

It's all about the journey.



Janet accepted an early retirement offer.

Rob is self-employed.

Mike is a snowboard enthusiast who just graduated from college.

Mary is a single parent.

Where can they each get an affordable, reliable health care plan with comprehensive coverage to meet their unique needs? Anthem Blue Cross and Blue Shield.

Our health plans for individuals are all designed to provide the coverage you need, when you need it. And we also offer dental and life plans with the convenience of one bill for all your Anthem coverage — health, dental and life.

This brochure presents the key features of our wide array of Individual health, dental and life plans. You can use it to help choose the coverage that's right for you, no matter where you are in your journey. Affordable, reliable, comprehensive coverage from a name you trust — Anthem Blue Cross and Blue Shield.

## Anthem Individual and Family Health Plans

### Simplicity

Our SmartSense plans provide reliable basic protection with some of our lowest monthly rates. You can choose from five deductible options and two prescription coverage options. You'll have immediate benefits (deductible waived) for your first three doctor visits and additional visits after you meet your deductible. Plus these plans will pay up to \$7,000,000 in lifetime benefits.

### Balance

Our popular, traditionally designed BluePreferred PPO plans offer an ideal balance between affordability and comprehensive coverage — and you can choose from four deductible and out-of-pocket maximum levels. Plus, you'll have first-dollar accident coverage and true vision benefits. If you have school-age children or just want great all-around coverage, these plans may be just right for you.

### Control

Our Lumenos® consumer-driven health plans give you a way to take more control of your health care and expenses — and your health. Based on the idea that better health costs less, these innovative plans

empower consumers to be more informed. We offer incentives to help you make healthy lifestyle changes while also helping you save money for future health care expenses. You can choose from a range of plan designs and funding options. And the best part of all? You control your health care dollars.

**All Anthem Individual and Family health plans include these great key features:**

- Coverage for preventive care, urgent and emergency care, and hospital treatment and surgery
- One of Colorado's largest provider networks
- Referral-free specialist care
- Coverage through our BlueCard® network, including worldwide emergency care, while traveling
- Economical mail-order drugs
- A personalized member website, with quick and easy access to claims, benefits, and customized health and wellness information
- Discounts on health related products and services

Please see each plan's Health Plan Description Form and certificate for complete details about plan benefits, limitations and exclusions.



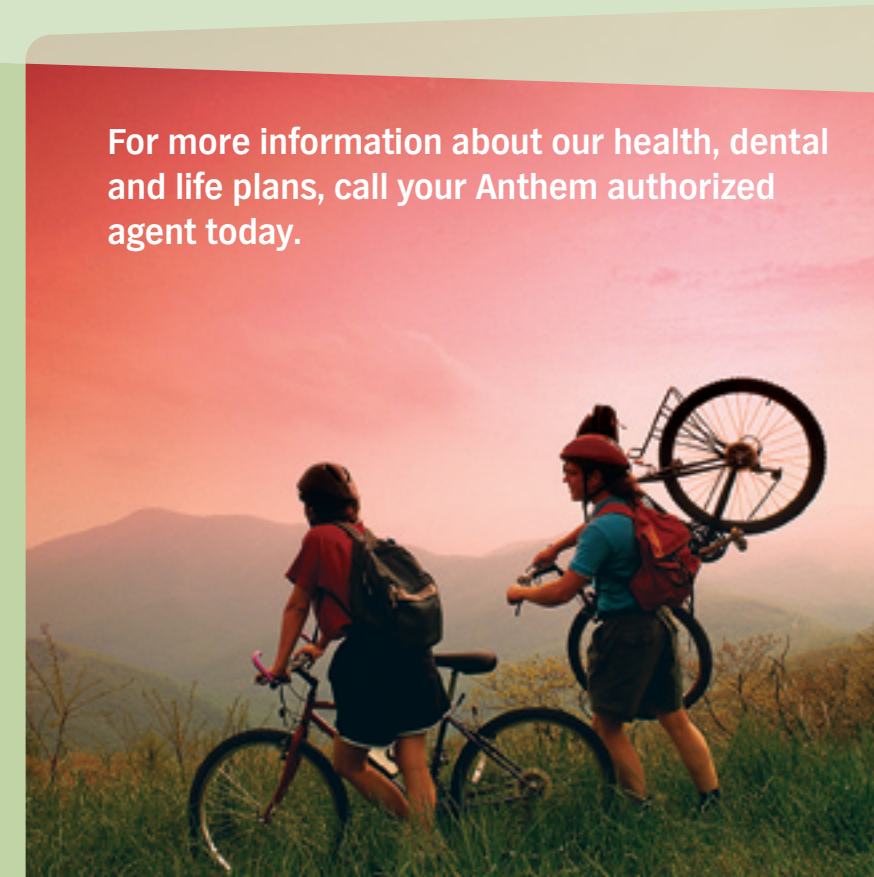
Wherever you are in your journey, Anthem Blue Cross and Blue Shield has Individual and Family health plans that are easy to take along. We've been supporting Colorado lifestyles for decades — and we look forward to helping you.

