose. Contributions to this account can be made with certain tax advantages and funds from the account can be used for qualified health care expenses. See the insert from our preferred banking partner for more details and consult your tax advisor.

Lumenos[®] HSA Is this the right plan for you?

Lumenos HSA 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.

Lumenos HSA Plan Highlights

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:

- A choice of benefit options, including those offering 100% for covered preventive care before the deductible.
- PPO health plan coverage with a large array of benefits after you pay your deductible.
- Coverage compatible with an HSA that is yours to fund and keep if you choose to open one. Use the HSA for qualified medical expenses or as a savings vehicle. Just contact your tax advisor for possible advantages.
- Special programs for Smoking Cessation and Weight Management.
- Access to our 24-hour Nurse Line.
- Online tools for a personalized Health Assessment, prescription drug cost comparison, and other tools to give you more control.

You should know:

- Your Lumenos HSA plan has a policy-level deductible and out-of-pocket maximum. Once any combination of covered members on the policy meet these amounts, most options pay 100% of covered expenses. It's that simple.
- While Lumenos HSA is compatible with a Health Savings Account, your health care plan works with or without it. You may set up the HSA now, later, or not at all. It's your choice.

Lumenos HSA Preventive Care

Because staying healthy is just as important as getting better, there are a number of options you can choose that offer 100% coverage for preventive care with no deductions from your Health Savings Account and lower your out-of-pocket costs when you use a network provider.

Prescription Drug Coverage

Lumenos 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 – either while you are meeting your deductible, or afterward for those drugs not covered, like most over-the-counter medications.

How to Customize your Lumenos HSA Plan

Choose your deductible: Lumenos HSA deductibles range from \$1,500 to \$5,500 for individuals or \$3,000 to \$11,000 for families. You can usually lower your premium by choosing a higher deductible. Remember, any covered member can contribute to some or all of the policy deductible and out-of-pocket maximum, whether the policy covers one member or a whole household.

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. See the enclosed insert from our preferred banking partner for more information.

Other optional coverage: Includes dental, life insurance, and extended mental health benefits. See your Benefit Guide and the dental and life information in the back of this brochure.

Benefits

Lumenos[®] HSA

Calendar Year Deductible

Your Choices

Individual	NETWORK:	\$1,500	\$1,750	\$2,500	\$3,000	\$3,500	\$5,000	\$5,500
	NON-NETWORK:	\$1,500	\$1,750	\$2,500	\$3,000	\$3,500	\$5,000	\$5,500
Family	NETWORK:	\$3,000	\$3,500	\$5,000	\$6,000	\$7,000	\$10,000	\$11,000
	NON-NETWORK:	\$3,000	\$3,500	\$5,000	\$6,000	\$7,000	\$10,000	\$11,000
Network Coinsurance Options		0% or 50%	20%	0%	0%	0%	0%	0%

Calendar Year Out-of-Pocket Maximum

Add Your Chosen Deductible to the Amount Below

Individual	NETWORK:	\$0 or \$2,500	\$3,250	\$0	\$0	\$0	\$0	\$0
	NON-NETWORK:	\$1,500 or \$6,500	\$8,250	\$2,500	\$3,000	\$3,500	\$5,000	\$5,500
Family	NETWORK:	\$0 or \$5,000	\$6,500	\$0	\$0	\$0	\$0	\$0
	NON-NETWORK:	\$3,000 or \$13,000	\$16,500	\$5,000	\$6,000	\$7,000	\$10,000	\$11,000

How family deductibles and family out-of-pocket maximums work

For family coverage, either one or more members must meet the family deductible before any covered services that are subject to deductible will be paid by the plan. The family out-of-pocket maximum can be met by either one or more members. Once the maximum is met, no additional coinsurance will be required for the family for the remainder of the calendar year.

Plan Lifetime Maximum

Plan pays up to: \$7 million per member, network and non-network services combined

Covered Services

Your Share of Costs (after deductible, unless waived)

Doctors' Office Visits

NETWORK: 50%, 20% or 0% Coinsurance¹
NON-NETWORK: 70%, 40% or 40% Coinsurance¹

Professional and Diagnostic Services (X-ray, lab, anesthesia, surgeon, etc.)

NETWORK: 50%, 20% or 0% Coinsurance¹
NON-NETWORK: 70%, 40% or 40% Coinsurance¹

Inpatient Services (overnight hospital/facility stays)

NETWORK: 50%, 20% or 0% Coinsurance¹
NON-NETWORK: 70%, 40% or 40% Coinsurance¹

Outpatient Services (without overnight hospital/facility stays)

NETWORK: 50%, 20% or 0% Coinsurance¹
NON-NETWORK: 70%, 40% or 40% Coinsurance¹

Emergency Room Services

NETWORK: 50%, 20% or 0% Coinsurance¹
NON-NETWORK: 50%, 20% or 0% Coinsurance¹

Preventive Care Services

Covers all nationally recommended preventive care services, including well-child care, immunizations, PSA screenings, Pap tests, mammograms, and more.

