

Your Guide



to Choosing a LifeWise Health Plan

For Individuals & Families

- 2 Important questions to consider
- 3 Preventive benefits
- 4 Review your plan options
- 6 Get the tax advantage with a Health Savings Account (HSA) qualified health plan
- 8 Enroll today!

These plans are "non-grandfathered" under federal healthcare reform legislation.

Live smart!

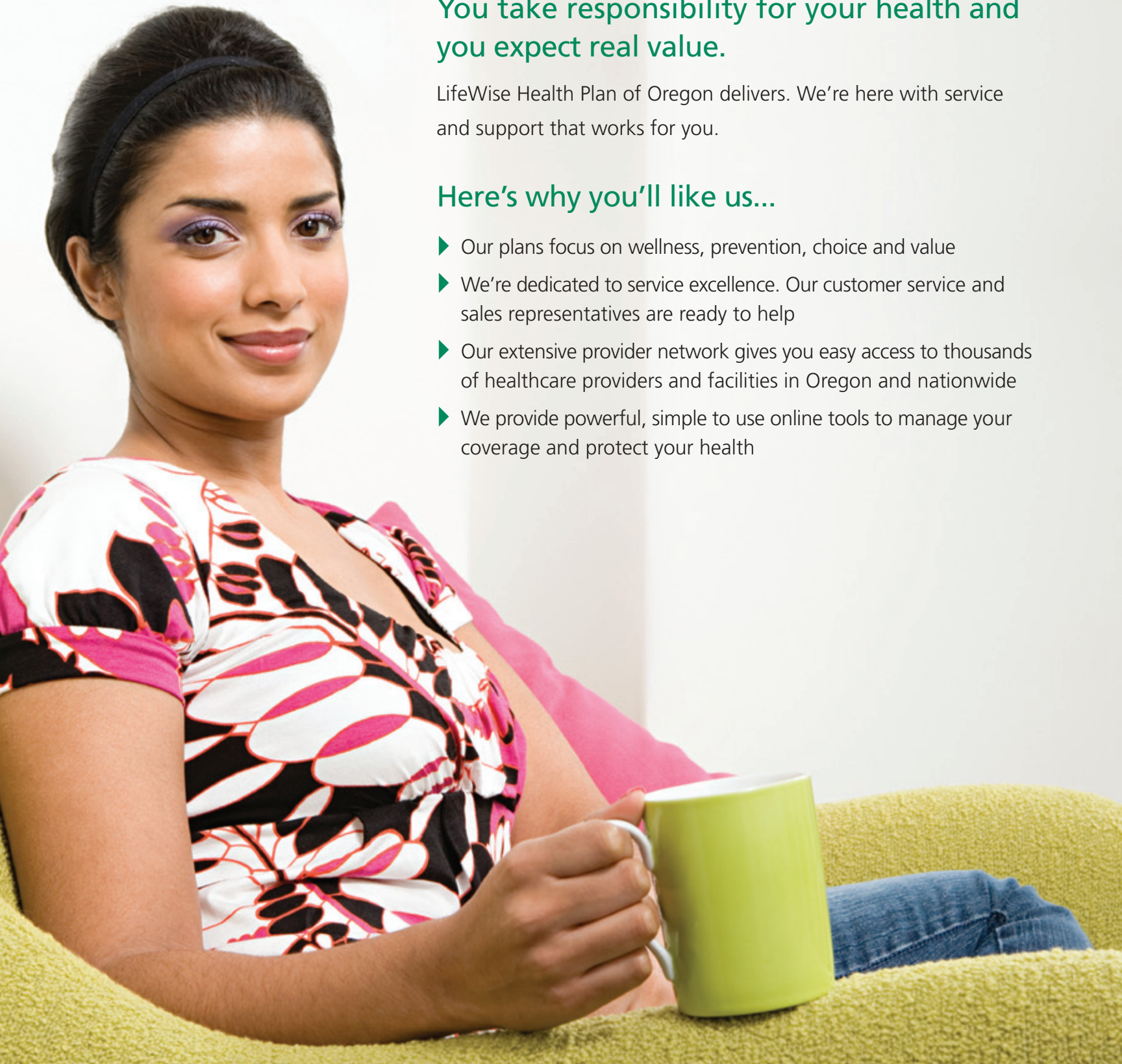
With LifeWise Health Plan of Oregon

You take responsibility for your health and you expect real value.

