Anthem BlueCross BlueShield

Individual and Family Health Care Plans
for Colorado

Our plans fit your plans

SmartSense® Plus Premier

COBR20003SPR Rev. 3/13

Our plans fit the way you live.

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.

For over 30 years, Anthem has provided health care coverage and security to our Colorado neighbors. We're pleased to offer these same individual health care plans with the added benefits and features of the Affordable Health Care Act.

You're in charge of your health and budget, and our Individual health care plans help keep it that way. We offer a wide range of valuable coverage options as unique as you are. And if you have any questions, we're here to help.

Why do you need health care coverage?

These days, an average stay in the hospital can cost more than $30,000.* The financial risk you take without health coverage just isn't worth it. Not only does health 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.

Experience you can rely on

Anthem is committed to helping simplify your life and improving your health. That's why we offer:

- **Optional dental and term life insurance.** To enhance your health and your family's financial future, 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 the BlueCard® program makes it easy to access providers throughout the country.
- **Choose your doctor and compare your health care costs at anthem.com.** Manage your health care coverage in a simple and easy way at anthem.com. Once you're a member, all you have to do is register at anthem.com and start feeling better about your choices with features like:
  - *Find a Doctor:* Use our online Provider Directory to find hospitals, pharmacies and other specialists in your area — and check whether they are cost-saving network providers — all at the click of a mouse.
  - *Estimate Your Cost:* Save time and money by comparing the quality and safety of providers as well as the cost of common procedures at health care facilities in your area.
  - *Zagat Health Surveys:* See what other patients have said about the doctors and hospitals you're considering. Add your own doctor recommendation, too!

Register at anthem.com and have a wealth of health information right at your fingertips.

* Based on 2009 weighted national estimates from HCUP National Inpatient Sample (NIS), Agency for Healthcare Research and Quality (AHRQ), based on data collected by Individual states and provided to AHRQ by the states. (Average stay of 4.6 days; average cost to uninsured of $30,655.)

Some definitions so we're all on the same page

Network Discounts: With Anthem Blue Cross and Blue Shield 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 nearly 7,500 doctors and over 75 hospitals, chances are your provider already participates. Just visit a network provider to take advantage of the savings.

With our PPO plans, you can always choose to receive services outside the network, but your share of the cost will be greater.*

Cost-Sharing: The costs of medical care today can be staggering. Health care coverage from Anthem Blue Cross and Blue Shield 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 (annually) 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.

Copayment (or Copay) is a specific dollar amount you have to pay for certain covered services.

Out-Of-Pocket Maximum is the most that you would pay in a calendar year for deductible and coinsurance for network covered services. Once you reach this maximum, the plan pays at 100% for most services for the rest of the calendar year.

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.

Specialty Drugs are typically high cost, scientifically engineered drugs used to treat complex, chronic conditions. They require special handling and usually must be shipped directly to the user.

Formulary is a list of prescription drugs our health care plans cover. They include generic, brand name, and specialty 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.

*Unlike participating providers, non-participating providers may send you a bill and collect for the amount of the provider's charge that exceeds the maximum allowed amount. Customer service is available to assist you in determining your plan's maximum allowed amount for a particular service from a non-participating provider.

SmartSense® Plus

Is this the right plan for you?

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

Prescription Drug Coverage

The cost of prescription drugs can be overwhelming, so SmartSense Plus includes prescription drug coverage to help you manage those costs.

SmartSense Plus prescription drug coverage includes the following tiers which represent a cost level within the generic and brand name prescription drug categories.

- **Drug Formulary:** This is a special list of prescription drugs the SmartSense plan covers. We've negotiated lower prices on these formulary drugs, so you'll save when your doctor prescribes from the Plan Formulary.
- **Tier 1:** These drugs have the lowest copay and include generic medications.
- **Tier 2:** These drugs have a higher copay than those in Tier 1 and include formulary brand name medications.
- **Tier 3:** These drugs have a higher copay than those in Tier 2 and include non-formulary brand name medications.
- **Specialty:** These are typically high-cost, scientifically engineered drugs and are paid at a coinsurance level instead of copay.

SmartSense Plus Plan Highlights

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

Features:

- First three Doctors' Office Visits with predictable copays, per plan member, each calendar year before having to meet your deductible.
- Preventive care benefits help focus on keeping you healthy.
- Choice of two prescription drug coverage options.

