



**An affordable way to protect
against high hospital costs.**

In Indiana, Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc. Life and disability products are underwritten by Anthem Life Insurance Company. Independent licensees of the Blue Cross and Blue Shield Association. © Anthem is a registered trademark. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.



PIN-150 (09/06)

Hospital coverage you can actually afford.

The cost of medical care can be staggering. The average cost of an appendectomy is \$11,360¹. A coronary bypass operation can total \$54,236¹. A heart transplant, \$207,524¹. It's enough to cause serious financial trouble for many people without healthcare coverage.

The Blue AccessSM Value Plan offers protection against these high costs, as well as some conventional healthcare needs such as preventive care and two physician office visits annually. But that's not all. Blue Access Value Plan delivers lower premiums than most comparable healthcare plans, so people who might not have had healthcare coverage before can have it now. And breathe a whole lot easier as a result.

¹Anthem billed charges report, 2003



Anthem 

Choose your deductible and premium.

The Blue Access Value Plan lets you choose among four deductibles ranging from \$2,000 to \$10,000. So you can determine your comfort level and premium payments. If you're okay with a higher deductible, you can pay lower premiums and save money.

You're covered before reaching your deductible.

On top of offering comprehensive inpatient coverage, the Blue Access Value Plan covers up to \$300 in outpatient diagnostic services, including lab work and X-rays.

In addition, your first two office visits are covered for a copayment of just \$30 each.

None of these services are subject to your deductible. Which means the Blue Access Value Plan can start paying and protecting you right away.

Low-cost prescription drug coverage.

The Blue Access Value Plan pays up to \$500.00 per person, per calendar year, for prescribed medications. Members pay a \$10.00 copayment for generic prescription medications and a \$25.00 copayment for brand name formulary drugs (after a separate \$200.00 brand name drug deductible). If you're generally healthy and need only an occasional prescription medication, this coverage can work well for you.

A plan that lives up to its name.

Considering its comprehensive inpatient coverage, choice of deductibles, low premiums, outpatient diagnostic screenings and prescription drug coverage, the Blue Access Value Plan is an outstanding value for people without healthcare coverage.

**The Blue Access Value Plan.
Low-cost coverage for high-cost
hospital care.**



Stretch your healthcare dollars.

The Blue Access Value 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.²

To find your doctor or local hospital, visit 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.² 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. 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**.

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.

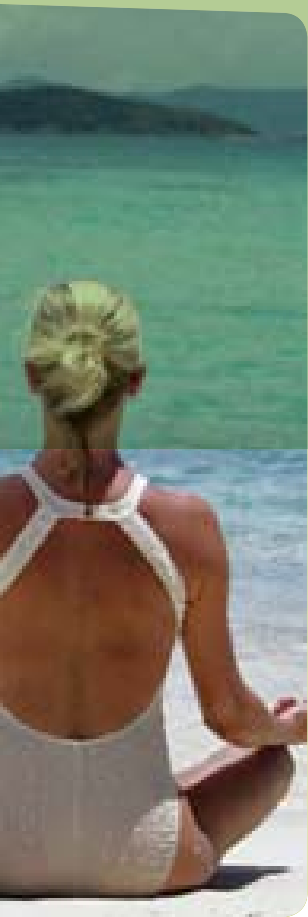
LEAP—the Lifetime Exercise Adherence Program, created by an Olympic coach—lets you measure your fitness and manage it with the guidance of fitness and health experts.

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.

We look after your emotional needs too.

The stresses and strains of daily life can get the best of anybody. That's why Anthem has a comprehensive program of behavioral health services. Confidential management of any behavioral problem is available to you or a covered member of your family. An independent provider will assess your concern or problem promptly.

²Blue Cross Blue Shield Association. An Association of Independent Blue Cross Blue Shield Plans. May 2006.



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. 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.

It's easy to register for MyAnthem.

Just go to 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 Value'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 Value 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.


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 photograph of a golfer in mid-swing on a green field. The golfer is wearing a light-colored skirt and dark blue and white golf shoes. A golf club is visible, and a white golf ball is on the green. The background is blurred, showing other people in the distance.

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, 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 AccessSM Value 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 Value 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 Value 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

Blue Access Value

Calendar-year deductible

Out-of-Pocket Maximum (including deductible)

Physician Office Services

All medical office visits including office visits associated with a routine pap smear, annual mammogram, colorectal cancer screening or PSA screening.

