

INDIVIDUAL HEALTH PLANS

Anthem 



## Introducing SmartSense<sup>®</sup> for individuals.

Sensible coverage with  
smart savings.

# SmartSense health plans.

A smart choice for essential coverage.

## Why it's important to have health coverage

Whether you're self-employed, an early retiree, a recent graduate or don't have health coverage at work, an Individual health plan could be just what the doctor ordered. Why?

**You never know.** Even if you are healthy right now, an unexpected illness or injury could be right around the corner.

**You work hard for your money.** These days, a single day in the hospital can cost thousands of dollars. Without health coverage, you're taking a huge financial risk.

**So why take chances?** Our Individual health plans make it easier than ever to get the health coverage you need at a price you can afford. And no matter where you are in life...there's an Individual plan that will fit your health care needs, as well as your budget.

## As you read this brochure...

Here are some explanations of terms to help you better understand how SmartSense plans work and the coverage they offer:

- **Deductible:** The amount of money you have to pay each year before the plan starts paying benefits. Generally, the higher a plan's deductible is, the lower the monthly premium.
- **Coinsurance:** After your annual deductible is met, your health plan will start to pay a portion of your covered medical expenses. Your share of the cost is your coinsurance.
- **Copay (copayment):** A specific dollar amount you have to pay out of your own pocket for covered services.
- **Premium:** The amount you must pay to maintain your health plan coverage. (Your premiums do not count toward your annual deductible.)
- **Covered medical expense:** This refers to the health care services that are covered by your health plan.
- **Brand-name drugs:** Drugs that are manufactured and marketed under a registered trade name.
- **Generic drugs:** Have the same active ingredients as their brand-name equivalent and provide the same clinical benefits.
- **Specialty drugs:** High cost, scientifically engineered drugs that are usually injected or infused.

# Any questions?

Just call your Anthem Blue Cross and Blue Shield agent.

## What makes SmartSense so smart?

If cost is your biggest concern, a SmartSense health plan could be a smart choice for you and your family. That's because we designed SmartSense plans to balance sensible health coverage with lots of opportunities to save money, including:

- A wide range of plan pricing options
- A large network of doctors with lower negotiated fees for SmartSense members
- Affordable copays for your first three network doctor visits each year
- A choice of prescription drug coverage
- And many more

## How SmartSense plans work

Because SmartSense plans are PPO (preferred provider organization) health plans, each plan:

- **Has an annual deductible.** This is the amount you have to pay out of pocket each year before your plan starts paying. (Deductibles don't apply to your first three network doctor visits.)
- **Starts paying a portion of your covered medical expenses** once your annual deductible is met. Your share of costs for covered services is called your coinsurance.
- **Saves you more money when you use a doctor in the PPO network.** For a list of network doctors, go to [anthem.com](http://anthem.com), access your state's homepage and click on "Find a Doctor."

## SmartSense-at-a-glance

### Plan overview:

- Coverage for essential health care at some of our lowest rates
- Lots of options let you choose a plan to fit your needs
- Ideal for individuals concerned about affordability

### Offers:

- A choice of annual deductible/ monthly premium combinations
- Easy copays for the first three network doctor visits each year (per member) before deductible is met

### Rx coverage:

- A choice of coverage options
- No deductible for generic drugs

### Good to know:

- Members receive the highest level of coverage by visiting a Network provider (See page 5)
- You can add dental and term life benefits to your health plan (See page 4)
- Maternity benefits not available

## Built-in prescription drug coverage

The high cost of today's prescription drugs can be a financial drain on your family. That's why every SmartSense plan helps pay for:

**Generic drugs:** Coverage is immediate with no deductible to worry about. You'll always save the most when you choose generic drugs.

**Brand-name and specialty drugs:** A separate deductible is required before coverage begins. If you choose a brand-name drug when generic is available, SmartSense will pay the allowed amount for the generic drug and you'll have to pay the difference

**Good to know:** There is some flexibility in the price of your SmartSense plan depending on how much you're willing to pay out-of-pocket each year for your deductible and/or brand-name and specialty drugs. See your SmartSense Benefit Guide for details.