You should know:

- After first three Doctors' Office Visits, all other visits are covered after the deductible.

How to Customize your SmartSense Plus Plan

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

Deductible: You can usually lower your premium by choosing a higher deductible. Simply choose the deductible and premium combination that works best for you.

Upgrade Drug Coverage: By choosing the Upgrade Drug Coverage option (for an additional cost) you can lower your prescription drug deductible to $500, instead of the $7,500 prescription drug deductible (for Tier 2, 3 and Specialty) included in the standard drug coverage.

Other Optional Coverage: You can add more protection for you and your family by purchasing optional dental or life insurance. See the information at the back of this brochure.

Anthem BlueCross BlueShield

Benefit Guide for Colorado

Benefits		SmartSense® Plus			
Calendar Year Deductible		**Your Choices**			
Individual	NETWORK:	$1,000	$2,000	$3,500	$6,000
	NON-NETWORK:	$1,000	$2,000	$3,500	$6,000
Family	NETWORK:	$2,000	$4,000	$7,000	$12,000
	NON-NETWORK:	$2,000	$4,000	$7,000	$12,000
Network Coinsurance Options		30%	30%	30%	30%
Calendar Year Out-of-Pocket Maximum		**Add Your Chosen Deductible to the Amount Below**			
Individual	NETWORK:	$3,500	$3,500	$3,500	$3,500
	NON-NETWORK:	$7,500	$7,500	$7,500	$7,500
Family	NETWORK:	$7,000	$7,000	$7,000	$7,000
	NON-NETWORK:	$15,000	$15,000	$15,000	$15,000
How family deductibles and family out-of-pocket maximums work		Once one family member reaches their individual deductible or out-of-pocket maximum, the remaining amount of the family deductible or out-of-pocket maximum needs to be met by one or more other family members. The family deductible or out-of-pocket maximum can be met by the family combined.			
Plan Lifetime Maximum		None			

Covered Services	Your Share of Costs (after deductible, unless waived)
Doctors' Office Visits	**NETWORK:** ∘**First 3 Office Visits** (per member): **$30 Copay**, deductible waived ∘**Additional Office Visits: 30% Coinsurance** **NON-NETWORK: 50% Coinsurance**
Professional and Diagnostic Services (X-ray, lab, anesthesia, surgeon, etc.)	**NETWORK: 30% Coinsurance** **NON-NETWORK: 50% Coinsurance**
Inpatient Services (overnight hospital/facility stays)	**NETWORK: 30% Coinsurance** **NON-NETWORK: 50% Coinsurance**
Outpatient Services (without overnight hospital/facility stays)	**NETWORK: 30% Coinsurance** **NON-NETWORK: 50% Coinsurance**
Emergency Room Services	**NETWORK: 30% Coinsurance** **NON-NETWORK: 30% Coinsurance**
Preventive Care Services	Includes preventive services recommended by the United States Preventive Services Task Force, including well child care, immunizations, PSA screenings, pap tests, and more. **NETWORK: 0% Coinsurance, not subject to deductible** **NON-NETWORK:** Nationally recommended preventive services: **$30 Copay per office visit, 0% Coinsurance, not subject to deductible** Non-mandated preventive services: **50% Coinsurance** after deductible
Maternity	**NETWORK: 30% Coinsurance** **NON-NETWORK: 50% Coinsurance**
Optional Coverage (at additional cost)	Dental, Life