NETWORK: 50%, 20% or 0% Coinsurance¹
(deductible waived with \$1,500/0%, \$3,000/0%, \$5,000/0%)

NON-NETWORK: 70%, 40% or 40% Coinsurance¹

Maternity

Not Covered (see Optional Coverage below)

Optional Coverage (at additional cost)

Dental, Life, Maternity (optional maternity rider available for plans with deductibles of \$2,500 and greater; subject to 12-month waiting period); Extended Mental Health Rider²

Prescription Drug Coverage

Lumenos HSA

Retail Drugs (and Mail Order Drugs when available)

NETWORK: 50%, 20% or 0% Coinsurance¹
NON-NETWORK: 70% or 40% Coinsurance¹

Optional Drug Coverage (when available)

Not Available

Other Covered Benefits include but are not limited to:

Ambulance, Chiropractic, Durable Medical Equipment, Home Health Care, Hospice Care, Mental Health, Organ Transplants, Rehabilitation Facilities, Skilled Nursing Care, Substance Abuse, Therapy Services, Urgent Care

IMPORTANT: This Benefit Guide is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits, limitations and exclusions are contained in the Contract/Certificate of Coverage. In the event of a conflict between the Contract/Certificate of Coverage and this Benefit Guide, the terms of the Contract/Certificate of Coverage will prevail.

¹ Coinsurance is designated by the plan you choose.

² If Extended Mental Health Rider is purchased, Mental Health is covered the same as any other condition. For more information about Mental Health coverage, please see the Coverage Details you should have received with this brochure.

NOTE: Network and non-network deductibles are separate and do not accumulate toward each other. Network and non-network out-of-pocket maximums are also separate and do not accumulate toward each other.

SmartSense[®] Is this the right plan for you?

SmartSense was designed to offer affordable, solid protection without a lot of bells and whistles that may not be important to you.

SmartSense Plan Highlights

SmartSense offers affordable price options, solid protection that covers essentials and even some immediate benefits before the deductible.

Features:

- Immediate coverage with predictable copayments for the first three Doctors' Office Visits, per plan member, each calendar year. This includes routine wellness visits or sick care.
- Choice of prescription drug coverage options.
- \$7 million per member in lifetime benefits.

You should know:

- Maternity benefits are not available with this plan.
- After the first three Doctors' Office Visits, all other visits apply toward your deductible.
- Generic and select brand name drugs are also available before the deductible, with a copayment or coinsurance.

Prescription Drug Coverage

SmartSense includes coverage for generic and select brand name drugs.

For an additional cost, you can upgrade the SmartSense prescription benefit to expand the coverage for brand name drugs. There is a separate deductible for the brand name drugs when you choose the prescription drug upgrade.

See your Benefit Guide for more details.

How to Customize your SmartSense Plan

With SmartSense, you have some choice and flexibility to change the plan to better meet your needs. SmartSense offers a choice of:

Deductible: SmartSense deductibles range from \$500 to \$10,000. You can usually lower your premium by choosing a higher deductible. Simply choose the deductible and premium combination that works best for you.

Coinsurance: SmartSense offers a choice of coinsurance levels allowing you to vary your level of cost-sharing, and lower your premium if you choose a higher coinsurance level.

Prescription Drug Benefit: You can customize your plan by selecting the optional prescription drug upgrade coverage, as described above.

Other Optional Coverage: Includes dental, life insurance and extended mental health benefits. See your Benefit Guide and the dental and life information in the back of this brochure.

Benefits

Calendar Year Deductible

Individual	NETWORK:	\$500	\$1,000	\$1,500	\$2,500	\$3,500	\$5,000	\$10,000
	NON-NETWORK:	\$500	\$1,000	\$1,500	\$2,500	\$3,500	\$5,000	\$10,000
Family	NETWORK:	\$1,000	\$2,000	\$3,000	\$5,000	\$7,000	\$10,000	\$20,000
	NON-NETWORK:	\$1,000	\$2,000	\$3,000	\$5,000	\$7,000	\$10,000	\$20,000

Network Coinsurance Options

30% or 50%	30% or 50%	30% or 50%	30% or 50%	30%	30%	30%
------------	------------	------------	------------	-----	-----	-----

Calendar Year Out-of-Pocket Maximum

Individual	NETWORK:	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
	NON-NETWORK:	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
Family	NETWORK:	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
	NON-NETWORK:	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000

How family deductibles and family out-of-pocket maximums work

Plan Lifetime Maximum

Plan pays up to: \$7 million per member, network and non-network services combined

Covered Services

Doctors' Office Visits

Each family member has an individual deductible and out-of-pocket maximum. The family deductible and out-of-pocket maximum can be satisfied by 2 or more members. No one person can contribute more than their individual deductible or out-of-pocket maximum.

Professional and Diagnostic Services (X-ray, lab, anesthesia, surgeon, etc.)

Inpatient Services (overnight hospital/facility stays)

Outpatient Services (without overnight hospital/facility stays)

Emergency Room Services

Preventive Care Services

Maternity

Optional Coverage/Riders

Not Covered

Dental, Life, Extended Mental Health Rider²

Prescription Drug Coverage

Retail Drugs (and Mail Order Drugs when available)

Standard Drug Coverage:
NETWORK:
 • For Drugs on Formulary: Greater of \$15 Copayment or 40% Coinsurance
 • For Drugs Not on Formulary: Member is responsible for entire cost after applied Anthem negotiated discount
NON-NETWORK:
 • For Drugs on Formulary: Greater of \$15 Copayment or 40% Coinsurance; Member is also responsible for difference between Anthem allowable charge and actual cost of drug.
 • For Drugs Not on Formulary: Member is responsible for entire cost.