LifeWise Health Plan of Oregon delivers. We're here with service and support that works for you.

Here's why you'll like us...

- ▶ Our plans focus on wellness, prevention, choice and value
- ▶ We're dedicated to service excellence. Our customer service and sales representatives are ready to help
- ▶ Our extensive provider network gives you easy access to thousands of healthcare providers and facilities in Oregon and nationwide
- ▶ We provide powerful, simple to use online tools to manage your coverage and protect your health



Important questions to consider

Our plans are flexible enough to fit your needs and your budget

Plus, they offer the best way to protect your health. As you review the plan highlights and details on the next few pages, here are some important things to think about:

How much coverage do I need?

- ▶ **Do you need just a few office visits per year or more?**
- ▶ **Do you require prescription coverage or are you willing to pay for the few you might need on your own?**

Our easy to review charts on pages 4-7 will help you find the plan that offers the coverage for services you use the most.

What cost arrangement works best for me?

- ▶ **Want to minimize your out-of-pocket expenses when you need care?** *Consider our low deductible plans.*
- ▶ **Looking to keep your monthly rate low and are willing to pay more out-of-pocket when you need care?** *Consider a higher deductible plan.*
- ▶ **What monthly rate works for you?** *Please refer to the enclosed Monthly Rates brochure.*

Do I need more detail?

- ▶ **Are you close to making a choice but need a little more information?** *You'll find more detail about our plans at lifewiseor.com. You can also contact your producer or give us a call toll free at **800-290-1278**.*

Part of your plan

Extensive coverage for preventive office visits and screenings

Preventive exams—we're here to make staying healthy easier. The following exams are all covered in full.*

- Routine physicals and physicals for school, sports and employment
- Women's or men's annual exams; well-baby and newborn exams
- Preventive immunizations

Preventive screenings—these are tests your doctor uses to make sure everything's going well. The following screenings are covered in full.*

- **Cancer Screenings**—Cervical (PAP), prostate (PSA), mammograms and colonoscopies
- **Infectious Disease Screenings**—Chlamydia antibody and hepatitis antigen screenings
- **Metabolic, Nutrition and Endocrine Screenings**—Glucose testing (blood sugar) and anemia (iron deficiency) screenings
- **Heart and Vascular Disease Screenings**—Lipid panel/ lipoprotein/high cholesterol screenings and high blood pressure testing
- **Musculoskeletal Disorder Screening**—Bone density screening

You'll also have access to:

Online tools—Access to our secure website that includes tools to help you assess, manage and improve your health. Our secure website offers a health assessment, treatment cost estimator, claims status, your plan benefits, symptom checker and several other useful tools.

Nationwide network coverage—The LifeWise network includes thousands of physicians, specialists and facilities in Oregon so you have a choice when it comes to your medical care. You're also covered when you travel nationwide by visiting a preferred provider with our partner network, PHCS/MultiPlan.



24-Hour NurseLine—Staffed by registered nurses who can answer questions about symptoms and conditions, give home treatment suggestions and provide advice about where to get care.

Alternative Care—Our plans cover acupuncture and chiropractic alternative care services.

Health support and disease management—LifeWise supports your health and helps you get the most from your healthcare providers. We offer a variety of information and services including personalized support from an outreach nurse when you're faced with complex care needs.

24-hour coverage—on and off the job—24-hour coverage for all enrolled family members, including coverage for occupational conditions not covered by workers' compensation or other industrial insurance provided by your employer.

Member Discounts—Save money with special discount offers on health products and services. Visit lifewiseor.com/discounts.

