



LifeWise Health Plans

for individuals & families

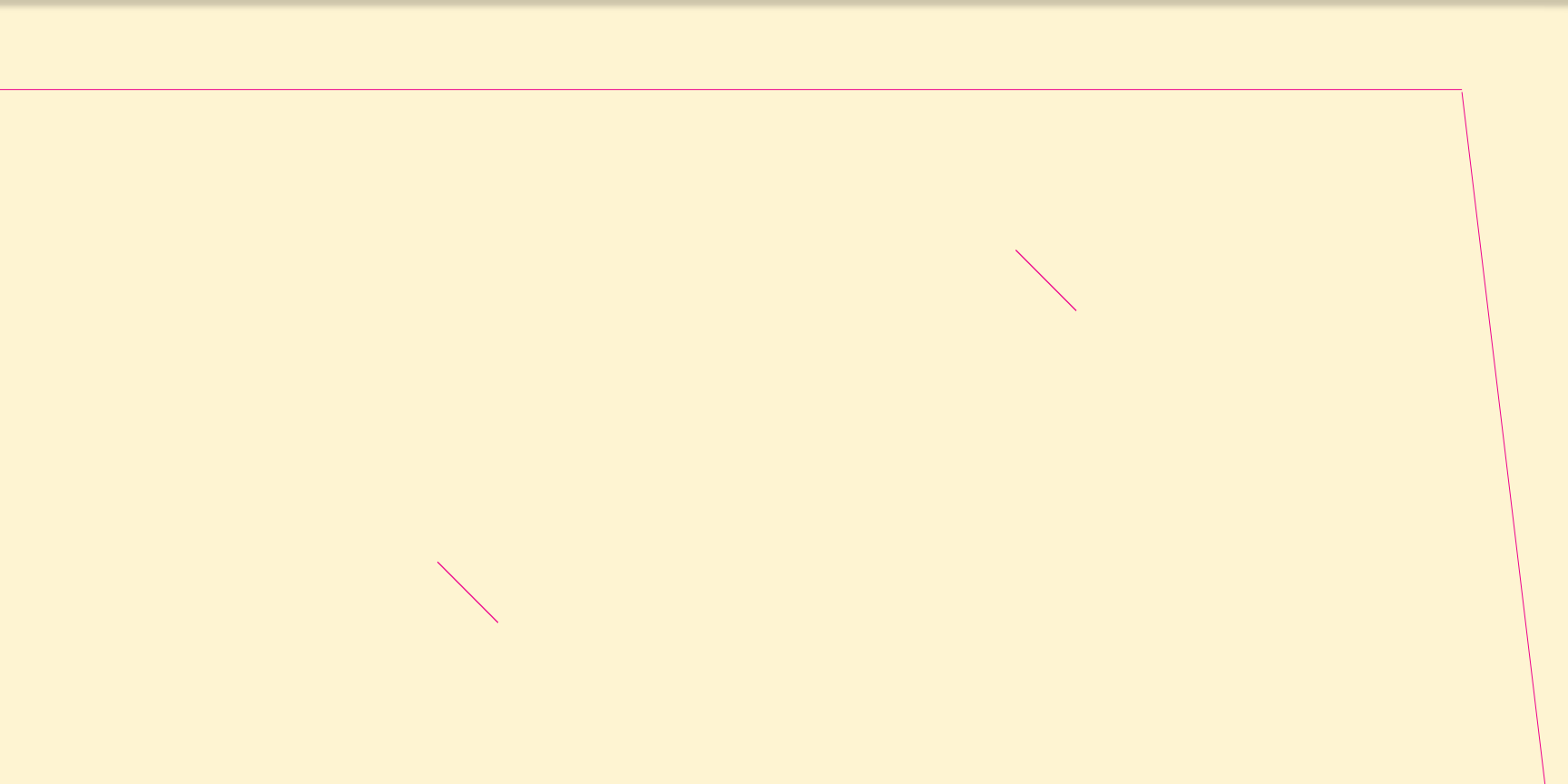


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With LifeWise:

Our health plans are all about you.



At LifeWise Health Plan of Arizona, we're a bit different.

We're all about making things easier, friendlier, faster. You can choose from a wide array of coverage and cost options, so you get the plan that's right for you—as well as the peace of mind that comes from knowing you're covered. As a valued LifeWise member, you can expect:

- ✓ **More choice of coverage**, with a variety of plans to suit your budget and coverage needs
- ✓ **More value**, because all our plans cover preventive care, preventive screenings, alternative care and more
- ✓ **More flexibility**, to see the specialists you want—no referrals, no hassles
- ✓ **More ways to save money**, with our network of doctors and other health-care providers and discounts on health-related products and services
- ✓ **Fast answers to your questions**, with our responsive customer service staff and helpful online health and wellness tools
- ✓ **Easy access**, to personalized online pharmacy services
- ✓ **The confidence to go anywhere**, with worldwide coverage for emergencies
- ✓ **Health advice anytime**, with our free and confidential 24-hour NurseLine.

We're LifeWise Health Plan of Arizona.