Prescription Drug Coverage	SmartSense Plus
Retail Drugs (and Mail Order Drugs when available)	**Standard Drug Coverage:** **Tier 1 (Generic drugs): $15 Copay** $7,500 annual Prescription Drug deductible per member applies before the following: ∘ **Tier 2 (Formulary Brand name drugs): $40 Copay** ∘ **Tier 3 (Non-Formulary Brand name drugs): $60 Copay** ∘ **Specialty: 25% Coinsurance** up to a $2,500 annual Prescription Drug out-of-pocket maximum (the most you'll have to pay), network only and in addition to $7,500 annual deductible. **NON-NETWORK:** Not Covered
Optional Drug Coverage (when available)	**Upgrade Drug Coverage:** **Tier 1 (Generic drugs): $15 Copay** $500 annual Prescription Drug deductible per member applies before the following: ∘ **Tier 2 (Formulary Brand name drugs): $40 Copay** ∘ **Tier 3 (Non-Formulary Brand name drugs): $60 Copay** ∘ **Specialty: 25% Coinsurance** up to a $2,500 annual Prescription Drug out-of-pocket maximum (the most you'll have to pay), network only and in addition to $500 annual deductible. **NON-NETWORK:** Not Covered
Other Covered Benefits include but are not limited to:	Ambulance, Chiropractic Services, Home Health Care, Severe Mental Health, Physical/Occupational Therapy, Urgent Care (Visit limitations may apply for some of these benefits.)
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 Certificate. In the event of a conflict between this Benefit Guide and either the Certificate, the Certificate will prevail.	NOTES: - Discounted rates apply for network covered services. - 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. - For non-network services, member is responsible for the coinsurance plus charges in excess of the allowable amount. - Coinsurance to network and non-network providers applies to annual out-of-pocket maximum except where specifically noted in the Certificate.

Premier

Is this the right plan for you?

Premier is a great choice for families or for individuals looking for robust benefits for both routine and unexpected medical care.

Prescription Drug Coverage

The cost of prescription drugs can be overwhelming so Premier includes prescription drug coverage to help you manage those costs.

Premier prescription drug coverage includes the following tiers which represent a cost level within the generic and brand name prescription drug categories.

- **Tier 1:** These drugs have the lowest copay and include generic medications.
- **Tier 2:** These drugs have a higher copay than those in Tier 1 and include formulary brand name medications.
- **Tier 3:** These drugs have a higher copay than those in Tier 2 and include non-formulary brand name medications.
- **Specialty:** These are typically high-cost, scientifically engineered drugs and are paid at a coinsurance level instead of copay.

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: You can usually lower your premium by choosing a higher deductible. Simply choose the deductible and premium combination that works best for you.

Other Optional Coverage: You can add more protection for you and your family by purchasing optional dental or life insurance. See the information at the back of this brochure.

Premier Plan Highlights

Premier offers many benefits before the deductible and prescription drugs. The lowest levels of coinsurance across all deductibles gives Premier added value over other plans we offer.

Features:

- Unlimited Doctors' Office Visits with predictable copays, before the deductible.
- Preventive care benefits help focus on keeping you healthy.
- Annual routine eye exam.

You should know:

- Premier offers one of our highest levels of benefits, so the premiums are typically more than our other plans.

Benefits		Premier					
Calendar Year Deductible		**Your Choices**					
Individual	NETWORK:	$1,000	$1,500	$2,500	$3,500	$5,000	$6,000
	NON-NETWORK:	$1,000	$1,500	$2,500	$3,500	$5,000	$6,000
Family	NETWORK:	$2,000	$3,000	$5,000	$7,000	$10,000	$12,000
	NON-NETWORK:	$2,000	$3,000	$5,000	$7,000	$10,000	$12,000
Network Coinsurance Options		25%	25%	25%	25%	25%	25%
Calendar Year Out-of-Pocket Maximum		**Add Your Chosen Deductible to the Amount Below**					
Individual	NETWORK:	$4,500	$4,500	$4,500	$4,500	$4,500	$4,500
	NON-NETWORK:	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500
Family	NETWORK:	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000
	NON-NETWORK:	$15,000	$15,000	$15,000	$15,000	$15,000	$15,000
How family deductibles and family out-of-pocket maximums work		Once one family member reaches their individual deductible or out-of-pocket maximum, the remaining amount of the family deductible or out-of-pocket maximum needs to be met by one or more other family members. The family deductible or out-of-pocket maximum can be met by the family combined.					
Plan Lifetime Maximum		None					

