



Lumenos[®] Consumer-Driven Health Plans

Offered by BC Life & Health Insurance Company

EmployeeElect Portfolio for California Small Group



BC Life & Health's Lumenos plans make it easy to introduce consumerism to your employees – at your pace.

Whether you're ready for a full consumer-driven health benefits program right now, or wish to offer it to your employees as another option, there's a Lumenos plan for your organization. No matter which plan or plans you choose, our Lumenos plans are designed to make it easier for your employees to do the right things for their health. Your employees will enjoy:

- 100% coverage for nationally recommended preventive care services, with no deduction from their health accounts and no out-of-pocket costs when they see an In-Network provider
- Access to our award-winning online health site with a wealth of information to help them make better health decisions

With HIA Plus your employees get integrated financial incentives to encourage positive health behaviors.

This includes completing our Health Assessment online health risk profile, enrolling in the Personal Health Coach Program, graduating from the Personal Health Coach Program, completing our Smoking Cessation Program, and completing our Weight Management Program.

Completing health risk assessment = \$50 | Joining health coach program (if qualified) = \$100 | Graduating from health coach program (if applicable) = \$200

Completing tobacco cessation program = \$50 | Completing weight management program (if qualified) = \$50

EmployeeElect

Health Savings Account Compatible Plans*

Plan Name	Preventive (% plan pays in network)	Deductible (individual/family)	In-Network Coinsurance (% plan pays)	In-Network OOP Max (individual/family)	Out-of-Network Coinsurance (% plan pays)	Out-of-Network OOP Max (individual/family)
Lumenos HSA 1500	100	1500/3000	100	1500/3000	70	3000/6000
Lumenos HSA 3000	100	3000/6000	100	3000/6000	70	6000/12000

Health Incentive Account Plus Plan*

Plan Name	Preventive (% plan pays in network)	Deductible (individual/family)	In-Network Coinsurance (% plan pays)	In-Network OOP Max (individual/family)	Out-of-Network Coinsurance (% plan pays)	Out-of-Network OOP Max (individual/family)	Employer/Health Plan Contribution (individual/family)	Contribution Rollover Max
Lumenos HIA Plus 3000	100	3000/6000	100	3000/6000	70	6000/12000	1000/2000	Unlimited

For additional details, contact your Blue Cross sales representative.

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* Not available as part of the Employee Choice Portfolio