# How SmartSense gives you the Anthem advantage

## Experience you can rely on

Anthem Blue Cross and Blue Shield has been providing health coverage to families like yours for decades. Our experience has taught us how to create health plans that deliver the quality benefits and plan features our members want and need most, including:

- **Large provider networks with more choices of doctors and hospitals.** This increases the chances that your favorite doctors are on your plan's network.
- **Coverage that travels with you.** No matter where life takes you, your health coverage goes with you. And providers in our network across the country help make it easy to get the care you need.
- **No referrals or paperwork.** You won't need a referral to see a specialist. And there are no claims or paperwork when you use one of our network providers.
- **MyAnthem<sup>SM</sup>.** Register at [anthem.com](http://anthem.com) so you can review your benefits; check the status of claims and much more — right from your computer.

## Highest Level of Coverage available with Network Providers

Anthem Blue Cross and Blue Shield has negotiated lower rates with our network doctors, hospitals and other health care providers to help you save on their services. In fact, you'll save in two ways:

- 1. Before your deductible is met:** During this time you'll be paying your medical expenses out-of-pocket. You benefit from lower negotiated fees when you choose a provider from the network.
- 2. After your deductible is met:** Even though your SmartSense plan will start paying a portion of your covered expenses, your share will be less when you choose a network provider.

## Optional Term Life Insurance

For just pennies a day, you can add Anthem Blue Preferred<sup>®</sup> Term Life Insurance to your SmartSense health coverage. It's easy. There are no medical exams or extra forms to fill out. Simply use your SmartSense health plan application to apply for coverage.

## Support from Anthem

At Anthem, one of our goals is to improve the health of our members. That's why we give you access to online tools and programs designed to help you take charge of your health. Whether you're already healthy... or trying to improve your current physical condition, Anthem offers programs like these to support your efforts:

- Online articles, tools and videos to help manage and maintain your health
- Future Moms<sup>®</sup> program\* where expectant parents can receive support for healthy pregnancy and delivery by dedicated trained obstetrical nurses.
- Learn your overall health status by completing the MyHealth Assessment.

**For more information, go to [anthem.com](http://anthem.com)**

\*FutureMoms is an added service and is not covered maternity benefits. Maternity benefits are not available with SmartSense.

Combining coverage is easy.

One application, one bill and one monthly payment does it all!

### Term Life Monthly Rates

Age	\$15,000	\$25,000	\$50,000
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

# How to add dental coverage to your SmartSense health plan

## Dental Blue® plans

Regular dental check-ups and cleanings are important to your overall health. That's why we give you the option of adding one of these Dental Blue plans to your SmartSense health coverage:

- 1. Dental Blue Basic 100:** Gives you coverage for the basics, like routine check-ups and fillings. If your dental needs are simple, this may be the right plan for you.
- 2. Dental Blue Essential 200:** Includes coverage for the basics, plus services like crowns, bridges, root canals and dentures. If you think you may need major dental work, this is the right plan for you. This plan also gives you a wider choice of network dentists in exchange for a slightly higher cost. If your favorite dentist is in our larger network, this plan may be the best choice for you.

## How dental networks help you save

While both Dental Blue plans allow you to go to any dentist, you'll save the most money when you choose a dentist from your plan's network. There are two Dental Blue networks:

- **Dental Blue 100 network:** This is the value network for our Dental Blue 100 plans. Dental Blue Basic 100 members can save the most on dental care when they choose a dentist from this network.
- **Dental Blue 200 network:** Includes the entire 100 network plus even more choices of dentists and specialists. Dental Blue Essential 200 members can save the most on dental care when they choose a dentist from this network.

## How to choose the dental plan that works best for you

Use the chart below to compare dental plan benefits side by side.

Plan Names	Dental Blue Basic 100	Dental Blue Essential 200	All Plans*
<b>Networks</b>	Dental Blue 100	Dental Blue 200 (which includes all Dental Blue 100 dentists)	Benefit from negotiated rates at Dental Blue providers.
<b>Preventive and diagnostic care</b>	100% covered within plan network Includes routine checkups, x-rays and fluoride applications for children.	100% covered within plan network Includes Basic 100 services plus space maintainers.	No waiting period; no deductible in or out-of-network; covers two routine cleanings and oral exams per year; molar/bicuspid x-rays; full mouth x-rays covered once every five years
<b>Minor restorative dental care</b>	80% covered within plan network after \$50 deductible* Includes fillings and space maintainers. Extractions not covered.	Pays set amount within plan network and out-of-network after \$50 deductible* Includes fillings and extractions. Space maintainers are considered preventive/diagnostic care.	No waiting period
<b>Major restorative dental care</b>	Not covered	Pays set amount within plan network and out-of-network after \$50 deductible* Includes crowns, bridges, root canals and dentures.	12-month waiting period with Dental Blue Essential plan options