Covered Services	Your Share of Costs (after deductible, unless waived)
Doctors' Office Visits	**NETWORK:** **Office Visit** **$30 Copay** for primary care physician; **$50 Copay** for specialist (deductible waived for both) **NON-NETWORK:** **50% Coinsurance**
Professional and Diagnostic Services (X-ray, lab, anesthesia, surgeon, etc.)	**NETWORK:** **25% Coinsurance** **NON-NETWORK:** **50% Coinsurance**
Inpatient Services (overnight hospital/facility stays)	**NETWORK:** **25% Coinsurance** **NON-NETWORK:** **50% Coinsurance**
Outpatient Services (without overnight hospital/facility stays)	**NETWORK:** **25% Coinsurance** **NON-NETWORK:** **50% Coinsurance**
Emergency Room Services	**NETWORK:** **25% Coinsurance** **NON-NETWORK:** **25% Coinsurance**
Preventive Care Services	Includes preventive services recommended by the United States Preventive Services Task Force, including well child care, immunizations, PSA screenings, pap tests, and more. **NETWORK:** **0% Coinsurance, not subject to deductible** **NON-NETWORK:** Nationally recommended preventive services: **$30 Copay per office visit, 0% Coinsurance, not subject to deductible** Non-mandated preventive services: **50% Coinsurance** after deductible
Maternity	**NETWORK:** **25% Coinsurance** **NON-NETWORK:** **50% Coinsurance**
Optional Coverage (at additional cost)	Dental, Life

Prescription Drug Coverage	Premier
Retail Drugs (and Mail Order Drugs when available)	**NETWORK:** **Tier 1 (Generic drugs):** **$15 Copay** $500 annual Prescription Drug deductible per member applies before the following: ∘**Tier 2 (Formulary Brand name drugs):** **$40 Copay** ∘**Tier 3 (Non-Formulary Brand name drugs):** **$60 Copay** ∘**Specialty:** **25% Coinsurance** up to a $2,500 annual Prescription Drug out-of-pocket maximum (the most you'll have to pay), network only and in addition to $500 annual deductible. **NON-NETWORK:** Not Covered
Optional Drug Coverage (when available)	Not Applicable
Other Covered Benefits include but are not limited to:	Ambulance, Chiropractic Services, Home Health Care, Severe Mental Health, Physical/Occupational Therapy, Urgent Care, Vision Exam (Visit limitations may apply for some of these benefits.)
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 Certificate and/or Summary of Benefits. In the event of a conflict between this Benefit Guide and either the Certificate or Summary of Benefits, the Certificate and/or Summary of Benefits will prevail.	NOTES: - Discounted rates apply for network covered services. - 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. - For non-network services, member is responsible for the coinsurance plus charges in excess of the allowable amount. - Coinsurance to network and non-network providers applies to annual out-of-pocket maximum except where specifically noted in the Certificate.

Dental Coverage

Our Anthem Blue Dental PPO plan includes coverage for the basics, plus certain services like crowns, root canals and dentures. If you need a dental plan that offers important preventive services and a broad range of benefits, this could be the right plan for you.

There are currently no Anthem Blue Dental PPO-contracted dentists available in Archuleta, Baca, Bent, Chaffee, Cheyenne, Crowley, Custer, Dolores, Eagle, Elbert, Gilpin, Grand, Gunnison, Hinsdale, Jackson, Kiowa, Mineral, Moffat, Ouray, Phillips, Pitkin, Rio Blanco, Saguache, San Juan, San Miguel, Sedgwick, Washington and Yuma counties.

Non-network providers will bill members for amounts over what the member's plan pays, up to their usual charge.

The procedures in this brochure are a sample of covered services available to a member. Members who need assistance in determining the maximum payable amount to a non-network dentist may call us at the number on their ID card.

Save money by using our dental network

We have more than 1,600 participating dental PPO dentist locations in Colorado to choose from. While our dental PPO plan allows you to go to *any* dentist, you may save the most money when you choose one of the dentists in our PPO provider network. Even better, when you visit a network dentist, there is no deductible or member coinsurance for covered diagnostic or preventive services. For basic and major services, the calendar-year deductible is $50 per person (up to three deductibles per family) and must be satisfied before we will pay any benefits.

Diagnostic and Preventive Care

Coverage for routine check-ups, X-rays and cleanings begins the day your policy is effective.

Diagnostic and Preventive Care		
Procedure	Plan Pays	
	Network	Non-network
Periodic oral exams, routine cleanings and X-rays *(cleanings limited to two per member per year)*	100%	Fee Schedule*

Basic Dental Care

Coverage for basic dental care begins after six months of continuous coverage.

Basic Dental		
Procedure	Plan Pays	
	Network	Non-network
Fillings	80%	Fee Schedule*

Major Dental Care

Coverage for major dental care begins after 12 months of continuous coverage.