* A full list of preventive screenings, tests and other preventive services, is available on lifewiseor.com. You can receive these preventive services covered in full if you use preferred providers and are within the frequency, age, risk and gender guidelines outlined in the list.

Review your plan options

If you'd like to review a complete list of covered plan

Deductible, coinsurance and copay represent what you pay. Benefits apply after calendar

Prime Plans

Offer the widest range of covered benefits.

A benefit-rich plan that includes coverage for generic and brand name prescriptions. A nice option if you're looking to cover all your bases.

Essentials Plans

Offer great basic coverage.

A good option when you're looking for a low rate and more up front coverage for routine care needs. This plan provides up front coverage for your first three office visits.

PCY = Per Calendar Year Calendar year maximum = \$2 million	Prime
	Preferred Providers
Annual Deductible¹ (PCY)	\$1,500 / \$2,500 / \$5,000
Coinsurance (what you pay)	30%
Coinsurance Maximum²	\$6,000
Office Visits, Urgent Care & Naturopathy	DEDUCTIBLE WAIVED, you pay \$30 on first 4 visits PCY; additional visits subject to deductible, then 30%
Preventive Care Exams	Covered in Full ³
Preventive Screenings (includes mammograms, colonoscopies, PAP & PSA screenings) & Immunizations (includes HPV vaccine) ⁴	
Alternative Care (Chiropractic & Acupuncture—12 shared visits PCY)	
Emergency Room Care (copay waived if direct admit to an inpatient facility)	\$150 Copay, then subject to preferred provider deductible, then 30%
Ambulance Transportation (Air: Unlimited; Ground: \$5,000 PCY limit)	Preferred provider deductible, then 30%
Outpatient Diagnostic Imaging & Lab Services (X-Ray & Lab Services)	Deductible, then 30%
Inpatient/Outpatient Facility Care	Deductible, then 30%
Maternity Care	Deductible, then 30%
Vision Care—Routine Exam (1 exam PCY)	DEDUCTIBLE WAIVED, \$30 copay
Hearing Hardware \$4,000 in a consecutive 48-month period for those who qualify	Preferred provider deductible, then 30%
Pharmacy Retail: 30 day supply Mail Order: 90 day supply	Generics Retail: \$20 Copay. Mail order: \$60 Copay. Deductible waived
	Preferred Brand & Non-Preferred Brand Select Drug List ⁶ \$500 Deductible. Retail 50%. Mail order: 50%

¹ Family = 3x individual deductible.

² Does not include deductible.

³ Benefits provided at 100% of maximum allowable amount; not subject to deductible or coinsurance.

⁴ A full list of preventive screenings, tests and other preventive services, is available on lifewiseor.com. You can receive these preventive services covered in full if you use preferred providers and are within the frequency, age, risk and gender guidelines outlined in the list.

benefits, visit lifewiseor.com/healthplans.

year deductible is met, unless otherwise noted as “deductible waived,” “copay,” or “covered in full.”

Plans	Essentials Plans		
	Non-Preferred Providers	Preferred Providers	Non-Preferred Providers
2x Individual Deductible	\$1,000 / \$2,500 / \$5,000	\$7,500 / \$10,000	2x Individual Deductible
50%	35%	40%	50%
\$12,000	\$7,500	\$7,500	\$15,000
Deductible, then 50%	DEDUCTIBLE WAIVED, you pay \$35 on first 3 visits PCY; additional visits subject to deductible, then 35%	DEDUCTIBLE WAIVED, you pay \$40 on first 3 visits PCY; additional visits subject to deductible, then 40%	Deductible, then 50%
Deductible, then 50%	Covered in Full ³		Deductible, then 50%
Deductible, then 50%			Deductible, then 50%
Deductible, then 50%	DEDUCTIBLE WAIVED, \$35 copay	DEDUCTIBLE WAIVED, \$40 copay	Deductible, then 50%
\$150 Copay, then subject to preferred provider deductible, then 30%	\$150 Copay, then subject to preferred provider deductible, then preferred provider coinsurance		
Preferred provider deductible, then 30%	Preferred provider deductible, then preferred provider coinsurance		
Deductible, then 50%	Basic Imaging/Lab Services: Deductible, then coinsurance Complex Imaging (PET, CT, MRI, & MRA): Deductible, then 50%		Deductible, then 50%
Deductible, then 50%	Deductible, then coinsurance		Deductible, then 50%
Deductible, then 50%	Prenatal & Postnatal Care: Deductible, then coinsurance Routine Delivery ⁵ : Deductible, then 50%		Deductible, then 50%
DEDUCTIBLE WAIVED, preferred provider copay	DEDUCTIBLE WAIVED, \$35 copay	DEDUCTIBLE WAIVED, \$40 copay	DEDUCTIBLE WAIVED, preferred provider copay
then preferred provider coinsurance	Preferred provider deductible, then preferred provider coinsurance		
Not covered	Retail: \$20 Copay Mail Order: \$60 Copay		Not covered
Not covered	Not covered		Not covered