\* Per member, per calendar year

All plans include discounts on non-covered services like teeth whitening and orthodontia. This is only a summary of Dental Blue benefits. For complete benefit details, please refer to your Individual Dental Contract.

Is your dentist on our Dental Blue networks?  
Go to [anthem.com](https://www.anthem.com) > Find a Doctor

# Enrollment guidelines

## To enroll, you must be:

- Under age 65
- A permanent legal resident of your state
- A U.S. resident for at least the last 3 months
- Not eligible for Medicare

Your qualified dependents include:

- Spouse or domestic partner age 65 or younger
- Children (under 25 years of age), or the children (under 25 years of age) of your enrolling spouse or qualified domestic partner . (Additional children are qualified by law in Indiana. See your Benefit Summary for details.)

## Medical underwriting requirement

We believe that the cost of our plans should be consistent with your expected health care needs and risk factors. That's why we offer various levels of coverage. To determine individual medical risk factors, all applications are subject to medical underwriting. Depending on the results of the underwriting review, a number of things may happen:

- You may be offered coverage at the standard premium charge, or
- You may be offered the plan you selected at a higher rate, or
- You may not qualify for the plan listed in this brochure, or
- You may be given information about other options available to you.

If you have a significant medical condition and do not qualify for the plan you've chosen from this brochure or if you have discontinued group coverage, please contact your Anthem Blue Cross and Blue Shield agent or representative for information regarding other Individual coverage options.

## Waiting periods

There is a specific twelve-month waiting period for coverage of any condition, disease or ailment for which medical advice or treatment was recommended by your health care provider or received within twelve months (or six months in Kentucky or Ohio) preceding the effective date of coverage. If you apply for coverage within 63 days of terminating your membership with another "creditable" health care plan, then you can use your prior coverage for credit toward the twelve-month waiting period. Anthem Blue Cross and Blue Shield will credit the time you were enrolled on the previous plan. Consult with your Anthem Blue Cross and Blue Shield agent or representative if you have a question about the underwriting process.

## About our network providers

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

**To help you avoid unnecessary out-of-pocket expenses:** For some services or supplies (such as prescription drugs), your doctor must receive authorization from Anthem that defines and/or limits the conditions under which the service or supply will be covered. For other services (such as organ transplants), your doctor must certify (and Anthem must approve) that the service is medically necessary and takes place in the appropriate setting. Neither process is a guarantee of coverage.

**Using non-network providers:** 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 your plan covers plus any deductible, coinsurance, copayments and noncovered charges.

### **Additional networks available in these states:**

In Missouri: the Choice network  
In Wisconsin: the POS network

## Apply for an Individual SmartSense plan today!

### To apply

- 1 Complete your Enrollment Application and any other health questionnaires, if applicable.
- 2 Return your completed forms, along with your first month's premium, to your agent.

### If your application is approved

Your coverage can start as early as the day after we receive your application (For Kentucky members, coverage can start on the 1st or 15th of month after we receive your application.) We will notify you of your chosen effective date in writing.

### Sign up for automatic premium payment

Hate writing checks? After your initial payment, our automatic premium payment program will withdraw funds from your bank account each month to pay for your health plan premium. You'll not only save on postage, you won't have to worry about a lapse in coverage because you forgot to mail in your payment. To sign up, just fill out the billing section of your Enrollment Application.

Get the health coverage your family needs to stay healthy.

Ask your agent about Individual SmartSense plans from Anthem Blue Cross and Blue Shield.



[anthem.com](http://anthem.com)

This brochure is intended as a brief summary of benefits and services; it is NOT your Contract/Certificate. If there is any difference between this brochure and your Contract/Certificate, the provisions of the Contract/Certificate shall prevail. Benefits and premiums are subject to change.

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