Major Dental		
Procedure	Plan Pays	
	Network	Non-network
Extractions, root canals, crowns, dentures	50%	Fee Schedule*

*For more details and a copy of our non-network fee schedule, please contact your Anthem agent.

Calendar Year Maximum Benefit

During each calendar year, the Anthem Blue Dental PPO plan provides up to $1,000 of benefits for each enrolled member.

Term Life Insurance

Losing a loved one is painful enough without having to worry about finances. Give your family extra support with term life insurance from Anthem Life Insurance Company.

If you're accepted for coverage on one of our health care plans, you'll automatically be approved for our term life insurance. Plus, there are no medical exams or additional enrollment forms to worry about. It's that simple.

Term life monthly rates

Age	$15,000 Benefit	$25,000 Benefit	$50,000 Benefit	$75,000 Benefit	$100,000 Benefit
1-18	$1.50	$2.50	N/A	N/A	N/A
19-29	$2.80	$4.65	$9.30	$11.25	$13.00
30-39	$3.25	$5.40	$10.80	$13.50	$16.00
40-49	$7.50	$12.50	$25.00	$33.75	$42.00
50-59	$20.90	$34.80	$69.60	$97.50	$125.00
60-64	$29.40	$49.00	$98.00	$142.50	$185.00

Up to $100,000 in life insurance with no medical exams and no blood work required. Just check a box on your application.

It's that simple.

Additional Information

"No Obligation" review period

After you enroll in an Anthem plan, you'll receive a Certificate that explains the terms and conditions of coverage, including the plan's exclusions and limitations. You have 30 full days to examine your plan's features. During that time, if you're not fully satisfied, you may decline coverage by returning your Certificate along with a letter notifying us that you want to discontinue coverage. You'll receive a full refund of any premium you've paid, less any claims we've paid on your behalf. Certificates are available to examine before enrolling. Ask your agent or Anthem.

Save time with automatic premium payment

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 care 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?

- After reviewing all the materials included with this brochure, contact your Anthem agent.
- Ask questions. If you aren't sure about how a plan works or have additional questions, your agent will help you.
- Fill out an application. The quickest and easiest way to complete an application is online and your agent can assist you. Or your agent can provide you with instructions for mailing or faxing your application.

If you have questions or want more details about your options, call your Anthem agent today!

Anthem BlueCross BlueShield

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 additional 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 from your computer, it should be at the end of this document. If you don't have this document, be sure to contact your Anthem agent.

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

This summary of benefits complies with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

Ready to enroll?

Call your Anthem agent today!

To view a copy of both a Summary of Benefits and Coverage (SBC) and the CO SBC Supplement please visit www.anthem.com/cosbcandsupplement.

To view a Summary of Benefits and Coverage please visit healthcare.gov.

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Colorado Coverage Details

Things you need to know before you buy...

Anthem BlueCross BlueShield

CoreShare Plus,℠ SmartSense Plus,® Lumenos® HSA Plus, Premier, ClearProtection

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

To Enroll, You And Your Dependents Must Be:

- At least 19 years of age (not to exceed 64 3/4 years of age) to be eligible as the main subscriber. Child dependents under the age of 19 must apply and be enrolled with at least one parent or legal guardian (age 19 years or older)
- A permanent legal resident of Colorado

Medical Underwriting Requirement

We believe the cost of our plans should be consistent with your expected health care needs and risk factors. That's why Anthem offers various levels of coverage. To determine individual medical risk factors, all enrollments are subject to medical underwriting. Depending on the results of the underwriting review, a number of things may happen:

- You may be offered coverage at the standard premium rate, or
- You may be offered the plan you selected at a higher rate, or
- You may not qualify for the plan(s) listed in this brochure, or
- You may be offered an alternate plan

If you have a significant medical condition and don't qualify for the plan you've chosen from this brochure or if you have discontinued group coverage, please contact your Anthem representative for information regarding other Individual coverage options.

Waiting Periods

For applicants age nineteen (19) and older there is a 12-month waiting period for coverage of any health condition, whether physical or mental, for which medical advice, diagnosis, care or treatment was recommended or received within 12 months preceding the coverage effective date. If you apply for coverage within 90 days of terminating your membership with another 'creditable' health care benefits plan, you may use your prior coverage for credit toward the 12-month waiting period. Anthem will credit the time you were enrolled in the previous plan. The pre-existing condition limitation does not apply to applicants under age nineteen (19). Consult with your Anthem agent or representative if you have a question about the underwriting process.