⁵ Complications of pregnancy are covered at deductible, then coinsurance.

⁶ The Select Drug List helps reduce prescription drug costs by excluding select medications that have over-the-counter (OTC) alternatives available and brand name drugs that have generics available. Excluded drug classes because of ample OTC availability include cough and cold, antihistamines & heartburn/acid reflux medications.

This is only a summary of the major benefits provided by our plans. This is not a contract.

See pages 6-7 for Health Savings Account (HSA)-qualified plans ▶

Get the tax advantage with a

LifeWise HSA-qualified health plan

What is a Health Savings Account (HSA)?

An HSA is an individually-owned bank account that you establish, manage and fund. It allows you to set aside funds to pay for your healthcare on a tax-advantaged basis and works in conjunction with HSA-qualified health plans. Before you can open an HSA bank account, you must first be covered by a qualified high-deductible health plan.

What are the benefits of an HSA?

With your HSA bank account, you make deposits and withdrawals, just like you would with a regular savings account, except the money may be tax-free if the funds are used to cover qualified medical expenses. Your HSA can provide a triple tax advantage:

- Contributions are made on a tax-advantaged basis
- Funds can be withdrawn tax-free when used to pay for qualified medical expenses.
- Unused funds rollover from year to year and grow tax-deferred.

Interest and investment options are part of WiseSavings HSA. Once you meet the minimum balance you will be given the option to invest in mutual fund families. And you can save up your HSA funds for certain future healthcare expenses, including paying for those healthcare costs found in retirement.

We offer integrated banking through UMB Bank n.a., a member of the FDIC. Founded in 1913 and an industry leader in financial healthcare accounts since 1997, UMB Bank is one of the largest independent banks in America. Your account offers:

- no monthly service fees
- a healthcare payment (debit) card
- 24-7 online access, giving you the added convenience to track and manage your qualified healthcare expenses.

You can use other qualified banks, such as HSA Bank,[™] as well.

More than a medical plan—it's a financial plan, too

A LifeWise HSA-qualified health plan might be the right fit if you want to:

- Save and invest for future healthcare expenses
- Decrease the amount of taxes you pay.

How to enroll

1 Apply for a LifeWise HSA-qualified health plan—Enroll in one of the HSA qualified high-deductible health plans on the next page.

2 Open an HSA bank account—LifeWise has established a relationship with UMB Bank, n.a. to provide you with an integrated banking experience. To open your account, visit lifewiseor.com to download the short authorization form, call us at 800-290-1278, or contact your producer.

3 Start contributing to your HSA account—Watch your money grow year-to-year. You can manage your HSA online by visiting lifewiseor.com and logging in.

This material is not intended to provide tax or legal advice. Individuals and families should consult with their own legal and tax advisors before taking action. For more detailed information on HSAs, refer to IRS Publication 969, "Health Savings Accounts and Other Tax-Favored Health Plans," by visiting the IRS Web site.