Optional Drug Coverage (when available)

Upgrade Drug Coverage:
 Separate \$250 per member deductible for Tiers 2, 3 and 4. If Generic is available, member is also responsible for the difference in allowable charge between Brand and Generic, plus copayment or coinsurance.
NETWORK:
 • Tier 1 Drugs: Retail (30 day supply): \$15 Copayment Mail Order (90 day supply): \$30 Copayment
 • Tiers 2, 3 and 4: Greater of \$30 Copayment or 40% Coinsurance
 For Tiers 2, 3 and 4: \$4,000 annual Prescription Drug out-of-pocket maximum per member.
NON-NETWORK:
 • Retail (30 day supply only): 50% Coinsurance (minimum \$60) per prescription. Mail order not covered.

Other Covered Benefits include but are not limited to:

IMPORTANT: This Benefit Guide is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits, limitations and exclusions are contained in the Contract/Certificate of Coverage. In the event of a conflict between the Contract/Certificate of Coverage and this Benefit Guide, the terms of the Contract/Certificate of Coverage will prevail.

SmartSense[®]

Your Choices

Individual	NETWORK:	\$500	\$1,000	\$1,500	\$2,500	\$3,500	\$5,000	\$10,000
	NON-NETWORK:	\$500	\$1,000	\$1,500	\$2,500	\$3,500	\$5,000	\$10,000
Family	NETWORK:	\$1,000	\$2,000	\$3,000	\$5,000	\$7,000	\$10,000	\$20,000
	NON-NETWORK:	\$1,000	\$2,000	\$3,000	\$5,000	\$7,000	\$10,000	\$20,000
Network Coinsurance Options		30% or 50%	30% or 50%	30% or 50%	30% or 50%	30%	30%	30%

Add Your Chosen Deductible to the Amount Below

Individual	NETWORK:	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
	NON-NETWORK:	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
Family	NETWORK:	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
	NON-NETWORK:	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000

Each family member has an individual deductible and out-of-pocket maximum. The family deductible and out-of-pocket maximum can be satisfied by 2 or more members. No one person can contribute more than their individual deductible or out-of-pocket maximum.

Plan pays up to: \$7 million per member, network and non-network services combined

Your Share of Costs (after deductible, unless waived)

NETWORK:
 • Office Visit Copayment for first 3 visits: \$35 Copayment, deductible waived, for first 3 visits per person per calendar year for primary care physician/specialist. Other office services are subject to deductible and coinsurance.
 • Office Visit Coinsurance for 4+ visits and Other Services: 30% or 50% Coinsurance¹
NON-NETWORK: 50% Coinsurance

NETWORK: 30% or 50% Coinsurance¹
NON-NETWORK: 50% or 70% Coinsurance¹

NETWORK: 30% or 50% Coinsurance¹
NON-NETWORK: 50% or 70% Coinsurance¹

NETWORK: 30% or 50% Coinsurance¹
NON-NETWORK: 50% or 70% Coinsurance¹

NETWORK: 30% or 50% Coinsurance¹
NON-NETWORK: 30% or 50% Coinsurance¹

Coverage for mammography services, colorectal cancer screening, and bone density screening only.
NETWORK: 30% or 50% Coinsurance¹
NON-NETWORK: 50% or 70% Coinsurance¹

Not Covered

Dental, Life, Extended Mental Health Rider²

SmartSense

Standard Drug Coverage:

NETWORK:
 • For Drugs on Formulary: Greater of \$15 Copayment or 40% Coinsurance
 • For Drugs Not on Formulary: Member is responsible for entire cost after applied Anthem negotiated discount
NON-NETWORK:
 • For Drugs on Formulary: Greater of \$15 Copayment or 40% Coinsurance; Member is also responsible for difference between Anthem allowable charge and actual cost of drug.
 • For Drugs Not on Formulary: Member is responsible for entire cost.

Upgrade Drug Coverage:

Separate \$250 per member deductible for Tiers 2, 3 and 4. If Generic is available, member is also responsible for the difference in allowable charge between Brand and Generic, plus copayment or coinsurance.
NETWORK:
 • Tier 1 Drugs: Retail (30 day supply): \$15 Copayment Mail Order (90 day supply): \$30 Copayment
 • Tiers 2, 3 and 4: Greater of \$30 Copayment or 40% Coinsurance
 For Tiers 2, 3 and 4: \$4,000 annual Prescription Drug out-of-pocket maximum per member.
NON-NETWORK:
 • Retail (30 day supply only): 50% Coinsurance (minimum \$60) per prescription. Mail order not covered.

Ambulance, Chiropractic, Durable Medical Equipment, Home Health Care, Hospice Care, Mental Health, Organ Transplants, Rehabilitation Facilities, Skilled Nursing Care, Substance Abuse, Therapy Services, Urgent Care

¹ Coinsurance is designated by the plan you choose.
² If Extended Mental Health Rider is purchased, Mental Health is covered the same as any other condition. For more information about Mental Health coverage, please see the Coverage Details you should have received with this brochure.

NOTE: Network and non-network deductibles are separate and do not accumulate toward each other. Network and non-network out-of-pocket maximums are also separate and do not accumulate toward each other.

Premier Is this the right plan for you?

Premier health care plans offer the highest level of benefits we offer for a variety of services. Great for families or for individuals looking for richer benefits, Premier offers the most benefits before the deductible of any plan we offer and richer coverage as well for preventive care and prescription drugs.

Premier Plan Highlights

Premier offers robust benefits for both routine and unexpected medical care. The lowest levels of coinsurance across all deductibles give Premier added value over other plans we offer.

Features:

- Premier offers benefit options including an unlimited number of Doctors' Office Visits, with predictable copayment, before the deductible.
- Offers a choice of prescription drug coverage options.
- Preventive care benefits help focus on keeping you healthy.
- \$7 million per member in lifetime benefits.

