Schedule of Benefits (Who Pays What)

Anthem Blue Cross and Blue Shield
Name of Carrier

Lumenos® Health Savings Account (HSA-Compatible) Plan 18
Name of Plan

PART A: TYPE OF COVERAGE

1. TYPE OF PLAN	Preferred Provider plan
2. OUT-OF-NETWORK CARE COVERED?[1]	Yes, but the patient pays more for Out-of-Network care
3. AREAS OF COLORADO WHERE PLAN IS AVAILABLE	Plan is available throughout Colorado

PART B: SUMMARY OF BENEFITS

Important Note: This form is not a contract, it is only a summary. The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. Your plan may exclude coverage for certain treatments, diagnoses, or services not noted below. The benefits shown in this summary may only be available if required plan procedures are followed (e.g., plans may require Precertification, prior authorization, a referral from your Primary Care Provider, or use of specified providers or facilities). Consult the actual policy to determine the exact terms and conditions of coverage. Coinsurance and copayment options reflect the amount the covered person will pay.

	IN-NETWORK	**OUT-OF-NETWORK**
4. DEDUCTIBLE TYPE[2]	Calendar Year	Calendar Year
4a. ANNUAL DEDUCTIBLE[2a] **a) Single[2b]**	$2,000 single	$4,000 single
b) Non-single[2c]	$4,000 non-single If you select non-single membership, no single Deductible applies and the non-single Deductible must be met before we reimburse for Covered Services. The non-single Deductible amount is met as follows: when one family Member has satisfied the non-single Deductible, that family Member and all other family Members are eligible for benefit. When no one family Member meets the non-single Deductible, but the family Members collectively meet the entire non-single Deductible, then all family Members will be eligible for benefits. The In-Network Deductible cannot be applied toward meeting the Out-Network Deductible.	$8,000 non-single If you select non-single membership, no single Deductible applies and the non-single Deductible must be met before we reimburse for Covered Services. The non-single Deductible amount is met as follows: when one family Member has satisfied the non-single Deductible, that family Member and all other family Members are eligible for benefit. When no one family Member meets the non-single Deductible, but the family Members collectively meet the entire non-single Deductible, then all family Members will be eligible for benefits. The Out-Network Deductible can be applied toward meeting the In-Network Deductible.

Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente.

	IN-NETWORK	OUT-OF-NETWORK
	Some Covered Services have a maximum benefit of days, visits or dollar amounts allowed. When the Deductible is applied to a Covered Service which has a maximum benefit of days or visits, those maximum benefits will be reduced by the amount applied toward the Deductible, whether or not the Covered Service is paid. The family Deductible is also applicable for newborn and adopted children (and for all other family Members) for the first 31-day period following birth or adoption if the child is enrolled or not enrolled.	Some Covered Services have a maximum benefit of days, visits or dollar amounts allowed. When the Deductible is applied to a Covered Service which has a maximum benefit of days or visits, those maximum benefits will be reduced by the amount applied toward the Deductible, whether or not the Covered Service is paid. The family Deductible is also applicable for newborn and adopted children (and for all other family Members) for the first 31-day period following birth or adoption if the child is enrolled or not enrolled.
5. OUT-OF-POCKET ANNUAL MAXIMUM[3]		
a) Single	$4,000 single, Deductible and Coinsurance are included in the Out-of-Pocket Annual Maximum.	$8,000 single, Deductible, Coinsurance and Copayments are included in the Out-of-Pocket Annual Maximum.
b) Non-Single	$6,850 non-single, Deductible and Coinsurance are included in the Out-of-Pocket Annual Maximum. If you select non-single membership, no single Out-of-Pocket Annual Maximum applies and the non-single Out-of-Pocket Annual Maximum must be met as follows: when one non-single Member has satisfied the non-single Out-of-Pocket Annual Maximum, that non-single Member and all other family Members will be treated as having satisfied the Out-of-Pocket Annual Maximum. When no one family Member meets the non-single Out-of-Pocket Annual Maximum, but the family Members collectively meet the entire non-single Out-of-Pocket Annual Maximum, then all family Members will be treated as having satisfied the Out-of-Pocket Annual Maximum. The In-Network Out-of-Pocket Annual Maximum cannot be applied toward meeting the Out-of-Network Out-of-Pocket Annual Maximum. The non-single Out-of-Pocket Annual Maximum is also applicable for newborn and adopted children (and for all other family Members) for the first 31-day period following birth or adoption if the child is enrolled or not enrolled.	$16,000 non-single, Deductible, Coinsurance and Copayments are included in the Out-of-Pocket Annual Maximum. If you select non-single membership, no single Out-of-Pocket Annual Maximum applies and the non-single Out-of-Pocket Annual Maximum must be met as follows: when one family Member has satisfied the non-single Out-of-Pocket Annual Maximum, that family Member and all other family Members will be treated as having satisfied the Out-of-Pocket Annual Maximum. When no one family Member meets the non-single Out-of-Pocket Annual Maximum, but the family Members collectively meet the entire non-single Out-of-Pocket Annual Maximum, then all family Members will be treated as having satisfied the Out-of-Pocket Annual Maximum. The Out-of-Network Out-of-Pocket Annual Maximum can be applied toward meeting the In-Network Out-of-Pocket Annual Maximum. The non-single Out-of-Pocket Annual Maximum is also applicable for newborn and adopted children (and for all other family Members) for the first 31-day period following birth or adoption if the child is enrolled or not

