



INDIVIDUAL BLUE ACCESS<sup>SM</sup> ECONOMY



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A small price to pay for  
the coverage you need.

## Affordable health insurance to the rescue.

With the cost of medical emergencies and treatments going up all the time, you're putting yourself and your family at risk if you're trying to get by without healthcare coverage. It's a gamble that can have serious consequences should unexpected health situations occur.

The good news is that the Blue Access<sup>SM</sup> Economy Plan is here. And it's designed to protect you and yours against costly healthcare expenses. At a price that's surprisingly affordable. So if you haven't had health coverage before or your main concern is medical emergencies and treatments, you can have it now – and enjoy some peace of mind in the process.

Anthem 



## Choose a deductible that works for you.

The Blue Access Economy Plan lets you choose from a range of deductibles starting at \$500 for an individual member. This way, you get to determine your comfort level and premium payments.

If you don't have any major health concerns, you could consider going with a higher deductible and paying lower premiums. Visit the doctor more often? Then maybe you'll want to go with a lower deductible. It could save you money in the long run.

## You're protected right away.

Another reason to breathe easier: You don't have to reach your deductible before the benefits of the Blue Access Economy Plan kick in. Since your first three office visits a year are covered by a copayment of just \$30 each and aren't subject to the deductible, the plan can start paying and protecting you whenever you need it to.

## Low-cost prescription drug coverage.

To give you even more breathing room, the Blue Access Economy Plan covers generic drugs with a copayment of just \$15. And Anthem pays up to \$500 a year in prescription medications for each member. If you generally need only an occasional prescription medication, this coverage can work well for you.

## A smart economic move.

A range of deductibles. Low premiums. \$30 copayments for the first three office visits. Prescription drug coverage. Considering all this and the Anthem Blue Cross and Blue Shield name behind it, the Blue Access Economy Plan is a smart economic move for anybody without health care coverage.

The Blue Access Economy Plan. Isn't it time you got the coverage you need at a price you can afford?

## Stretch your healthcare dollars.

The Blue Access Economy Plan is a preferred provider organization (PPO) product. That means, as a member, you get discounts from one of the largest provider networks in the region and in the country—a network of more than 800,000 physicians and 5,000 hospitals nationwide.<sup>1</sup>

Even when you're seeing a doctor and paying out of your own pocket, our discounts mean you're saving money.

To find your doctor or local hospital, visit [www.anthem.com](http://www.anthem.com) and select the "Find a Doctor" button for a complete list of providers within the network.

## Take our coverage along when you travel.

Are you a traveler? When you're on the go, The BlueCard® Program assures you of covered services. Nationwide, more than 99 percent of hospitals and 89 percent of physicians contract directly with Blue Cross and Blue Shield Companies.<sup>1</sup> And since BlueCard has providers in more than 200 countries and territories, you'll also be covered internationally. Before you travel, call 1-800-810-BLUE for more information on the BlueCard Program.

## Save on your prescription medications.

Thanks to our 34 million members, our pharmacy benefits manager is able to negotiate significant discounts on prescription medications. When your doctor prescribes medications from our formulary—the technical name for the comprehensive list of prescription medications we cover—you save money. To check out Anthem's formulary, visit [www.anthem.com](http://www.anthem.com). Simply select **Visitors**, next select **Anthem Prescription Management**, followed by **Member Online Pharmacy Service**. Next, under **Forms and Documents**, select **More**, and finally, select **Download Anthem National Formulary**.

<sup>1</sup>Blue Cross Blue Shield Association. An Association of Independent Blue Cross Blue Shield Plans. May 2006.

## We have ways to help you stay healthy.

At Anthem, we believe the best healthcare coverage helps people stay healthy. Which is why we do more than provide coverage.

We also:

- Provide programs and information that help you manage chronic health conditions
- Enable you to add related services such as Dental and Life coverage

## A health manager of your very own.

Also helping to keep you healthy is WebMD's Personal Health Manager. Its online Health Assessment lets you figure out your unique health risks and how to manage them through customized, interactive improvement programs.