You should know:

- Maternity benefits are available with this plan at an additional cost.
- Premier has our highest level of benefits available, so the premiums are typically more than our other plans.

Premier Preventive Care

Preventive care is an important component of Premier plan coverage. You receive coverage for all nationally recommended preventive services before the deductible, including childhood immunizations, mammograms, Pap and PSA tests and more! See your Benefit Guide for more details.

Prescription Drug Coverage

Premier offers broad prescription drug coverage before the deductible, including benefits for generic and brand name drugs.

You also have the choice to upgrade your prescription drug coverage to remove the separate deductible and have more predictable cost sharing amounts.

See your Benefit Guide for more details.

How to Customize your Premier Plan

With Premier, you have some choice and flexibility to change the plan to better meet your needs. Premier offers a choice of:

Deductible: Premier deductibles range from \$500 to \$10,000. You can usually lower your premium by choosing a higher deductible. Simply choose the deductible and premium combination that works best for you.

Coinsurance: At certain deductible levels, you have a choice of a percentage coinsurance or no coinsurance at all for most services, and coverage at 100%. The zero coinsurance options will increase your levels of coverage but also your premium if you choose it.

Doctor Office Copayment: You can lower your monthly premium cost by removing the doctor office visit copayment and instead apply those visits to your policy deductible. After your deductible is met, you would pay a coinsurance amount for doctor office visits if you choose this option.

Other Optional Coverage: Includes maternity benefits, dental, life insurance, and extended mental health benefits. See your Benefit Guide and the dental and life information in the back of this brochure.

Benefits		Premier							
Calendar Year Deductible		Your Choices							
Individual	NETWORK:	\$250	\$500	\$1,000	\$1,500	\$2,500	\$3,500	\$5,000	\$10,000
	NON-NETWORK:	\$250	\$500	\$1,000	\$1,500	\$2,500	\$3,500	\$5,000	\$10,000
Family	NETWORK:	\$500	\$1,000	\$2,000	\$3,000	\$5,000	\$7,000	\$10,000	\$20,000
	NON-NETWORK:	\$500	\$1,000	\$2,000	\$3,000	\$5,000	\$7,000	\$10,000	\$20,000
Network Coinsurance Options		20%	20%	20%	20%	0% or 20%	0%	0%	0%
Calendar Year Out-of-Pocket Maximum		Add Your Chosen Deductible to the Amount Below							
Individual	NETWORK:	\$2,500	\$2,500	\$2,500	\$2,500	\$0 or \$2,500	\$0	\$0	\$0
	NON-NETWORK:	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
Family	NETWORK:	\$5,000	\$5,000	\$5,000	\$5,000	\$0 or \$5,000	\$0	\$0	\$0
	NON-NETWORK:	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
How family deductibles and family out-of-pocket maximums work		Each family member has an individual deductible and out-of-pocket maximum. The family deductible and out-of-pocket maximum can be satisfied by 2 or more members. No one person can contribute more than their individual deductible or out-of-pocket maximum.							
Plan Lifetime Maximum		Plan pays up to: \$7 million per member, network and non-network services combined							
Covered Services		Your Share of Costs (after deductible, unless waived)							
Doctors' Office Visits		NETWORK: Office Visit \$30 Copayment, deductible waived, for primary care physician; \$40 Copayment, deductible waived, for specialist No-Office-Copayment Option (available on \$1,500/20% and \$2,500/0%) Office Visit: 20% or 0% Coinsurance¹ Other Services: (for all plan deductibles) 20% or 0% Coinsurance¹ NON-NETWORK: 40% Coinsurance							
Professional and Diagnostic Services (X-ray, lab, anesthesia, surgeon, etc.)		NETWORK: 20% or 0% Coinsurance¹ NON-NETWORK: 40% Coinsurance							
Inpatient Services (overnight hospital/facility stays)		NETWORK: 20% or 0% Coinsurance¹ NON-NETWORK: 40% Coinsurance							
Outpatient Services (without overnight hospital/facility stays)		NETWORK: 20% or 0% Coinsurance¹ NON-NETWORK: 40% Coinsurance							
Emergency Room Services		NETWORK: 20% or 0% Coinsurance¹ NON-NETWORK: 20% or 0% Coinsurance¹							
Preventive Care Services		Covers all nationally recommended preventive care services, including well-child care, immunizations, PSA screenings, Pap tests, mammograms, and more. NETWORK: Preventive Office Visit (for all plan deductibles except \$1,500/20% and \$2,500/0%) \$30 Copayment, deductible waived, for primary care physician; \$40 Copayment, deductible waived, for specialist; Preventive Office Visit (for \$1,500/20% and \$2,500/0%) 20% Coinsurance (deductible waived); Other Preventive Services (for all plan deductibles) 20% Coinsurance (deductible waived) NON-NETWORK: 40% Coinsurance							
Maternity		Not Covered (see Optional Coverage below)							
Optional Coverage (at additional cost)		Dental, Life, Maternity (optional maternity rider available for purchase with \$2,500 individual/\$5,000 family or greater deductible; subject to 12 month waiting period); Extended Mental Health Rider ²							
Prescription Drug Coverage		Premier							
Retail Drugs (and Mail Order Drugs when available)		Standard Drug Coverage: Separate \$250 per person deductible for Tiers 2, 3 and 4. If Generic is available, member is responsible for the difference in allowable charge between Brand and Generic, plus copayment or coinsurance. NETWORK: · Tier 1 Drugs: Retail (30 day supply): \$15 Copayment; Mail Order (90 day supply): \$30 Copayment · Tiers 2, 3 and 4: Greater of \$30 Copayment or 40% Coinsurance for both Retail (30 day supply) or Mail Order (90 day supply) Tiers 2, 3 and 4: \$4,000 annual Prescription Drug out-of-pocket maximum per person. NON-NETWORK: · 50% Coinsurance (minimum \$60) per prescription. Mail order not covered.							
Optional Drug Coverage (when available)		Upgrade Drug Coverage: NETWORK: · Retail Drugs (30 day supply): Tier 1 (\$15 Copayment)/Tier 2 (\$30 Copayment)/Tier 3 (\$60 Copayment)/Tier 4 ³ (25% Coinsurance) · Mail Order Drugs (90 day supply): Tier 1 (\$30 Copayment)/Tier 2 (\$75 Copayment)/Tier 3 (\$150 Copayment)/Tier 4 ³ (25% Coinsurance) NON-NETWORK: · Retail Drugs (30 day supply only): 50% Coinsurance (minimum \$60) per prescription							
Other Covered Benefits include but are not limited to:		Ambulance, Chiropractic, Durable Medical Equipment, Home Health Care, Hospice Care, Mental Health, Organ Transplants, Rehabilitation Facilities, Skilled Nursing Care, Substance Abuse, Therapy Services, Vision Exam, Urgent Care							
IMPORTANT: This Benefit Guide is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits, limitations and exclusions are contained in the Contract/Certificate of Coverage. In the event of a conflict between the Contract/Certificate of Coverage and this Benefit Guide, the terms of the Contract/Certificate of Coverage will prevail.		¹ Coinsurance is designated by the plan you choose. ² If Extended Mental Health Rider is purchased, Mental Health is covered the same as any other condition. For more information about Mental Health coverage, please see the Coverage Details you should have received with this brochure. ³ Separate \$2,500 annual Prescription Drug out-of-pocket maximum with Tier 4 Drugs. NOTE: Network and non-network deductibles are separate and do not accumulate toward each other. Network and non-network out-of-pocket maximums are also separate and do not accumulate toward each other.							