	IN-NETWORK	OUT-OF-NETWORK
		enrolled.
c) Is Deductible included in the out-of-pocket maximum?	Yes Some Covered Services have a maximum benefit of days, visits or dollar amounts allowed. These maximums apply even if the applicable Out-of-Pocket Annual Maximum is satisfied.	Yes Some Covered Services have a maximum benefit of days, visits or dollar amounts allowed. These maximums apply even if the applicable Out-of-Pocket Annual Maximum is satisfied. The difference between Billed Charges and the Maximum Allowed Amount for non-participating Providers does not count toward the Out-of-Pocket Annual Maximum. Even once the Out-of-Pocket Annual Maximum is satisfied, you will still be responsible for paying the difference between the Maximum Allowed Amount and the non-participating Providers Billed Charges (sometimes called "balance billing"). The amounts you pay for Out-of-Network Covered Services are in addition to your balance billing costs.
6. LIFETIME OR BENEFIT MAXIMUM PAID BY THE PLAN FOR ALL CARE	No lifetime maximum for most Covered Services. Infertility diagnostic services have a lifetime maximum benefit of $2,000 per Member In and Out-of-Network combined.	No lifetime maximum for most Covered Services. Infertility diagnostic services have a lifetime maximum benefit of $2,000 per Member In and Out-of-Network combined.
7A. COVERED PROVIDERS	Anthem Blue Cross and Blue Shield PPO Provider network. See Provider directory for complete list of current Providers.	All Providers licensed or certified to provide Covered Services.
7B. With respect to network plans, are all the providers listed in 7A accessible to me through my Primary Care Provider?	Yes	Yes
8. MEDICAL OFFICE VISITS[4]		
a) Primary Care Providers	You pay 10% after Deductible.	You pay 30% after Deductible
b) Specialists	You pay 10% after Deductible.	You pay 30% after Deductible
9. PREVENTIVE CARE		
a) Children services	You pay no Coinsurance (100% covered), not subject to Deductible.	You pay 30% after Deductible
b) Adult services	You pay no Coinsurance (100% covered), not subject to Deductible. Covered preventive care services include those that meet the requirements of federal and state law including certain screenings, immunizations, contraceptives and office visits; and are not subject to Coinsurance or Deductible.	You pay 30% after Deductible Covered preventive care services include those that meet the requirements of federal and state law including certain screenings, immunizations and office visits; and are not subject to Coinsurance or Deductible.