Health Savings Account (HSA)

HSA-Qualified Health Plans

Quality healthcare coverage and the opportunity to save money on a pre-tax basis for future qualified medical expenses. Make your money work for you with an HSA-qualified health plan.

Deductible and coinsurance represent what you pay. Benefits apply after calendar year deductible is met, unless otherwise noted as “deductible waived,” or “covered in full.”

PCY = Per Calendar Year Calendar year maximum = \$2 million	HSA-Qualified Health Plans		
	Preferred Providers		Non-Preferred Providers
Annual Deductible (PCY)	\$3,000 Individual \$6,000 Family ¹	\$5,950 Individual \$11,900 Family ¹	Shared with preferred provider deductible
Coinsurance (what you pay)	25%	0%	50%
Coinsurance Maximum ²	\$2,950 Individual \$5,900 Family	\$0	\$5,900 Individual \$11,800 Family
Office Visits, Urgent Care & Naturopathy	Deductible, then 25%	Deductible, then covered in full	Shared with preferred provider deductible
Preventive Care Exams	Covered in full ³	Covered in full ³	Deductible, then 50%
Preventive Screenings (includes mammograms, colonoscopies, PAP & PSA screenings) & Immunizations (includes HPV vaccine) ⁴			
Alternative Care (Chiropractic & Acupuncture—12 shared visits PCY)	Deductible, then 25%	Deductible, then covered in full	Preferred provider deductible, then preferred provider coinsurance
Emergency Room Care			
Ambulance Transportation (Air: Unlimited; Ground: \$5,000 PCY limit)			
Outpatient Diagnostic Imaging & Lab Services (X-Ray & Lab Services)			
Inpatient/Outpatient Facility Care	Deductible, then 25%	Deductible, then covered in full	Deductible, then 50%
Maternity Care	Deductible, then 25%	Deductible, then covered in full	Preferred provider deductible, then preferred provider coinsurance
Hearing Hardware \$4,000 in a consecutive 48-month period for those who qualify	Preferred provider deductible, then preferred provider coinsurance		
Pharmacy Retail: 30 day supply Mail Order: 90 day supply	Generics Deductible, then 25% Certain preventive generic drugs are covered at 100%	Deductible, then covered in full Certain preventive generic drugs are covered at 100%	Not covered
	Preferred Brand & Non-Preferred Brand Not covered	Not covered	

¹ Family = Individual plus one or more family members. Services for all family members covered under the same HSA-qualified plan are applied to the family deductible. The family deductible must be met before services are covered for any enrolled family members.

² Does not include deductible.

³ Benefits provided at 100% of maximum allowable amount; not subject to deductible or coinsurance.

⁴ A full list of preventive screenings, tests and other preventive services, is available on lifewiseor.com. You can receive these preventive services covered in full if you use preferred providers and are within the frequency, age, risk and gender guidelines outlined in the list.

This is only a summary of the major benefits provided by our plans. This is not a contract.

Find a complete list of covered plan benefits at lifewiseor.com/healthplans.

Enroll today!

How to become a LifeWise member

1 Apply online at lifewiseor.com—Get a quote, complete your application and submit it electronically on our secure site. Prompts will guide you through the easy step-by-step application process.

2 Apply by mail—Complete, sign and date your LifeWise enrollment application, then send it to us in the pre-addressed envelope provided.

3 Talk to a producer—Find out more about which LifeWise health plan is right for you. Your producer can also help you submit an online application.

As a LifeWise member

you'll have access to our secure Web portal where you'll be able to:

- ▶ Order new ID cards, check claims status, review your benefits and estimate treatment costs
- ▶ Choose your monthly payment option including automatic funds transfer, credit card or debit card.

Visit lifewiseor.com for more details.

Are you Eligible?

You must be a resident of the state of Oregon and not eligible for Medicare to apply. To review additional eligibility requirements, please refer to the application.

Helpful definitions

Balance billing—Additional charges a non-preferred provider may hold you responsible for.

Benefit—The portion of services your health plan pays for.

