

Whatever your health needs, our Lumenos plans can help you feel better.

Good health care means different things for different people, like these consumers:

- A 53-year-old with diabetes who worked with a Personal Health Coach and learned how to manage his condition, including visiting his doctor twice a year, getting recommended tests such as blood glucose (A1C), following a diabetes food plan, taking medication and checking his blood sugar daily.
- A 25-year-old with no health problems, who's saving health care dollars for future years – and gets full coverage of nationally recommended preventive care for women her age.
- A 32-year-old mother of three, who looked up immunization schedules as well as questions to ask her children's pediatrician.

To Learn More

Log in to our educational online health site at www.bluecrossca.com. Find providers and hospitals in your area that participate in Blue Cross' PPO network or providers across the country that participate in the BlueCard® PPO network. Also try out some of the online health tools our consumers use every day.

Or you can call a Customer Service Advocate toll-free 1-888-224-4911 from M-F 7:00 a.m. to Noon (Mountain and Pacific); Sat 9:00 a.m. to 1:00 p.m. (Mountain and Pacific).

<http://www.barricksinsurance.com>
Barricks Insurance Services
Phone 1-877-Look4Life



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Isn't it time someone created a healthier health plan?



We thought so. So we did.



There are many reasons to choose a health plan. The reason to choose the Lumenos HIA Plus Plan is your health.

Introducing the Lumenos® HIA Plus Plan from Blue Cross

A few years ago, a group of health care industry professionals got together to think about health benefits in a whole new way. Their goal was simple: Build a health plan that helps consumers reach their health potential.

The answer, they realized, was just as simple: Create a plan that makes it easier for consumers to do the right things for their health.

That idea turned into Blue Cross' Lumenos consumer-driven health plans. The goal of our Lumenos plans is to give people accounts, information, services and incentives to maintain and improve their health.

How can a health plan help you reach your health potential?

Our Lumenos plans were designed with these ideas in mind:

- **It's your health, and your money.** With all of Blue Cross' Lumenos plans, you can control a portion of the dollars you spend on your health. And if you don't spend them all this year, you can save them for future years.
- **No one should get between you and your doctor.** Health care is personal, and there's nothing more basic than the patient-physician relationship. So with our Lumenos plans, you choose your doctor and there are no referrals needed. Plus, you have access to thousands of providers and hospitals that participate in the BlueCard® PPO nationwide network.

Blue Cross' Lumenos HIA Plus Plan

At open enrollment, you will have the option to choose Blue Cross' Lumenos HIA Plus plan. This type of consumer-driven plan gives you the ability to use funds allocated to an account set up for you to pay for your medical care and prescriptions - while still having the protection of a typical health plan, plus much more. You'll get:

- A Health Incentive Account (HIA) funded by the health plan - helps pay the cost of your medical care and prescription drugs.
- Plus you can earn additional dollars in your account for doing good things for your health through the Healthy Rewards Program. Earn dollars for completing the Health Assessment online to identify health risks, enrolling in and completing our Personal Health Coach Program and completing our Smoking Cessation and Weight Management Programs, if eligible.
- 100% coverage for nationally recommended preventive care services when you see an in-network provider.
- Traditional Health Coverage to help cover additional health care expenses.

- **Your health plan should make it easy for you to do the right things for your health.** Our award-winning online health site has tools to help manage your health and your health care dollars. And we offer personalized services like a 24-Hour Nurse Advice Line to answer your basic health questions. And the Personal Health Coach Program, which provides one-on-one assistance for consumers managing a health condition. Specially trained nurses help you learn about treatment options, self-care and lifestyle changes that can help maximize your health.

Here's How Blue Cross' Lumenos HIA Plus Plan Works

FIRST: Use your HIA to pay for medical care and prescriptions.

Health Incentive Account (HIA)

- Funded by an annual allocation from the health plan.
- You can earn more money for your HIA through the Healthy Rewards Program.
- Used to pay for covered health expenses when funds are available.
- Unused dollars roll over from year to year for most plans.

Plus you'll have coverage for preventive care.

Preventive Care

- Pays 100% of the cost for nationally recommended preventive services.
- No deduction from your HIA, and no out-of-pocket cost to you when you see an in-network provider.

THEN: Use the Traditional Health Coverage if needed.

Traditional Health Coverage

- After you have used all of your HIA funds, you will pay a limited amount out-of-pocket (called the "Bridge") which is needed to satisfy the deductible.
- Then, the plan pays the majority of the cost for additional covered services.
- The plan pays 100% of covered expenses after reaching an annual out-of-pocket maximum.