Want a little more security for your journey?  
Take a look at our dental and life insurance plans.

	Anthem Blue Dental PPO	Anthem Blue Preferred Term Life™ Insurance
<b>Product Description</b>	Our dental plans are designed to help promote good oral hygiene and preventive care through convenient, affordable dental coverage.	Anthem Life, our affiliate company, offers this affordable term life insurance for your clients and their eligible dependents.
<b>Plan Options</b>	PPO	\$15,000 / \$25,000 / \$50,000 / \$75,000 / \$100,000
<b>Other Key Features</b>	<ul style="list-style-type: none"> <li>• Choice of any dentist</li> <li>• National network with over 74,000 providers</li> <li>• Access to dental care at reduced fees</li> <li>• Coverage that includes a wide range of Dental services such as routine check-ups, cleanings, fillings, crowns, oral surgery, periodontal treatment, bridges and dentures</li> <li>• Coverage for preventive care and diagnostic services that begins on the policy effective date</li> </ul>	<ul style="list-style-type: none"> <li>• Automatic approval when also approved for Individual health care coverage</li> <li>• No additional forms to complete</li> <li>• No medical exams</li> </ul>

With our wide selection of plan options, we're sure you'll find the one that's right for you. That's the beauty of taking Anthem along for the journey — it's your life, your health, your choice. Make yours today.

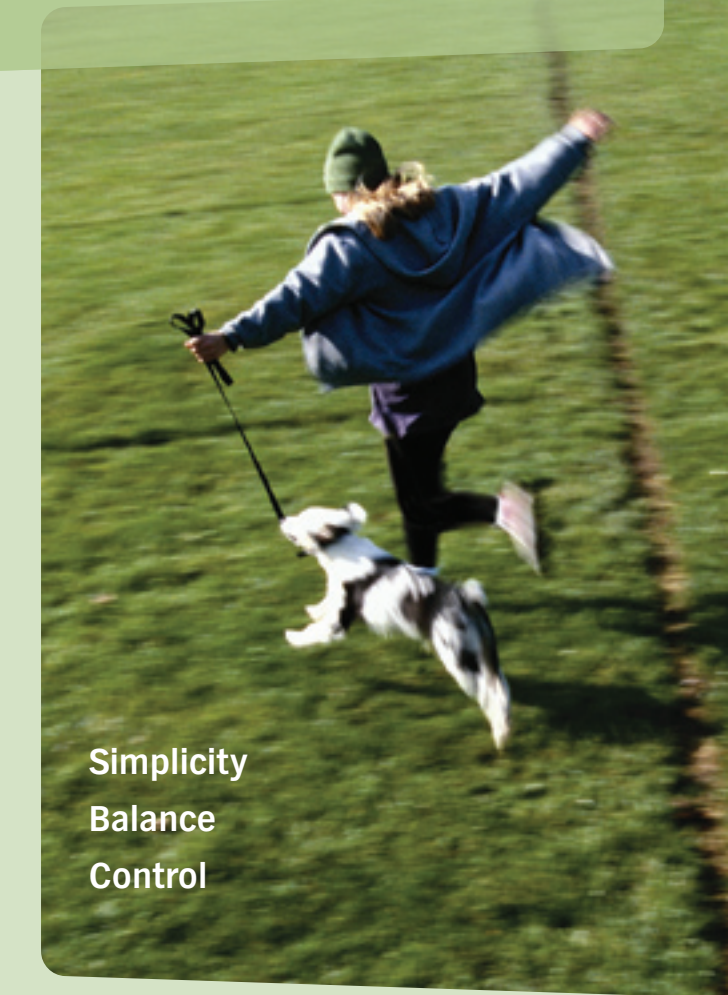
Make it  
**Anthem Blue Cross and Blue Shield.**



For more information about our health, dental and life plans, call your Anthem authorized agent today.

## You Choose

Health Care Plans for Colorado Individuals and Families from Anthem Blue Cross and Blue Shield



Simplicity  
Balance  
Control

**Anthem**

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**Anthem**

# It's all about...

Use this at-a-glance guide to help you decide what health care plan is best for you now. As your priorities change, we'll continue to be here with the options you need, every step of the way.