LEAP—the Lifetime Exercise Adherence Program created by an Olympic coach—lets you measure your fitness and manage it with the guidance of fitness and health experts.

Then there are WebMD's Condition Centers. They supply useful information about more than 35 health conditions like asthma and diabetes so you can manage them proactively.

## You'll have lots of online support.

They say knowledge is power. And part of the power of successfully managing your health comes from having the right information. Which is exactly what we supply through MyAnthem™ at [www.anthem.com](http://www.anthem.com). Through MyAnthem™ you'll have access to WebMD and Subimo. We've partnered with these award-winning websites because of their nationally acknowledged expertise in healthcare. Explore the latest medical technology and compare healthcare providers and options provided by Subimo. Visit the WebMD link to research relevant health topics and learn ways to implement a healthy lifestyle.

**Subimo's Healthcare Advisor™**—helps you know what to expect when facing an illness, research treatment options, find the best hospital for your needs, prepare for surgery and determine hospitals that have met leading safety standards.

**Subimo's Treatment Cost Advisor**—supplies costs for many common medical conditions and healthcare services; estimates for treatments adjusted to your age, gender and location; and comparisons of network and non-network costs.

**Subimo's PharmaAdvisor**—quickly identifies different drugs and how they work, their side effects, how they interact with other medications and questions you should ask your doctor about them. Also lets you compare the average wholesale prices of over 11,000 drugs.

**MyHealth@Anthem,® powered by WebMD®**—keep fit with LEAP, find prevention information and track pregnancies and early childhood development, check your health risks and better manage chronic and acute conditions.

**SpecialOffers@Anthem™**—saves you money on health-related products and services like health clubs, home fitness equipment, weight management programs, smoking cessation programs, prescription eyewear, laser vision correction, teeth whitening and veneers, acupuncture and massage therapy.

**Member Services**—you can find a doctor or hospital, order a new ID card, view your benefits, check the status of claims, change your address, see if your medication is on the Anthem formulary and more.

Anthem Blue Cross and Blue Shield provides access to WebMD and Subimo Health for informational purposes only. Some services mentioned on these sites may not be covered services under your contract or certificate of coverage. Please refer to your contract or certificate of coverage for details concerning covered services and exclusions.

## It's easy to register for MyAnthem.

Just go to [www.anthem.com](http://www.anthem.com), select the **Members** tab and appropriate state, then click on the **Enter** button.

When the Member Welcome page comes up, click on the **Register** button and complete the registration form.

These tools are available to all Anthem members and can play a key role in helping you manage your healthcare needs.



## ADD DENTAL BLUE AND BLUE PREFERRED TERM LIFE TO YOUR PLAN

### Healthy teeth help make a healthy you.

Regular dental checkups and cleanings are important to your overall health. They also help you feel better about yourself. That's why we make it easy for you and your family to get the dental care and treatment you need with Dental Blue.

To help keep your teeth healthy, Dental Blue covers preventive and diagnostic care at 100% when you see network dentists. And once you meet a \$50 annual deductible, it pays a set amount for basic and major dental services.