Preventive Care

NOTE: Lab/X-Ray for routine Pap smear, annual mammogram, colorectal cancer screening or PSA screening ONLY. Other preventive care services are not covered.

Well Child Care

Diagnostic Services

NOTE: \$300 maximum per member, per calendar-year, network and non-network combined (Includes lab work, X-rays, and Outpatient Diagnostic Services. Preventive services are excluded from the \$300 limit).

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

Mental Health

- Inpatient
- Outpatient

Substance Abuse

- Inpatient
- Outpatient

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

Hospice

Durable Medical Equipment

Human Organ and Tissue Transplant Services

Plan Lifetime Maximum

Preexisting Waiting Period

VALUE PLAN

NETWORK YOU PAY	NON-NETWORK YOU PAY
\$2,000 individual / \$4,000 family \$3,000 individual / \$6,000 family \$5,000 individual / \$10,000 family \$10,000 individual / \$20,000 family	\$4,000 individual / \$8,000 family \$6,000 individual / \$12,000 family \$10,000 individual / \$20,000 family \$20,000 individual / \$40,000 family
\$5,000 individual / \$10,000 family \$6,000 individual / \$12,000 family \$8,000 individual / \$16,000 family \$13,000 individual / \$26,000 family	\$10,000 individual / \$20,000 family \$12,000 individual / \$24,000 family \$16,000 individual / \$32,000 family \$26,000 individual / \$52,000 family
Visits 1 and 2, member pays \$30 copayment ^{2,3} . The deductible does not apply to these office visits (copayment applies to office charge only). Other covered office services subject to deductible and 30% coinsurance. Visits 3+ are not covered.	Visits 1 and 2, member pays 40% coinsurance ³ . The deductible does not apply to these office visits (copayment applies to office charge only). Other covered office services subject to deductible and 30% coinsurance. Visits 3+ are not covered.
30% coinsurance deductible	40% coinsurance deductible
Not Covered	Not Covered
30% (not subject to deductible)	40% (not subject to deductible)
30% ¹	40% ¹
30% ¹	40% ¹
30% ¹ (additional \$60 copayment if not admitted ²)	30% ¹ (additional \$60 copayment if not admitted ²)
30% ¹	30% ¹
30% ¹	30% ¹
Not Covered	Not Covered
30% ¹	40% ¹
30% ¹ Office visits 1 and 2, member pays \$30 copayment ^{2,3} . The deductible does not apply to these office visits (copayment applies to office charge only). 30% for other covered services. Visits 3+ are not covered.	40% ¹ Office visits 1 and 2, member pays 40% coinsurance ³ . The deductible does not apply to these office visits. 40% for other covered services ¹ . Visits 3+ are not covered.
30% ¹ Office visits 1 and 2, member pays \$30 copayment ^{2,3} . The deductible does not apply to these office visits (copayment applies to office charge only). 30% for other covered services. Visits 3+ are not covered.	40% ¹ Office visits 1 and 2, member pays 40% coinsurance ³ . The deductible does not apply to these office visits. 40% for other covered services ¹ . Visits 3+ are not covered.
30% ¹	40% ¹
0% (not subject to deductible)	0% (not subject to deductible)
Not Covered	Not Covered
30% ¹	40% ¹ (coinsurance does not apply to out-of-pocket maximum)
\$5,000,000 maximum per member for network and non-network services combined	
12 months	12 months

- ¹ Services subject to calendar year deductible. Network and Non-network deductibles accumulate towards each other.
- ² Copayment does not apply to deductible or out-of-pocket maximum.
- ³ Physician office visits and mental health office visits are combined for a maximum of 2 visits per person, per calendar year. Subsequent office visits are not covered.

This Blue Access Value 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 Value Plan Benefits Guide, the terms of the contract or certificate of coverage will prevail.

VALUE PLAN PRESCRIPTION DRUG BENEFITS

NETWORK YOU PAY

Retail (30-day supply):

- Generic Formulary - \$10 per prescription²
- Brand-name Formulary - \$25 per prescription² (\$200 deductible per calendar year)
- Generic Non-formulary - \$10 per prescription²
- Brand-name Non-formulary - Not covered

Mail Service (90-day supply):

- Generic Formulary - \$20 per prescription²
- Brand-name Formulary - \$50 per prescription² (\$200 deductible per calendar year)
- Generic Non-formulary - Not covered
- Brand-name Non-formulary - Not covered

NOTE: Anthem pays \$500 maximum per person, per calendar year, for both retail and mail service combined.

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 Value



®

®



®