	IN-NETWORK	OUT-OF-NETWORK
10. MATERNITY **a) Prenatal care** **b) Delivery & inpatient well baby care[5]**	You pay 10% after Deductible. You pay 10% after Deductible.	You pay 30% after Deductible You pay 30% after Deductible
11. PRESCRIPTION DRUGS	Prescription Drugs are provided through Express Scripts	
12. INPATIENT HOSPITAL	You pay 10% after Deductible.	You pay 30% after Deductible.
13. OUTPATIENT / AMBULATORY SURGERY AT A FACILITY	You pay 10% after Deductible.	You pay 30% after Deductible.
14. DIAGNOSTICS **a) Laboratory & x-ray** **b) MRI, nuclear medicine, and other high-tech services**	You pay 10% after Deductible You pay 10% after Deductible	You pay 30% after Deductible. You pay 30% after Deductible.
15. EMERGENCY CARE[7]	You pay 10% after Deductible.	Out-of-Network care is paid as In-Network.
16. AMBULANCE	You pay 10% after Deductible.	Out-of-Network care is paid as In-Network; non-emergency ambulance services are limited to a maximum benefit of $50,000 per occurrence.
17. URGENT, NON-ROUTINE, AFTER HOURS CARE	You pay 10% after Deductible.	Out-of-Network care is paid as In-Network.
18. MENTAL HEALTH CARE **a) Inpatient care** **b) Outpatient care**	You pay 10% after Deductible. You pay 10% after Deductible.	You pay 30% after Deductible You pay 30% after Deductible
19. ALCOHOL & SUBSTANCE ABUSE	**Inpatient Care** - You pay 10% after Deductible. **Outpatient Care** - You pay 10% after Deductible.	**Inpatient Care** - You pay 30% after Deductible. **Outpatient Care** - You pay 30% after Deductible.
20. PHYSICAL, OCCUPATIONAL, & SPEECH THERAPY	**Inpatient Care** - Included with inpatient Hospital benefit (see line 12). Up to 30 inpatient rehab days per calendar year In and Out-of-Network combined. **Outpatient Care** - You pay 10% after Deductible. Up to 20 visits each for physical, occupational and speech therapy per calendar year In and Out-of-Network combined. From birth until the Member's sixth birthday benefits are provided as required by applicable law.	**Inpatient Care** - Included with inpatient hospital benefit (see line 12). Up to 30 inpatient rehab days per calendar year In and Out-of-Network combined. **Outpatient Care** - You pay 30% after Deductible. Up to 20 visits each for physical, occupational and speech therapy per calendar year In and Out-of-Network combined. From birth until the Member's sixth birthday, benefits are provided as required by applicable law.
21. DURABLE MEDICAL EQUIPMENT	You pay 10% after Deductible. Wigs for alopecia resulting from chemotherapy and radiation therapy up to a maximum benefit by Anthem	You pay 30% after Deductible

	IN-NETWORK	OUT-OF-NETWORK
	of $500 per Member per calendar year.	
22. OXYGEN	You pay 10% after Deductible.	You pay 30% after Deductible
23. ORGAN TRANSPLANTS	You pay 10% after Deductible. Transportation and lodging services are limited to a maximum benefit of $10,000 per Transplant Benefit Period; unrelated donor searches are limited to a maximum benefit of $30,000 per Transplant Benefit Period.	Not covered
24. HOME HEALTH CARE	You pay 10% after Deductible. Up to 60 visits per calendar year In and Out-of-Network combined.	You pay 30% after Deductible. Up to 60 visits per calendar year In and Out-of-Network combined.
25. HOSPICE CARE	You pay 10% after Deductible.	You pay 30% after Deductible.
26. SKILLED NURSING FACILITY CARE	You pay 10% after Deductible. Up to 60 days per calendar year In and Out-of-Network combined.	You pay 30% after Deductible. Up to 60 days per calendar year In and Out-of-Network combined.
27. DENTAL CARE	Not covered	Not covered
28. VISION CARE	Not covered	Not covered
29. CHIROPRACTIC THERAPY	You pay 10% after Deductible. Up to 20 visits per calendar year In and Out-of-Network combined.	You pay 30% after Deductible. Up to 20 visits per calendar year In and Out-of-Network combined.
30. SIGNIFICANT ADDITIONAL COVERED SERVICES	**Retail Health Clinic** You pay 10% after Deductible. **Other Covered Services:** **Nutritional Counseling (other than for eating disorders and Diabetes Management)** - You pay 10% after Deductible. Up to 4 visits per calendar year. **Nutritional Counseling for eating disorders** – Covered under Mental Health care, please see row 19. **Nutritional Counseling for Diabetes Management** – Benefit level determined by place of service. **Hearing Aids** Benefit level determined by place of service. Hearing aids are covered up to age 18 and are supplied every 5 years, except as required by law. **Treatment of Autism Spectrum Disorders** Benefit level determined by type of service provided.	**Retail Health Clinic** Not covered **Other Covered Services:** **Nutritional Counseling (other than for eating disorders and Diabetes Management)** - Not covered **Nutritional Counseling for eating disorders** – Covered under Mental Health care, please see row 19. **Nutritional Counseling for Diabetes Management** – Benefit level determined by place of service. **Hearing Aids** Benefit level determined by place of service. Hearing aids are covered up to age 18 and are supplied every 5 years, except as required by law. **Treatment of Autism Spectrum Disorders** Benefit level determined by type of service provided.