Adult 19 to 64 -

**\$26 per month,**

Children 18

and younger -

**\$18 per month**

#### National Average Prices for Dental Services

	MOST COMMON DENTAL SERVICES	NATIONAL RETAIL AVERAGE	NETWORK DISCOUNT AVERAGE	NATIONAL AVERAGE ANTHEM PAYS	NATIONAL AVERAGE MEMBER PAYS
DIAGNOSTIC AND PREVENTIVE CARE	Periodic Oral Exam	\$37.80	\$6.80	100%	\$0.00
	X-Rays – (Bitewings - two films)	\$33.40	\$5.40	100%	\$0.00
	Adult Teeth Cleaning	\$70.82	\$14.82	100%	\$0.00
	Child Teeth Cleaning	\$52.04	\$12.04	100%	\$0.00
BASIC DENTAL CARE**	Filling (Resin-based, one surface, posterior)	\$133.98	\$27.98	\$38.00	\$68.00
	Extraction (Erupted tooth or exposed root)	\$116.44	\$24.44	\$35.00	\$57.00
MAJOR DENTAL CARE**	Root Canal (Molar)	\$775.00	\$110.00	\$330.00	\$335.00
	Crown (Porcelain fused to high noble metal)	\$888.25	\$143.25	\$206.00	\$539.00
	Complete Denture – Top (Maxillary)	\$1131.74	\$231.74	\$225.00	\$675.00
	Complete Denture – Bottom (Mandibular)	\$1103.30	\$203.30	\$225.00	\$675.00

\*Prevailing Health Care Charges System®

\*\*Assumes \$50 deductible has been met

### Be prepared for the unexpected.

Pennies a day. That's all it takes to ensure your family has financial protection—even if you're not there to provide for them. When you add the Anthem Blue Preferred® Term Life Plan to your individual medical coverage, you can enjoy the peace of mind that comes from knowing you'll help meet your family's financial obligations. Keep in mind that the death proceeds of a Life policy are almost never taxed.

Blue Preferred Term Life is available with most individual medical plans from Anthem. And it couldn't be easier to get. You won't have to undergo any medical exams or fill out any additional forms. And you'll receive only one bill for your health and life coverage. If you want, you can also get life insurance for all of your individual family members covered on your medical plan. Because there's no such thing as being too prepared.

#### Term Life Monthly Rates

AGE	\$15,000	\$25,000	\$50,000
Less than 1	\$N/A	\$N/A	\$N/A
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

This brochure is only a summary of Blue Access Economy's benefits. It isn't part of the contract or certificate of coverage. The contract or certificate of coverage you will receive if you're approved for coverage includes all the details of the plan. In the event of a conflict between the information in this brochure 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.

If you aren't satisfied with your Blue Access Economy coverage, you can cancel 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.

## Some definitions—so we're all on the same page.

A **premium** is 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 insurance company to keep your health plan active. You can't apply what you pay for your premium toward your deductible.

A **deductible** is the amount of out-of-pocket expenses you have to pay each year before your health plan kicks in and starts paying for services.

A **copayment** is a specified dollar amount or percentage of money you have to pay out of your own pocket for covered services.

A **coinsurance level** is the percentage of money you have to pay out of your own pocket for covered services. It's the portion of the bill not paid by your health plan after the deductibles have been reached.

An **out-of-pocket limit** is the total amount of money (not counting your premiums) you have to pay each year for your healthcare coverage. Your deductible and coinsurance payments for covered services count toward your out-of-pocket limit.

A **discount** is the reduced out-of-pocket cost you enjoy when you obtain healthcare services from a network provider.

A **drug formulary** is a list of brand-name and generic medications that have been rigorously reviewed and selected by a committee of practicing doctors and clinical pharmacists for their quality and effectiveness. You may help control the amount you pay for prescriptions by encouraging your doctor to prescribe medications from the Anthem formulary on our website at [www.anthem.com](http://www.anthem.com).


# Anthem

MAKING HEALTHCARE COVERAGE EASIER





**At Anthem Blue Cross and Blue Shield, we're doing everything we can to make all kinds of healthcare coverage available to all kinds of people. In fact, we're ready to be a one-stop shop for all your insurance needs—from medical to dental to life.**



**A comprehensive range of reliable and affordable products—along with a thriving regional network and contracted providers including over 80%\* of Indiana’s hospitals and 87% of its physicians—is what you’d expect from Anthem Blue Cross and Blue Shield, a company millions of people have entrusted their healthcare coverage to for over 60 years.**

**Day in and day out, our most important goal is treating you the way you deserve to be treated. Fairly.**

**We look forward to making your experience with us pleasant and rewarding.**

\*Anthem Blue Cross and Blue Shield data as of March 2006.