Guaranteed Renewability Of All Individual Health Policies

Anthem will not cancel or refuse to renew any Individual policy, except for the following reasons:

- Non-payment of premium
- Any act, practice or omission that constitutes fraud or an intentional misrepresentation of material fact by the insured
- Anthem elects to discontinue offering all Individual policies
- The state insurance commissioner finds that the continuation of the coverage would not be in the best interests of the policyholders
- The state insurance commissioner finds that the product form is obsolete and is being replaced with comparable coverage

Network Access Plan

Anthem strives to provide a provider network that adequately addresses members' health care needs. The network access plan describes Anthem's provider network standards for network adequacy in service, access and availability, as well as assessment procedures for determining if the network continues to meet member needs. The network access plan is available on request for in-person review at our customer service department.

Colorado Health Plan Description Form

Colorado law requires carriers to make available a Colorado Health Plan Description Form, which is intended to facilitate comparison of health plans. The form must be provided automatically within three business days to a potential policyholder who has expressed interest in a particular plan. The carrier also must provide the form, on oral or written request, within three business days to any person who is interested in coverage under, or who is covered by, a health care benefits plan of the carrier. If you would like a copy of the state mandated Colorado Health Plan Description Form, which provides information on health plan benefits, provider contract arrangements and other information, please contact your Anthem agent. For complete details about benefits, procedures, limitations and exclusions, please refer to the Health Plan Description Form and Certificate. In the event of a conflict between anything printed in this brochure and the Certificate, the terms of the Certificate will prevail.

Terms Of Coverage

Coverage remains in force as long as you pay the required premiums on time and for as long as you remain eligible for membership. Coverage will cease if you become ineligible due to:

- Residency requirements and/or
- Duplicate Individual coverage with Anthem

We may change rates with 30-day advance written notice. We may change coverage or benefits with 90-day advance written notice. Anthem does not change coverage or rates unless the change applies to all covered persons of the same class.

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Access To The Medical Information Bureau (MIB)

Information regarding your insurability will be treated as confidential. Anthem 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, 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.

Utilization Management and Case Management

Our Utilization Management (UM) services offer a structured program that monitors and evaluates member care and services. The UM clinical team, which is made up of health care professionals who hold active professional licenses and certificates, perform the prior authorization, concurrent and retrospective review processes explained below. The UM team follows criteria to assist in decisions regarding requests for health care and other covered benefits, and complies with specific timeframes to ensure requests are handled in a timely manner. Our case management services help you to better understand and manage your health conditions.

Prospective Review / Pre-Admission Review

Prospective review (also known as pre-service or pre-admission review) is the process of reviewing a request for a medical procedure or service before it takes place. The review occurs to ensure that: 1) the procedure is medically necessary and 2) the procedure meets your health care plan's specific guidelines prior to being performed. Requests for prospective review may include but are not limited to:

- inpatient hospitalizations
- outpatient procedures
- diagnostic procedures
- therapy services
- durable medical equipment

Prospective review is required for all elective inpatient admissions and certain outpatient services. The review process evaluates medical necessity and the best level of care and assigns expected length of stay if needed.

Concurrent Review

Concurrent review is an ongoing evaluation of a member's hospital stay, as well as ongoing extensions of services that may be needed (such as acute care facilities, skilled nursing facilities, acute rehabilitation facilities, and home health care services). The review includes physicians, member-assigned health care professionals (or member authorized representative) and takes place by telephone, electronically and/or onsite.

Concurrent review uses pre-set decision criteria in order to approve medical care (deemed to be medically necessary) and assign the right level of care for continued medical treatment. Review decisions are based on the medical information obtained at the time of the review. Concurrent review also helps to coordinate care with behavioral health programs.

Retrospective Review

The retrospective review process consists of obtaining information to determine medical necessity as it relates to services provided without approval or notice ahead of time (e.g. without pre-service notification). Relevant clinical information is required for the retrospective review process. Review decisions are based only on the medical information the doctor or other provider had at the time the member received medical care.