Give yourself every advantage...

Good health and a bright smile.

Dental Blue® Plans

Regular dental check-ups and cleanings are important to your overall health. That's why we give you the option of adding one of these Dental Blue plans to your health coverage:

- Dental Blue Basic 100:** Gives you coverage for the basics, like routine check-ups and fillings. If your dental needs are simple, this may be the right plan for you.
- Dental Blue Essential 100:** Includes coverage for the basics, plus services like crowns, bridges, root canals and dentures. If you think you may need major dental work, this is the right plan for you.
- Dental Blue Essential 200:** Has basically the same coverage as Essential 100, but this plan also gives you wider choice of network dentists in exchange for a slightly higher cost. If your favorite dentist is in our larger network, this plan may be the best choice for you.

How dental networks help you save

While all three Dental Blue plans allow you to go to any dentist, you'll save the most money when you choose a dentist from your plan's network. There are two Dental Blue networks:

- Dental Blue 100 network:** This is the value network for our Dental Blue 100 plans. Dental Blue Basic 100 and Essential 100 members can save the most on dental care when they choose a dentist from this network.
- Dental Blue 200 network:** Includes the entire 100 network plus even more choices of dentists and specialists. Dental Blue Essential 200 members can save the most on dental care when they choose a dentist from this network.

How to choose the dental plan that works best for you.

Use the chart below to compare dental plan benefits side by side.

Plan Names	Dental Blue Basic 100	Dental Blue Essential 100	Dental Blue Essential 200	All Plans*
Networks	Dental Blue 100	Dental Blue 100	Dental Blue 200 (which includes all Dental Blue 100 dentists)	Benefit from negotiated rates at Dental Blue providers.
Preventive and Diagnostic care	100% covered within plan network. Includes routine checkups, X-rays and fluoride applications for children.	100% covered within plan network. Includes Basic 100 services plus space maintainers.		No waiting period; no deductible in or out-of-network; covers two routine cleanings and oral exams per year; molar/bicuspid X-rays; full mouth X-rays covered once every five years.
Minor restorative dental care	80% covered within plan network and pays set amount out-of-network after \$50 deductible.* Includes fillings and space maintainers. Extractions not covered.	Pays set amount within plan network and out-of-network after \$50 deductible.* Includes fillings and extractions. Space maintainers are considered preventive/diagnostic care.		No waiting period.
Major restorative dental care	Not covered	Pays set amount within plan network and out-of-network after \$50 deductible.* Includes crowns, bridges, root canals and dentures.		12-month waiting period with Dental Blue Essential plan options.

*Per member, per calendar year

All plans include discounts on non-covered services like teeth whitening and orthodontia. This is only a summary of Dental Blue benefits. For complete benefit details, please refer to your Individual Dental Contract.