## Information about our Network Providers.

**Using our network.** To be eligible to receive the maximum benefits available, you must use network providers. (Please refer to your provider directory, located on [www.anthem.com](http://www.anthem.com), for a list of network providers.)

**Notice of provider arrangements.** Your Participating Provider's agreement for providing covered services may include financial incentives or risk-sharing relationships which are based on utilization and quality of services. If you have any questions regarding such incentives or risk-sharing relationships, please contact Anthem or your provider.

**Pre-certification.** Some services require pre-certification. What this means is you or your doctor must call Anthem before you receive certain services to ensure you get maximum coverage. This process can help you avoid unnecessary out-of-pocket costs later. Services including, but not limited to, transplants, substance abuse and mental health are subject to pre-certification.

**Non-network provider.** If you receive covered services from a non-network provider, you are responsible for the difference between the actual charge billed and the maximum allowable amount plus any deductible, copayments and non-covered charges.

**Customary waiting times.** The standard waiting time for routine care is two weeks and urgent care is 48 hours. These waiting times are standard only and may not be indicative of the amount of time you wait for routine or urgent care.

## And now—some really important legal information you should take the time to read.

### Who can apply.

You can apply for Blue Access<sup>SM</sup> Economy coverage for yourself or with your family. Family health coverage includes you, your spouse and any dependent children. Children are covered to the end of the calendar month in which they turn 19—or 25 if they qualify as full-time students or federal income tax exemptions. You must be a resident of the state in which you are applying, a legal resident of the U.S. and not currently pregnant.

### What's a preexisting condition?

Blue Access Economy covers preexisting conditions after you've been enrolled in the plan for 12 months. A preexisting condition is any medical or physical condition you had in the 12 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 “preexisting”.

### **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.

When 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 37780**  
**Louisville, KY 40223-7780**

If we uphold our decision throughout the appeals process, you can request a review by the Indiana Department of Insurance. In addition to the appeals processes we just described, Anthem has adopted a Confidentiality Policy in Indiana. 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 Blue Access Economy 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.

I N D I A N A

Individual Blue Access Economy

Calendar-year deductible

Out-of-Pocket Maximum (including deductible)

Physician Office Services

Preventive Care

Well Child Care

Diagnostic Services

Inpatient Hospital Services

Outpatient Services

Emergency Room

Urgent Care

Ambulance (includes air)

*NOTE:* \$2,500 maximum allowable amount per person per benefit period. The \$2,500 maximum allowable amount is subject to deductible and coinsurance.

Maternity Services

Outpatient Therapy Services

Maximum visits per benefit period for Network and Non-network combined:

- Physical Therapy - 10 visits maximum
- Speech Therapy - 10 visits maximum
- Occupational Therapy - 10 visits maximum
- Spinal Manipulation - 10 visits maximum

Mental Health

- Inpatient
- Outpatient

Substance Abuse

- Physician Office Services

Home Health Care (Maximum visits per benefit period - 60 visits)

Hospice

Medical Supplies, Durable Medical Equipment

Human Organ and Tissue Transplant Services (for kidney and cornea transplants, services covered same as any other illness under Medical)