Case Management

Case managers are licensed healthcare professionals who work with you to help you understand your benefits and support your health care needs. The case manager works with you and your doctor to help you better understand and manage your health conditions.

Exclusions and Limitations

The following information will help you understand what your health care plan does not include before you enroll. This is an overview only. For a complete list of exclusions and limitations, you can request a copy of the plan's Health Plan Description Form and Certificate.

CoreShare Plus, SmartSense Plus, Premier and ClearProtection Plans Do Not Cover:

- Acupuncture
- Conditions covered by workers' compensation or similar law
- Experimental or investigative services
- Services provided by a local, state or federal government
- Services or supplies not specifically listed as covered in the Certificate
- Services received before your plan effective date or after coverage ends, except as stated in your Certificate
- Services you wouldn't have to pay for without insurance
- Services from relatives
- Any services received by Medicare benefits without payment of additional premium
- Services or supplies that are not medically necessary
- Routine exams and immunizations related to sports, insurance, condition of employment, for licensing, school, church or camp or routine care received in the emergency room
- Sex change operations
- Cosmetic surgery
- Services primarily for weight reduction except medically necessary treatment for morbid obesity
- Dental care, dental implants or treatment to the teeth, except as specifically stated in the Certificate

- Hearing aids, except as specifically stated in the Certificate
- Infertility services
- Hair loss, even if there is a physician prescription and a medical reason for the hair loss
- Private duty nursing
- Eyeglasses or contact lenses
- Vision care including certain eye surgeries to replace glasses, except as specifically stated in the Certificate
- Services received for mental and nervous disorders and substance abuse, except as specifically stated in the Certificate
- Certain orthopedic shoes or shoe inserts, except as specifically stated in the Certificate
- Services or supplies related to a pre-existing condition, for applicants age nineteen and older
- Outdoor treatment programs
- Telephone, Internet or facsimile machine consultations
- Educational services except as specifically provided or arranged by Anthem
- Nutritional counseling, food or dietary supplements except as specifically stated in the Certificate
- Personal comfort items
- Custodial care
- Certain genetic testing
- Outpatient speech therapy, except as specifically stated in the Certificate

Lumenos HSA Plus Does Not Cover:

- All services related to artificial conception, except as provided in the member's Certificate
- Auto accident injuries, except as provided in the member's Certificate
- Breast reduction surgery or services related to breast reduction surgery, unless the surgery is performed as a result of breast cancer
- Services received before the member's plan effective date
- Services received after the member's coverage ends, except as provided in the member's Certificate
- Complications resulting from non-covered services and supplies
- Convalescent care from a period of illness, injury or surgery unless normally received for a specific condition, as determined by Anthem Blue Cross and Blue Shield's medical policy
- Cosmetic services
- Court-ordered services, unless those services would otherwise be covered under the member's Certificate
- Custodial Care
- Dental services, except as provided in the member's Certificate
- Experimental or investigational services
- Genetic testing/counseling
- Government operated facility, including veterans administration facility
- Hair loss, even if there is a physician prescription and a medical reason for the hair loss
- Hypnosis, whether for medical or anesthesia purposes
- Services or supplies for illness or injuries resulting from the member's conduct that may be deemed a crime or other violation of law
- Intractable pain or chronic pain
- Learning deficiency and/or behavioral problem therapies, except as provided in the member's Certificate
- Maintenance therapy
- Charges for the member's failure to keep scheduled appointments
- Neuropsychiatric testing, unless allowed by Anthem's medical policy
- Over-the-counter products
- Services or supplies that are not medically necessary
- For ages 19 and older, services related to a pre-existing condition as defined in the member's Certificate
- Private duty nursing
- Private room expenses, except as provided in the member's Certificate
- Professional or courtesy discounts the member receives from a provider for services and supplies
- Radiology services such as Ultrafast CT scan and peripheral bone density testing, except as provided in the member's Certificate
- Charges for the preparation of medical reports, itemized bills or charges for duplication of medical records from a provider when requested by the member
- Services for self-inflicted injuries, except where the law prohibits such an exclusion
- Services the member wouldn't have to pay for without insurance (free services)
- Sex change operations
- Services related to alcohol or drug abuse except as provided in the member's Certificate
- Travel expenses, except as provided in the member's Certificate
- Vision care
- Services or supplies necessary to treat disease or injury resulting from war, civil war, insurrection, rebellion or revolution
- Services primarily for weight reduction, except medically necessary treatment for morbid obesity
- Work-related accidents or illnesses covered by worker's compensation

SmartSense Plus, ClearProtection, Premier, and Lumenos HSA Plus plans do not cover autism.