Coinsurance—Your share of the fee for a service after your deductible is met. If your plan's coinsurance share is 25%, you pay 25% of the allowable charge and your plan pays the other 75%.

Coinsurance maximum—A preset limit after which your plan pays at 100% of the allowable charge.

Copay—A flat fee you pay for a specific service, like an office visit, at the time a service is rendered. Copays don't apply towards a deductible or coinsurance maximum.

Covered in full—Services your plan pays for in full. Benefits provided at 100% of the maximum allowable amount; not subject to deductible or coinsurance.

Deductible—The amount of money you pay every year before the plan pays for certain services.

Maximum allowable amount—The most LifeWise will pay for a covered service.

Network—A group of doctors, hospitals and other healthcare providers that have been contracted to provide services and supplies at negotiated amounts called "maximum allowable charges."

Preferred provider—A physician, healthcare specialist, or medical facility that belongs to the LifeWise network.

General exclusions and limitations

Some services may require prior authorization. Additionally, benefit plans typically have exclusions and limitations—what the plans do not cover. The following are general exclusions and limitations for the LifeWise benefit plans:

What is not covered?

Benefits are not provided for services, treatment, surgery, drugs or supplies for any of the following:

- Alcohol dependency treatment services (unless optional alcohol endorsement is purchased)
- Allergy and testing injections (on Essentials plan only)
- Biofeedback
- Chemical (drug addiction) dependency
- Conditions arising from acts of war or service in the military
- Cosmetic or reconstructive services, except as specifically provided in the contract
- Dental services
- Experimental or investigative services
- Infertility
- Mental health
- Obesity/morbid obesity, including surgery, drugs, foods and exercise programs.
- Orthognathic surgery (unless it meets medical criteria and as required by ORS 743.706)
- Out-of-network drug coverage
- Over-the-counter or non-prescription drugs
- Services determined by us to be medically unnecessary
- Services in excess of specified benefit maximums
- Services payable by other types of insurance coverage
- Services received when you are not covered by this program
- Sexual dysfunction
- Sterilization reversal
- Treatment for work-related conditions for which benefits are provided by Workers' Compensation or similar coverage
- Treatment of temporomandibular joint (TMJ) disorder
- Vision hardware

Charges over the maximum allowable amount

You may be responsible for charges that exceed the maximum allowable amount for covered services provided by non-preferred providers.

Waiting periods

Pre-existing Condition—LifeWise individual health benefit plans include a six-month pre-existing conditions waiting period. Benefits for any pre-existing conditions will not be provided for the first six months following a member's effective date of coverage. Pre-existing conditions means any medical condition for which medical advice, diagnosis, care or treatment was recommended or received within six months prior to a member's effective date of coverage or actual enrollment in the plan. These waiting periods are waived for children under 19.

Organ Transplant Benefit Exclusion Period—LifeWise individual health benefit plans include a 24-month benefit exclusion period for organ transplant services. The benefit exclusion period begins on your effective date of coverage under the LifeWise policy. Benefits for organ transplant services will not be covered until you have been covered under the LifeWise policy for 24 consecutive months.

Creditable Coverage

LifeWise will reduce the duration of the pre-existing condition provision and/or the organ transplant benefit exclusion period by the amount of creditable coverage if the creditable coverage is in effect on the date of enrollment or did not terminate more than 63 days prior to enrollment in a LifeWise health benefit plan. A period of creditable coverage will not be credited if there was more than a 63-day break in coverage.

Creditable coverage includes any group healthcare coverage (including the Federal Employees Health Benefits Plan and the Peace Corps), individual healthcare coverage (including student healthcare coverage), Medicare, Medicaid, TRICARE, Indian Health Service or tribal organization coverage, state high-risk pool coverage, or a public health plan as defined in 42 U.S.C. 300gg, as amended and in effect on July 1, 1997.

Start enjoying the LifeWise advantage!

Talk to your producer about the plan that's right for you. Or call us directly at:

800-290-1278

800-842-5357 (TDD for the hearing-impaired)

lifewiseor.com