PART C: LIMITATIONS AND EXCLUSIONS

31. PERIOD DURING WHICH PRE-EXISTING CONDITIONS ARE NOT COVERED.	Not applicable; plan does not impose limitation periods for pre-existing conditions
32. EXCLUSIONARY RIDERS. Can an individual's specific, pre-existing condition be entirely excluded from the policy?	No
33. HOW DOES THE POLICY DEFINE A "PRE-EXISTING CONDITION"?	Not applicable; plan does not exclude coverage for pre-existing conditions
34. WHAT TREATMENTS AND CONDITIONS ARE EXCLUDED UNDER THIS POLICY?	Exclusions vary by policy. A list of exclusions is available immediately upon request from your carrier, agent, or plan sponsor (e.g., employer). Review the list to see if a service or treatment you may need is excluded from the policy.

PART D: USING THE PLAN

	IN-NETWORK	**OUT-OF-NETWORK**
35. Does the enrollee have to obtain a referral and/or prior authorization for specialty care in most or all cases?	No	No
36. Is Precertification required for surgical procedures and hospital care (except in an emergency)?	Yes, the Doctor who schedules the procedure or hospital care is responsible for obtaining the Precertification.	Yes, you are responsible for obtaining Precertification.
37. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	Yes, you will be responsible for paying the difference between the Maximum Allowed Amount and the non-participating Provider's Billed Charges (sometimes called "balance billing"). The amounts you pay for Out-of-Network Covered Services are in addition to your balance billing costs.
38. What is the main member service number?	866-837-4596	
39. Whom do I write/call if I have a complaint or want to file a grievance?	Anthem Blue Cross and Blue Shield Complaints and Appeals 700 Broadway, Denver, CO 80273 866-837-4596	
40. Whom do I contact if I am not satisfied with the resolution of my complaint or grievance?	Write to: Colorado Division of Insurance ICARE Section 1560 Broadway, Suite 850, Denver, CO 80202	
41. To assist in filing a grievance, indicate the form number of this policy; whether it is individual, small group, or large group; and if it is a short-term policy.	Policy form # COLGCDHPNGF Large Group	
42. Does the plan have a binding arbitration clause?	Yes	

[1] "Network" refers to a specified group of physicians, hospitals, medical clinics and other health care providers that your plan may require you to use in order for you to get any coverage at all under the plan, or that the plan may encourage you to use because it may pay more of your bill if you use their network providers (i.e., go in-network) than if you don't (i.e., go out-of-network).

[2] "Deductible Type" indicates whether the deductible period is "Calendar Year" (January 1 through December 31) or "Benefit Year" (i.e., based on a benefit year beginning on the policy's anniversary date) or if the deducible is based on other requirements such as a "Per Accident or Injury" or Per Confinement".

[2a] "Deductible" means the amount you will have to pay for allowable covered expenses under a health plan during a specified time period (e.g., a calendar year or benefit year) before the carrier will cover those expenses. The specific

expenses that are subject to deductible may vary by policy. Expenses that are subject to deductible should be noted in boxes 8 through 30.

[2b] "Individual" means the deductible amount you and each individual covered by a non-HSA qualified policy will have to pay for the allowable covered expenses before the carrier will cover those expenses. "Single" means the deductible amount you will have to pay for allowable covered expenses under an HSA-qualified health plan when you are the only individual covered by the plan.

[2c] "Family" is the maximum deductible amount that is required to be met for all family members covered by a non-HSA qualified policy and it may be an aggregated amount (e.g., "$3,000 per family") or specified as the number of individual deductibles that must be met (e.g., "3 deductibles per family"). "Non-single" is the deductible amount that must be met by one or more family members covered by an HSA-qualified plan before any covered expenses are paid.

[3] "Out-of-pocket maximum" means the maximum amount you will have to pay for allowable covered expenses under a health plan.

[4] Medical office visits include physician, mid-level practitioner, and specialist visits.

[5] Well baby care includes an in-hospital newborn pediatric visit and newborn hearing screening. The hospital copayment applies to mother and well-baby together: there are not separate copayments.