Dental Benefits Which Are Not Covered By Anthem Dental

The following information will help you understand what your dental care plan does not include before you enroll. This is an overview only. For a complete list of exclusions and limitations, you can request a copy of the Dental Plan Certificate.

Limitations

This is a partial list of plan limitations. Please see the Individual Dental Plan Contract for a complete list.

- Oral Evaluations: Limited to two per calendar year
- Routine Cleaning or Periodontal Cleaning: Limited to two treatments per calendar year
- Fluoride: Fluoride treatment limited to two per calendar year for children up to age 19

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- X-rays: Limited to one set of full-mouth X-rays or its equivalent in a five-year period. Periapical X-rays are limited to four films per year
- Bitewing X-rays: Limited to one set of up to four films once per calendar year
- Sealants, for unrestored permanent 1st and 2nd molars. Limited to one application per tooth and one replacement per tooth if replacement is performed at least 36 months after initial application. Covered only for dependent children up to the age of 16
- Space Maintainers. Limited to once per quadrant per lifetime for children up to the age of 16. Covered only when necessary to replace prematurely lost or extracted deciduous teeth. Allowance includes initial prosthesis only and all adjustment within six months of placement
- Restorations: Limited to once per surface per tooth every 24 months
- Periodontal Scaling: Limited to once per quadrant every 24 months
- Periodontal Surgery: Limited to one time per quadrant in a 36-month period
- Root Canal Therapy: Limited to one treatment per tooth for initial treatment and one retreatment per tooth per lifetime — for permanent teeth only
- Stainless Steel Crowns: Limited to baby teeth only. Once per tooth in any five years
- Crowns: Limited to once per tooth in any seven years
- Removable, Partial and Complete Dentures: Limited to once in seven years. Benefits are payable for either complete or immediate dentures, but not both
- General Anesthesia: Covered only when used in conjunction with covered oral surgical procedures

Exclusions

This is a partial listing of plan exclusions. Please see the Individual Dental Plan Contract for a complete list.

- Prescribed drugs, pre-medication or analgesia including charges for nitrous oxide or any similar local anesthetic when not included as part of a covered procedure
- Occlusal guards
- Bleaching of non-vital discolored teeth
- Crown buildups on the same tooth as an amalgam or composite restoration that was done within the same calendar year
- Procedures to alter, restore or maintain occlusion, change vertical dimension, and replace or stabilize tooth structure lost by attrition, abrasion, erosion or bruxism
- Harmful habit appliances
- Services related to diagnosis or treatment related to the temporomandibular joint (TMJ)
- Dental implants and all adjunctive services performed in conjunction with the placement or removal of implants including but not limited to surgery, cleanings, maintenance and prosthetics placed on implants
- Infection control procedures, if billed separately
- Precision attachments
- Prefabricated resin crown or stainless steel crown with resin window
- Pulpotomy on permanent teeth
- Replacement of a prosthodontic appliance (fixed or removable) more often than once in any seven-year period, whether under this Contract or under any prior dental coverage
- Root canal therapy on baby teeth
- Sealants on restored teeth (occlusal surface)
- Temporary/interim prosthodontia or appliances (temporary crowns, bridges, partials, dentures, etc.)
- Services or supplies not specifically listed in the covered services section of the Individual Dental Plan Contract

This is not a contract of insurance and only your Application, Certificate of Coverage and your Health Plan Description Form constitute legally binding documents. Please refer to the applicable Certificate/Health Plan Description Form which sets forth, in more detail, the benefits, limitations and exclusions. If there are any conflicts between the terms of the Certificate/Health Plan Description Form and the information outlined above, the terms of the Certificate/Health Plan Description Form will prevail.

This summary of benefits complies with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

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Selecting health coverage is an important decision.

To assist you, we are also providing you with the Brochure, Health Plan Description Form and Enrollment Application. If you did not receive one or more of these materials, please contact your Anthem agent to request them.

The Certificate/Health Plan Description Form is also available for you to examine before enrolling. Ask your Anthem agent or Anthem.