

BlueCard® Access for Protection Anytime, Anywhere

You'll have access to more than 600,000 providers and 5,900 hospitals nationwide and around the world through our BlueCard program—within the plan and benefit limitations described in your certificate.

Your Personal Path Toward Wellness

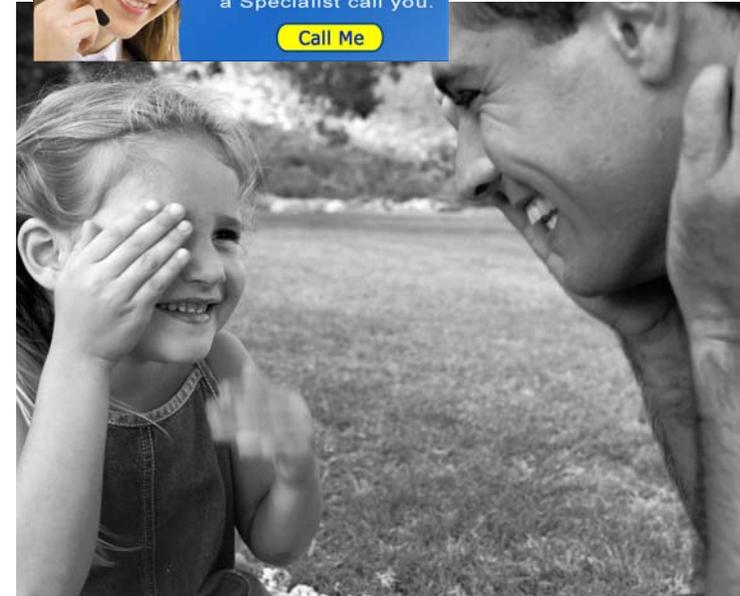
Anthem Blue Cross and Blue Shield members may log on to anthem.com to take advantage of our many online capabilities, including:

- **MyAnthem™**. View benefit information, check claims status, order a replacement health plan ID card and more.
- **MyHealth@Anthem®**. A complete online resource with information to help you make better and smarter health care choices.
- **SpecialOffers@AnthemSM**. Offers savings of up to 50 percent on many health-related products and services, such as weight-loss programs, eyeglasses, hearing aids and cosmetic dentistry.
- **The Healthcare Advisor®**. Helps you find easy-to-understand information about a health condition or recommended procedure, as well as learn how hospitals in your area measure up in experience and results of care.
- **The PharmaAdvisor™**. Helps you research the drug options available for common conditions, view drug interactions, and compare and evaluate alternatives.

Please note: **SpecialOffers@Anthem** is provided as a service to our members. It is not an insurance benefit and is subject to change or cancellation without notice. Services and products are provided by independent vendors that are not affiliated with Anthem Blue Cross and Blue Shield or its affiliates, subsidiaries or parent company.

Anthem 

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You Choose

*Anthem Blue HSA 2600
For Individuals and Families*

Anthem 

Anthem Blue Cross and Blue Shield
700 Broadway
Denver, CO 80273
anthem.com

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Life and disability products are underwritten by Anthem Life Insurance Company.
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Security from a Name You Can Count on

Anthem Blue Cross and Blue Shield offers the features you want in a health care benefits plan:

- The freedom to choose your health care providers
- Access to care at discounted fees when you use in-network providers
- Preventive care benefits
- Affordable rates
- The convenience of applying at the same time for Anthem's high-deductible health plan (HDHP)* and a tax-advantaged health savings account (HSA) with JPMorgan Chase Bank.

Optional: The Added Benefits of Dental and Life Coverage

Add to your health care benefits through:

- Anthem Blue Cross and Blue Shield's PPO Dental Plan
 - Freedom to choose any dentist
 - Coverage for a wide range of dental services
 - Preventive and diagnostic care coverage beginning on your plan effective date
- Anthem Life's Term Life Insurance
 - Enjoy peace of mind by helping to protect your family's financial future
 - Available in amounts of \$15,000, \$25,000 and \$50,000, depending on age

*An HDHP is not an HSA. An HSA, which must be established for tax-advantaged treatment, is a separate arrangement between the individual and a bank or other qualified institution. One must be an eligible individual under IRS regulations to receive the tax benefits of an HSA. Consultation with a tax advisor is recommended.

| Benefits at a Glance | | |
|--|---|----------|
| Amounts below are Anthem Blue Cross and Blue Shield's share of covered expenses for in-network providers after applicable deductibles are met. | | |
| | High-deductible (HSA-compatible) Health Plan (Anthem Blue HSA 2600) | |
| Your Plan Features for In-network Providers | Individual | Family |
| Lifetime Maximum | \$5,000,000 per member | |
| Annual Deductible ¹ | \$2,600 | \$5,200 |
| Annual Out-of-pocket Maximum | \$5,000 | \$10,000 |
| Professional Services: Office visits, surgery, anesthesia, radiation therapy, in-hospital doctor visits and diagnostic X-rays/lab work | 80% | |
| Preventive Care for Babies and Children (through age 6) Exams, immunizations and lab tests | 80% | |
| Adult Preventive Care: Routine Pap tests and annual mammograms, colorectal cancer screenings and PSA screenings | 80% | |
| Inpatient Hospital Services | 80% | |
| Outpatient Medical Care | 80% | |
| Prescription Drugs: Retail Pharmacy Per prescription (up to a 30-day supply) | Generic drugs: 100% after member pays a \$10 copayment Brand-name formulary drugs: 100% after member pays a \$30 copayment Brand-name nonformulary drugs: 100% after member pays a \$50 copayment | |
| Prescription Drugs: Mail Service Per prescription (up to a 60-day supply) | Generic drugs: 100% after member pays a \$20 copayment Brand-name formulary drugs: 100% after member pays a \$60 copayment Brand-name nonformulary drugs: 100% after member pays a \$100 copayment | |

This matrix is intended to show you Anthem Blue Cross and Blue Shield plan benefits for in-network providers only and reflects Anthem's share of costs for covered expenses after any applicable deductibles are met. When you use in-network providers, your costs are based on Anthem's specially negotiated rates that may often save you money.

By selecting Anthem to provide your HSA-compatible HDHP, you'll have access to one of the largest primary care and physician specialist networks in northern and southern Nevada.

You must meet an additional deductible when you use out-of-network providers. When using out-of-network providers, your costs are based on charges considered to be reasonable for that

service and area. Reasonable charges may be less than the out-of-network provider's billed charges and may often result in higher costs to you. Please refer to your Summary of Coverage and policy for benefits for out-of-network providers.

This is only a brief description of the plan. For a more detailed description of coverage, benefits, limitations and exclusions, preauthorization and utilization management, additional deductibles, and penalties that may apply, please refer to the Summary of Coverage and policy for the plan.

¹The deductible for this plan is subject to change annually. The change in deductible meets the U.S. Treasury Department's requirement to qualify this plan as a high-deductible HSA-compatible health plan. The increase in annual deductible could offer a greater tax benefit. Consultation with a tax advisor is recommended.