Optional Term Life Insurance

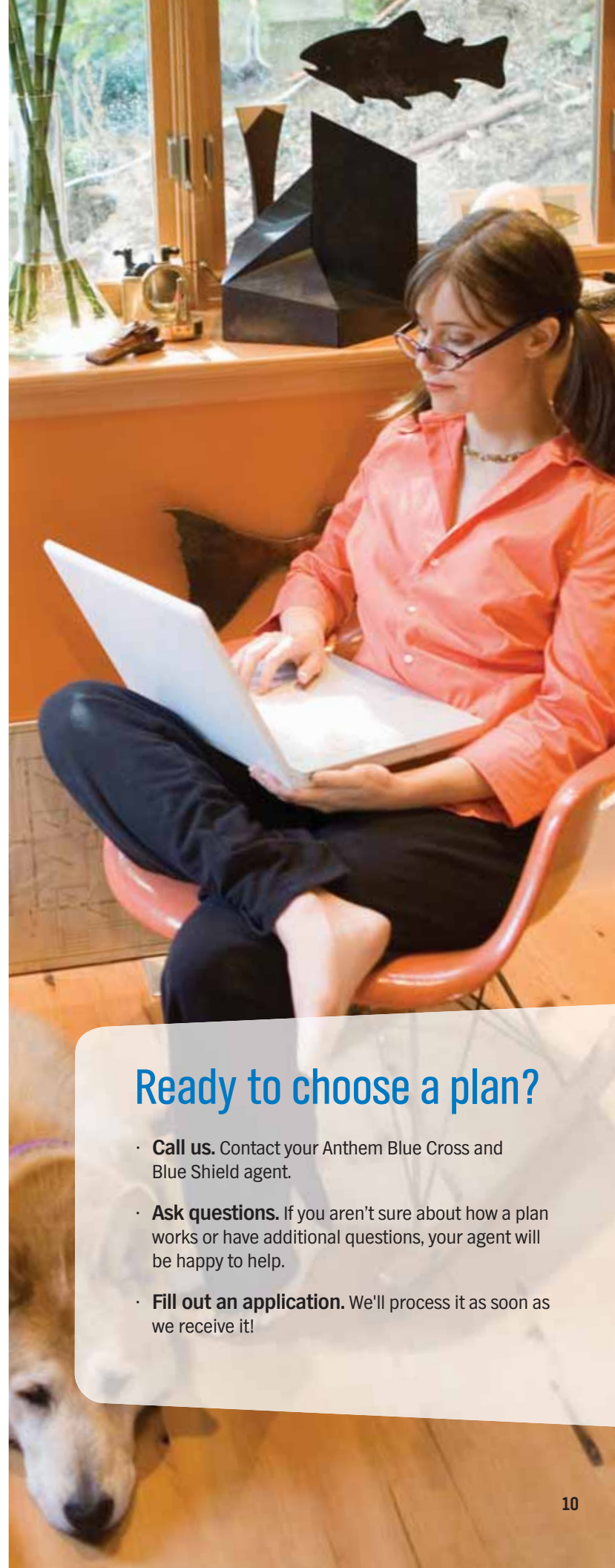
You can add Anthem Blue Preferred® Term Life Insurance to your health coverage. It's easy. There are no medical exams or extra forms to fill out. Simply use your application to apply for coverage.

Term Life Monthly Rates			
Age	\$15,000	\$25,000	\$50,000
1-18	\$1.50	\$2.50	N/A
19-29	\$2.85	\$4.75	\$9.50
30-39	\$3.30	\$5.50	\$11.00
40-49	\$7.50	\$12.50	\$25.00
50-59	\$20.85	\$34.75	\$69.50
60-64	\$29.40	\$49.00	\$98.00

Additional information

Save time with automatic premium payments

Hate writing checks? After your initial payment, our Electronic Fund Transfer (EFT) program will automatically withdraw funds from your bank account each month to pay for your health plan premium. You'll not only save on postage, you won't have to worry about a lapse in coverage because you forgot to mail in your payment. To sign up, just fill out the billing section of the enrollment application.



Ready to choose a plan?

- **Call us.** Contact your Anthem Blue Cross and Blue Shield agent.
- **Ask questions.** If you aren't sure about how a plan works or have additional questions, your agent will be happy to help.
- **Fill out an application.** We'll process it as soon as we receive it!



Health. Join In.

Individual and Family Health Care Plans
for **Kentucky**

Individual health coverage. Your plans. Your choices.

Make sure you have all the facts.

This brochure is only one piece of your plan information. Please make sure you have all the facts about the benefits offered by the plan(s) described — including what's covered, and what isn't. For information about exclusions, limitations, and terms of this coverage, please see the enclosed Coverage Details. This document should be included with your information kit, or if you have printed this brochure from your computer, it should be at the end. If you did not receive a copy of the Coverage Details, be sure to contact your Anthem agent.

This brochure is intended as a brief summary of benefits and services; it is not your Contract/Certificate of Coverage. If there is any difference between this brochure and your Contract/Certificate of Coverage, the provisions of the Contract/Certificate of Coverage will prevail. Benefits and premiums are subject to change.

We want you to be satisfied.

If you aren't satisfied with your coverage, you can cancel it within 30 days after you receive your Contract or Certificate of Coverage or have access to it online, whichever is earlier. If you haven't submitted any claims, you'll get a full refund of the premium you paid when coverage is cancelled within the first 30 days. You can view your Contract or Certificate of Coverage online or receive a paper copy of it upon request as outlined in your initial membership letter.

Ready to enroll?

Call your Anthem agent today!

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Life and Disability products underwritten by Anthem Life Insurance Company. Independent licensees of the Blue Cross and Blue Shield Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Stay focused on your fitness.



Let ACS | BNY Mellon handle the finances.

YOU'RE ONLY ONE CHECKMARK AWAY

Simply make the selection on your application form. We'll take care of setting up your account. We'll also take care of sending you a Welcome Kit to get you started. All you have to take care of is your health. Which is, after all, the most important thing.

Setting up a Health Savings Account

Our Lumenos[®] HSA plans are a nice way to save on premiums. But that's just the tip of the savings iceberg. To realize your plan's full financial power, consider opening a health savings account to go with your Lumenos plan. The portability and tax savings of an HSA account can add up fast.