Transportation, Lodging and Meals

Plan Lifetime Maximum

Preexisting Waiting Period

# ECONOMY PLAN

NETWORK YOU PAY	NON-NETWORK YOU PAY
\$500 individual / \$1,000 family \$1,000 individual / \$2,000 family \$1,500 individual / \$3,000 family \$2,500 individual / \$5,000 family	\$1,500 individual / \$3,000 family \$2,000 individual / \$4,000 family \$2,500 individual / \$5,000 family \$3,500 individual / \$7,000 family
\$3,500 individual / \$7,000 family \$4,000 individual / \$8,000 family \$4,500 individual / \$9,000 family \$5,500 individual / \$11,000 family	\$7,500 individual / \$15,000 family \$8,000 individual / \$16,000 family \$8,500 individual / \$17,000 family \$9,500 individual / \$19,000 family
\$30 copay for first 3 office visits per person per calendar year. The deductible does not apply to these office visits. <sup>2, 3</sup> 30% <sup>1</sup> for 4+ office visits 30% <sup>1</sup> for other services	50% <sup>1</sup>
Not Covered	Not Covered
Not Covered	Not Covered
30% <sup>1</sup>	50% <sup>1</sup>
30% <sup>1</sup>	50% <sup>1</sup>
30% <sup>1</sup>	50% <sup>1</sup>
30% <sup>1</sup>	30% <sup>1, 4</sup>
30% <sup>1</sup>	30% <sup>1</sup>
30% <sup>1</sup>	30% <sup>1</sup>
Not Covered	Not Covered
\$30 copay for first 3 office visits per person per calendar year. The deductible does not apply to these office visits. <sup>2, 3</sup> 30% <sup>1</sup> for 4+ office visits 30% <sup>1</sup> for other services	50% <sup>1</sup>
Not Covered Not Covered	Not Covered Not Covered
Not Covered	Not Covered
30% <sup>1</sup>	50% <sup>1</sup>
0% (not subject to deductible)	0% (not subject to deductible)
50% <sup>1</sup>	50% <sup>1</sup>
30% <sup>1</sup> (network transplant facility)	50% <sup>1</sup> (Non-network transplant facility), copayment does not apply to out-of-pocket maximums
30% <sup>1</sup>	50% <sup>1</sup>
\$5,000,000 maximum per member for network and non-network services combined	
12 months	12 months

<sup>1</sup> Services subject to calendar year deductible. Network and Non-network deductibles are separate and do not accumulate towards each other.

<sup>2</sup> Copayment does not apply to deductible or out-of-pocket maximums.

<sup>3</sup> \$30 copayment for the first 3 office visits includes Physician office visits and Outpatient Therapy office visits combined. Subsequent office visits subject to the deductible and 30% coinsurance.

<sup>4</sup> Emergency Care rendered by a Non-network Provider will be covered as a Network service, however, the member may be responsible for the difference between the Non-network Provider's charge and the amount that Anthem determines is the maximum amount payable for covered services the member receives, in addition to any applicable copayment or deductible.

**This Blue Access Economy Plan Benefits Guide is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the contract or certificate of coverage. In the event of a conflict between the contract or certificate of coverage and this Blue Access Economy Plan Benefits Guide, the terms of the contract or certificate of coverage will prevail.**

# ECONOMY PLAN PRESCRIPTION DRUG BENEFITS

## NETWORK YOU PAY

### Retail (30-day supply):

- Generic Formulary - \$15 per prescription<sup>2</sup>, \$500 maximum per person, per calendar year for Network and Non-network combined
- Brand-name Formulary - Not covered
- Generic Non-formulary - \$15 per prescription<sup>2</sup>, \$500 maximum per person, per calendar year for Network and Non-network combined
- Brand-name Non-formulary - Not covered

### Mail Service:

- Generic Formulary - Not covered
- Brand-name Formulary - Not covered
- Generic Non-formulary - Not covered
- Brand-name Non-formulary - Not covered

## NON-NETWORK YOU PAY

### Retail (30-day supply):

- Generic Formulary - Not covered
- Brand-name Formulary - Not covered
- Generic Non-formulary - Not covered
- Brand-name Non-formulary - Not covered

### Mail Service (90-day supply):

- Generic Formulary - Not covered
- Brand-name Formulary - Not covered
- Generic Non-formulary - Not covered
- Brand-name Non-formulary - Not covered

**Prescription drug benefits are not subject to deductible.**

Individual

Blue Access Economy



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