[6] Prescription drugs otherwise excluded are not covered, regardless of whether preferred generic, preferred brand name, or non-preferred.

[7] "Emergency care" means all services delivered in an emergency care facility which are necessary to screen and stabilize a covered person. The plan must cover this care if a prudent lay person having average knowledge of health services and medicine and acting reasonably would have believed that an emergency medical condition or life- or limb threatening emergency existed.

Cancer Screenings

At Anthem Blue Cross and Blue Shield and Our subsidiary company, HMO Colorado, Inc., We believe cancer screenings provide important preventive care that supports Our mission: to improve the lives of the people We serve and the health of Our communities. We cover cancer screenings as described below.

Pap Tests
All plans provide coverage under the preventive care benefits for a routine annual Pap test and the related office visit. Payment for the routine Pap test is based on the plan's provisions for preventive care. Payment for the related office visit is based on the plan's preventive care provisions.

Mammogram Screenings
All plans provide coverage under the preventive care benefits for routine screening or diagnostic mammogram regardless of age. Payment for the mammogram screening benefit is based on the plan's provisions for preventive care.

Prostate Cancer Screenings
All plans provide coverage under the preventive care benefits for routine prostate cancer screening for men. Payment for the prostate cancer screening is based on the plan's provisions for preventive care.

Colorectal Cancer Screenings
Several types of colorectal cancer screening methods exist. All plans provide coverage for routine colorectal cancer screenings, such as fecal occult blood tests, barium enema, sigmoidoscopies and colonoscopies. Depending on the type of colorectal cancer screening received, payment for the benefit is based on where the services are rendered and if rendered as a screening or medical procedure. Colorectal cancer screenings are covered under preventive care as long as the services provided are for a preventive screening. Payment for preventive colorectal cancer screenings is based on the plan's provisions for preventive care.

The information above is only a summary of the benefits described. The Booklet includes important additional information about limitations, exclusions and covered benefits. The Schedule of Benefits (Who Pays What) includes additional information about Copayments, Deductibles and Coinsurance. If you have any questions, please call Our member services department at the phone number on the Schedule of Benefits (Who Pays What) form.

NOTICE OF
PROTECTION PROVIDED BY
LIFE AND HEALTH INSURANCE PROTECTION ASSOCIATION

This notice provides a **brief summary** of the Life and Health Insurance Protection Association ("the Association") and the protection it provides for policyholders. This safety net was created under Colorado law, which determines who and what is covered and the amounts of coverage.

The Association was established to provide protection in the unlikely event that your life, annuity or health insurance company becomes financially unable to meet its obligations and is taken over by its Insurance Department. If this should happen, the Association will typically arrange to continue coverage and pay claims, in accordance with Colorado law, with funding from assessments paid by other insurance companies.

The basic protections provided by the Association are:

- Life Insurance
  - $300,000 in death benefits
  - $100,000 in cash surrender or withdrawal values
- Health Insurance
  - $500,000 in hospital, medical and surgical insurance benefits
  - $300,000 in disability insurance benefits
  - $300,000 in long-term care insurance benefits
  - $100,000 in other types of health insurance benefits
- Annuities
  - $250,000 in withdrawal and cash values

The maximum amount of protection for each individual, regardless of the number of policies or contracts, is $300,000. Special rules may apply with regard to hospital, medical and surgical insurance benefits.

Note: Certain policies and contracts may not be covered or fully covered. For example, coverage does not extend to any portion(s) of a policy or contract that the insurer does not guarantee, such as certain investment additions to the account value of a variable life insurance policy or a variable annuity contract. There are also various residency requirements and other limitations under Colorado law.

To learn more about the above protections, as well as protections relating to group contracts or retirement plans, please visit the Association's website http://colorado.lhiga.com, email jkelldorf.com or contact:

Colorado Life and Health Insurance Protection Association P.O. Box 36009 Denver, CO 80236 (303) 292-5022	Colorado Division of Insurance 1560 Broadway, Suite 850 Denver, CO 80202 (303) 894-7499

Insurance companies and agents are not allowed by Colorado law to use the existence of the Association or its coverage to encourage you to purchase any form of insurance. When selecting an insurance company, you should not rely on Association coverage. If there is any inconsistency between this notice and Colorado law, then Colorado law will control.