We've joined with Affiliated Computer Services (ACS) and The Bank of New York Mellon (BNY Mellon) to integrate their HSA accounts with our Lumenos HSA plans. Setting up your account with BNY Mellon is easy. Plus, it comes with built-in advantages and conveniences:

- A single customer service contact for the health plan and your HSA
- A single online health site to access your plan benefit information and account details
- Several payment and deposit options, including special checks and automatic fund transfers
- Competitive interest rates and investment opportunities for the funds in your account

Of course, if you'd rather use another financial institution for your account, that's fine too.

A closer look

HSA Welcome Kit

If you make the selection on your application form, your Health Savings Account will automatically be set up once you're approved for the Lumenos HSA plan, and you'll soon receive an HSA Welcome Kit. In it, you'll find all of the banking documentation and instructions for using your account. A separate application for your account is only required if you choose a financial institution other than BNY Mellon.

This is what the IRS requires if you want to open a Health Savings Account:

- You must be covered by an HSA-compatible high deductible health plan (such as the Lumenos HSA plan).
- You must be a U.S. resident, and not a resident of Puerto Rico or American Samoa.
- You cannot be covered by any other medical plan that is not an HSA-compatible high deductible health plan.
- You cannot be enrolled in Medicare.
- You cannot be claimed as a dependent on another individual's tax return.
- If you are a veteran, you may not have received veteran's benefits within the last three months.
- You cannot be active military.

Interest and investments

You'll earn interest on your HSA funds and have the chance to invest your funds as long as you keep a minimum \$1,500 HSA balance. Investment options include a number of mutual families. Once you're ready to invest, just call the ACS | BNY Mellon HSA Solution Contact Center at 866-686-4798 Monday through Friday from 8 a.m. to 8 p.m. (Eastern Time) for a prospectus with more details.

Debit cards and checkbooks

Use your MasterCard® debit card or your HSA checkbook (provided by BNY Mellon) to pay your health care provider or pharmacy directly for eligible medical expenses, or to get cash from your account.

Deposits to your account

To contribute to your HSA, simply send a check and deposit slip to the address printed on your HSA checkbook. Or you can set up an electronic funds transfer between your bank and BNY Mellon for regular account contributions.

Account activity statement

Each month, you'll receive a statement from BNY Mellon that shows all of your account activity. You'll also receive IRS 1099 and IRS 5498 forms from BNY Mellon near tax time to help with tax preparation.

ACS | BNY Mellon HSA fee and rate schedule

A Deposit Agreement and a Disclosures and Fee Sheet will be in your HSA Welcome Kit. Please refer to those documents for the complete terms and conditions related to your account.

As good as these options may sound, you should still talk to your tax advisor when trying to maximize financial benefits for your personal situation.

Administrative fees	
One time account set-up	\$15
Banking fees	
Monthly account fee	\$2.95
Debit card transactions	no charge
Check writing	no charge
ATM transactions	\$1
Card replacement	\$5
Check reorder	\$10
Non-sufficient funds	\$25
Stop check service	\$25
Duplicate check	\$5

ACS | BNY Mellon is an independent corporate entity that provides banking administration on behalf of Anthem Health Plans, Inc., d/b/a Anthem Blue Cross and Blue Shield. Anthem Blue Cross and Blue Shield is the trade name of: In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Ohio: Community Insurance Company. In Wisconsin: Blue Cross and 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. Life and disability products underwritten by Anthem Life Insurance Company. Independent licensees of the Blue Cross and Blue Shield Association.

© ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are the registered marks of the Blue Cross and Blue Shield Association.

Kentucky Coverage Details

Things you need to know before you buy...

SmartSense[®], Premier, Lumenos[®] HSA and Blue Access[®] Value

Before choosing a health care plan, please review the following information, along with the other materials enclosed.

Who Can Apply?

You can apply for coverage for yourself or with your family. You must be a resident of Kentucky, under the age of 65 and a legal resident of the U.S. Family health coverage includes you, your spouse or domestic partner and any dependent children. Children are covered to the end of the month in which they turn 25.

Terms Of Coverage

- Premiums are guaranteed for 12 months and subject to change with 30 days prior written notice.
- Anthem has the right to change the provisions of its health benefit plans, including benefits, on the Contract's renewal date with at least 30 days written notice to the subscriber. Changes in Contract provisions required by state or Federal law do not, however, require notice to the member.
- In the event Anthem chooses to discontinue offering a particular health benefit plan, all affected subscribers will receive written notice at least 90 days before the effective date of the termination. All affected subscribers will have the choice to purchase any other health benefit plan currently of that type offered by Anthem in that market.
- The health benefit plan is subject to termination if the member moves out of the service area or is not located within the service area.

What's A Pre-Existing Condition?

Generally, our plans cover pre-existing conditions after you've been enrolled in the plan for 12 months. A pre-existing condition is any medical or physical condition you had in the six months right before you enrolled. If you received medical advice, a diagnosis, care or treatment for the condition – or if it was recommended that you do so – that qualifies it as “pre-existing.”

If you apply for coverage within 63 days of terminating your membership with another “creditable” health care plan, then you can use your prior coverage for credit toward the 12-month waiting period. Anthem Blue Cross and Blue Shield will credit the time you were enrolled on the previous plan.

Access to the Medical Information Bureau (MIB)

Information regarding your insurability will be treated as confidential. Anthem Blue Cross and Blue Shield or its reinsurers may, however, make a brief report thereon to the MIB, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you

apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act.

