



The tools you need to learn about BC Life & Health's Lumenos Plans are only a few clicks away...

Visit Blue Cross' educational online health site at www.bluecrossca.com, and see some of the many ways your Lumenos® plan can help you take control of your health and your health care dollars.

If you do not have online access, please call an Blue Cross Customer Service Advocate toll-free at 1- 888-224-4911 for assistance.

See the guides below and on the back of this page for an overview of what you'll find when you visit the site.



1. Learn more about Blue Cross' Lumenos plan

The Lumenos Plan page gives you a quick explanation of how Blue Cross' Lumenos plan works.



2. Look up a doctor or specialist

With ProviderFinder, you can Search For Providers by location or specialty, and learn which ones participate in our network. You can also research prescription drug costs and view quality ratings.

This educational online health site is for demonstration purposes only. It includes a sampling of the tools and resources available to all Lumenos plan consumers. When you join Blue Cross' Lumenos plan, the capabilities and customization of these tools and resources will be expanded. If you have any difficulties accessing our site, please call toll-free 1- 888-224-4911 .



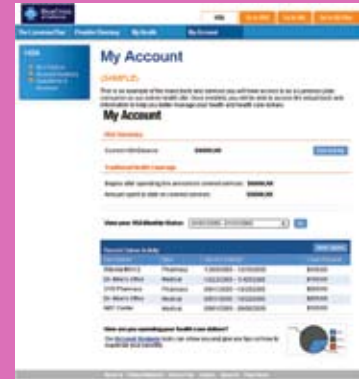
3. Manage your health online

Visit My Health to view samples of the health tools available to help you stay healthy, manage specific medical conditions or prepare for a surgical procedure. This site has a sample of some of the interactive personal health tools you'll get when you enroll, like the Health Assessment, Preventive Care Guides, Condition Centers and Surgical Procedures. You can also research a topic in our Health Library.



4. Track your health spending and savings

My Account helps you keep track of your health care dollars. See an example of how the At-a-Glance screen can let you quickly view how much of your account you've spent, check the status of a claim and view a history of your account.



<http://www.barricksinsurance.com>

Barricks Insurance Services

Phone 1-877-Look4Life

BLUE CROSS' LUMENOS PLAN GIVES YOU THE TOOLS TO HELP YOU MAKE WISE HEALTH DECISIONS AND THE MOST OF YOUR HEALTH CARE DOLLARS.

If you have questions, please call toll-free 1- 888-224-4911