This overview shows your share of the costs after any deductibles are met, unless otherwise noted.

In-network Coverage (You'll pay more out-of-network.)	Simplicity SmartSense Plans		Balance BluePreferred PPO Plans				Control Lumenos® Consumer-Driven Health Plans		
	Generic prescription drug coverage only	Comprehensive prescription drug coverage	\$500 deductible	\$1,000 deductible	\$2,000 deductible	\$3,000 deductible	HSA	HIA	HIA Plus
Annual Deductible Before and after meeting the deductible, use in-network providers to take advantage of provider discounts.	\$500 / \$1,500 / \$2,500 / \$5,000 / \$7,500 per individual \$1,000 / \$3,000 / \$5,000 / \$10,000 / \$15,000 per family (Each family member has an individual deductible. The family deductible can be satisfied by 2 or more members)		\$500 per individual/family member	\$1,000 per individual/family member	\$2,000 per individual/family member	\$3,000 per individual/family member	\$1,500, \$2,500, \$5,000 per individual \$3,000, \$5,000, \$10,000 per family	\$1,500, \$2,500, \$5,000 per individual \$3,000, \$5,000, \$10,000 per family	\$2,500, \$5,000 per individual \$5,000, \$10,000 per family
Coinsurance	30%		20%				30%, 0%, 0%	30%, 0%, 0%	0%
Out-of-pocket (OOP) Maximum (includes deductible)	\$3,000 / \$4,000 / \$5,000 / \$7,500 / \$10,000 per individual \$6,000 / \$8,000 / \$10,000 / \$15,000 / \$20,000 per family (Each family member has an individual out-of-pocket maximum. The family out-of-pocket maximum can be satisfied by 2 or more members)		\$1,500 per individual/family member	\$2,000 per individual/family member	\$3,000 per individual/family member	\$5,000 per individual/family member	\$5,000, \$2,500, \$5,000 per individual \$10,000, \$5,000, \$10,000 per family	\$4,500, \$2,500, \$5,000 per individual \$9,000, \$5,000, \$10,000 per family	\$2,500, \$5,000 per individual \$5,000, \$10,000 per family
Lifetime Maximum	\$7 million		\$2 million				\$5 million		
Office Visit Copay/Coinsurance	\$30 copay for first 3 visits, per member per year (deductible waived); after 3 visits and once deductible is met, then 30%		\$25			20%	30%, 0%, 0%	30%, 0%, 0%	0%
Hospital (inpatient/outpatient)	30%		20%				30%, 0%, 0%	30%, 0%, 0%	0%
Emergency Care	30%		20%				30%, 0%, 0%	30%, 0%, 0%	0%
Prescription Drug Coverage	Generic: \$15 copay (or 40%, whichever is greater)	Generic: \$15 (or 40%, whichever is greater) Brand-name/Specialty: \$500 annual deductible applies before the following: Brand-name: \$15 copay (or 40%, whichever is greater, not to exceed \$500 per prescription) Specialty: 40% \$5,000 annual out-of-pocket maximum (the most you'll have to pay) In-network only and in addition to brand-name/specialty deductible	Generic: \$15 Brand-name: \$40 Non-formulary: \$60				30%, 0%, 0%	30%, 0%, 0%	0%
Other Key Features	<ul style="list-style-type: none"> <li>Some of our lowest monthly rates</li> <li>First three doctor visits available before deductible</li> <li>Choice of prescription drug benefits (generic only or comprehensive)</li> </ul>		<ul style="list-style-type: none"> <li>Immediate \$500 coverage (deductible waived) for accident-related injuries</li> <li>Vision coverage includes exam and eyeglass lenses for a copay and a frame and contact lens allowance (in-network)</li> </ul>				<ul style="list-style-type: none"> <li>100% coverage for preventive care</li> <li>Pre-tax dollars can be used to open a self-funded health account to pay for covered medical expenses</li> </ul>	<ul style="list-style-type: none"> <li>100% coverage for preventive care</li> <li>Health account funded entirely by financial incentives you earn through Healthy Rewards</li> </ul>	<ul style="list-style-type: none"> <li>100% coverage for preventive care</li> <li>Insurer-funded health account to help pay for covered medical expenses</li> <li>Earn more dollars for the HIA through Healthy Rewards incentives</li> </ul>

Before enrolling, ask your agent for plan-specific sales brochures and Health Plan Description Forms so you can review detailed information about each plan's benefits, limitations and exclusions.