The address of MIB's Information Office is:
50 Braintree Hill Park, Suite 400
Braintree, MA 02184-8734

Information for consumers about MIB may be obtained on its website at www.mib.com. Anthem Blue Cross and Blue Shield, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.

What Our Individual Health Care Plans Do Not Cover

The following Exclusions and Limitations will help you understand what your health care plan does not include before you enroll. These are just some of the plans' limitations and exclusions. Check your Contract or Certificate of Coverage for a complete listing of benefits, exclusions and maximum payment levels.

Medical Exclusions And Limitations

Our plans do not provide benefits for:

- Services, supplies or charges having to do with pre-existing conditions (see “What's A Pre-Existing Condition?”)
- Charges incurred prior to the effective date of coverage or after the termination date of coverage
- Private duty nursing
- Maternity services, unless an optional rider is purchased for Premier and Lumenos HSA
- Experimental or investigative treatment
- Dental and vision, except as spelled out in your Contract
- Charges above the maximum allowable amount (charges exceeding the amount Anthem recognizes for services)
- This health benefit plan does not cover benefits that are payable under any government program, including but not limited to Medicare Parts A, B and/or D, unless otherwise specified in the Contract or otherwise required by law.
- Care provided by a member of your family
- Educational services
- Comfort and/or convenience items
- Treatment that's primarily intended to improve your appearance
- Weight loss programs or treatment of obesity
- Eyeglasses or contact lenses
- Radial keratotomy or keratomileusis or excimer laser photo

Medical Exclusions And Limitations (continued)

- Sclerotherapy
- Routine foot care
- Artificial insemination, fertilization, infertility drugs or sterilization reversal
- Sex transformation surgery
- Custodial care
- Artificial and mechanical hearts
- Workers' compensation
- Services we determine aren't medically necessary

The **SmartSense** plan excludes routine preventive care, except as spelled out in your Contract.

In addition, our **SmartSense, Premier** and **Lumenos HSA** plans limit the following outpatient services to 20 visits combined network and non-network:

- Speech therapy
- Physical therapy and/or manipulation therapy
- Occupational therapy

Blue Access Value plans exclude coverage for outpatient physical, occupational and speech therapy.

Other limitations of our plans include:

- Home health care services limited to 60 visits
- Optional maternity rider available with Premier and Lumenos HSA is subject to a 12-month waiting period
- Pre-existing conditions are subject to a 12-month waiting period
- Inpatient Mental Health Services are limited to 10 days per calendar year (includes both network and non-network combined. Also includes network Substance Abuse)
- Outpatient Mental Health Services are limited to 10 visits per calendar year (includes both network and non-network combined. Also includes network Substance Abuse)
- Inpatient and Outpatient Substance Abuse is limited to \$550 combined maximum for non-network
- Inpatient and outpatient substance abuse rehabilitation programs are limited to two per lifetime

Note: If Extended Mental Health Rider is purchased, the above Mental Health limits do not apply.

Our Appeal Rights And Confidentiality Policy

If we deny a claim or request for benefits completely or partially, we will notify you in writing. The notice will explain why we denied the claim/request and describe the appeals process. You can appeal decisions that deny or reduce benefits. We encourage you to file appeals right away when you first get an initial decision from us, but we require that you file within six months of getting one. You should send additional information that supports your appeal and state all the reasons why you feel the appeal request should be granted. We will review your appeal and let you know our decision in writing within 30 days of receiving your first appeal.

If you are denied coverage based on medical necessity or experimental/investigative exclusions, you can request that a board-eligible or board-certified specialist review your appeal. If we deny coverage for reasons other than medical necessity or experimental/investigative reasons, you can also appeal. Please call customer service or check your Contract or Certificate of Coverage for more information on our internal appeal and external review processes. Unless our notice of decision includes a different address, send requests for a review of appeal to:

**Anthem Blue Cross and Blue Shield
Appeals Coordinator
P.O. Box 33200
Louisville, Kentucky 40232-3200**

If we uphold our decision throughout the appeals process, you can request a review by the Kentucky Department of Insurance. In addition to the appeals processes we just described, Anthem has adopted a confidentiality policy in Kentucky. This policy includes guidelines regarding the protection of confidential member information and a member's right to access and change information in Anthem's possession. The policy clearly points out when a member needs to sign a release before Anthem can disclose information to a member's provider, spouse or other family members.

We Want You To Be Satisfied

If you aren't satisfied with your coverage, you can cancel it within 30 days after you receive your Contract or Certificate of Coverage or have access to it online, whichever is earlier. If you haven't submitted any claims, you'll get a full refund of the premium you paid when coverage is cancelled within the first 30 days. You can view your Contract or Certificate of Coverage online or receive a paper copy of it upon request as outlined in your initial membership letter.

This document is not part of the Contract or Certificate of Coverage. If you are approved for coverage, the Contract or Certificate of Coverage you receive will include all the details of your plan. In the event of a conflict between the information in this document and your Contract or Certificate of Coverage, the terms of your Contract or Certificate of Coverage will prevail. Read your Contract or Certificate of Coverage carefully. Anthem has the right to rescind, cancel, terminate or reform your coverage based on provisions described in the Contract or Certificate of Coverage.

Selecting health coverage is an important decision.

To assist you, we supply the following for the plans under consideration: Brochure, Benefit Guide, Coverage Details and Enrollment Application. If you did not receive one or more of these materials, please contact your Anthem Blue Cross and Blue Shield agent to request them.