Located in Scottsdale, we belong to a family of companies with more than 72 years of health-care experience that provides coverage to 1.6 million people. Our goal is to give you peace of mind about your health-care coverage—and here's how we do it:

- By offering you health plans rich in flexibility and choice
- By building strong relationships with doctors and other health-care providers
- By keeping you healthy and informed with preventive care and wellness programs
- By delivering exceptional, responsive customer care.

What's included with a LifeWise plan?

All plans cover inpatient and outpatient professional care and surgery, as well as Preventive Office Visits and Screenings

Preventive office visits and screenings

Stay on top of your health with preventive care. There's no need to pay your deductible for covered exams and screenings

Preventive exams—we're here to make staying healthy easier. So go ahead, get that check-up—the following exams are all included:

- 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—tests your doctor uses to make sure everything's going well. Your plan covers for screenings for:

- Cervical, Prostate and Colorectal Cancers
- Chlamydia and Hepatitis
- Diabetes (blood sugar disorder) and Anemia (iron deficiency)
- Cardiovascular Disease (high cholesterol/lipoprotein/lipid panel) and Hypertension (high blood pressure)
- Osteoporosis (low bone density)



Professional office visits

If you get sick or injure yourself, your trip to the doctor's office or urgent care is covered.

Diagnostic & laboratory services

All of our plans provide diagnostic services such as X-rays, MRIs, EKGs, mammograms and lab services when used to diagnose covered conditions.

Emergency care

No worries—you're also covered for necessary emergency care anywhere in the world. So what's an emergency? It's the sudden and severe onset of symptoms that you believe indicate a serious condition that could jeopardize your health if not treated immediately. So if you have severe pain, think you might be having a heart attack or suspect you've broken a bone, head for the E.R.

For a complete explanation of what a LifeWise Health Plan of Arizona covers, please refer to the contract. If you would like a sample contract, please contact your agent or a LifeWise sales representative.

Choosing a plan

At LifeWise, we've got the right plan to fit your needs—

whether you want the broadest coverage possible or just the basics. Here's a quick look at the four plans; more detailed comparisons are available on the next pages.

	LifeWise Passport plans	LifeWise Essentials 20	LifeWise HSA 20	LifeWise HSA
LifeWise Health Plans Features	<ul style="list-style-type: none"> • Our broadest coverage • Choice of deductible and copay options 	<ul style="list-style-type: none"> • Great basic coverage • Lower monthly rates 	<ul style="list-style-type: none"> • Save money for medical expenses, while cutting your tax bill • Lower monthly rates 	
Individual Deductible	\$500, \$1,000, \$1,500, \$2,500 or \$5,000	\$2,500 or \$5,000	Per individual: \$3,000 Per family: \$6,000	Per individual: \$5,000 Per family: \$10,000
Coinsurance (What you pay)	20%	20%	20%	0%
Out-of-Pocket Maximum (Deductible plus coinsurance max)	Per individual \$2,500, \$3,500, \$4,000 \$5,500 or \$8,000	Per individual \$5,500 or \$8,000	Per individual: \$5,000 Per family: \$10,000	Per individual: \$5,000 Per family: \$10,000
Office Visit Cost Share	\$20, \$25 or \$30 copay (based on chosen deductible)	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 20%	Deductible applies first, then covered in full
Preventive Exams	Office visit copay	Covered in full (up to \$300 PCY)	Covered in full (up to \$300 PCY)	Covered in full (up to \$300 PCY)
Immunizations	Covered in full (unlimited)	Covered in full (unlimited)	Covered in full (unlimited)	Covered in full (unlimited)
Pharmacy	Tier 1: \$10 Tier 2: \$30 Tier 3: 50% Mail order available	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 20%	Deductible applies first, then covered in full

PCY = Per Calendar Year

All benefits are in-network. Deductible, coinsurance and copay represent **WHAT YOU PAY**.

To find the plan that's right for you, follow these four steps...

- 1 Check out the chart above for a quick look at the plans.
- 2 For more detailed plan information, take a look at pages 5-13.
- 3 When you're ready to look at rates, review the enclosed rate brochure. To find the rate that applies to you, just follow the instructions included in the brochure.
- 4 After choosing your plan and rate, fill out the enclosed enrollment application. Be sure to sign, date and return it to us in the enclosed pre-addressed envelope.

Hint...For easy plan comparisons, leave this flap open as you read through this brochure.

Want help enrolling?

Contact your agent, call us at 1-800-592-6685 or get a quote and apply online at www.lifewiseaz.com.

LifeWise Passport plans



With a LifeWise Passport plan, you get our broadest coverage and lots of options when it comes to how much you want to pay. Choose one of five options for your deductible and office visit copays.

In network benefits:

- ✓ Deductible options from \$500 to \$5,000
- ✓ Office visit copay of \$20, \$25 or \$30, depending on the deductible option you choose
- ✓ Out-of-pocket coinsurance maximum from \$2,000 to \$3,000, based on your deductible selection.

Choose a LifeWise Passport plan if you want:

- Coverage for a wide range of medical services including, urgent care, emergency room care and diagnostic services
- Up-front benefits like preventive care, preventive screenings and health education
- A choice of deductible and copay options
- Fixed copays for office visits and prescriptions.

How LifeWise Passport plans work:

- Per-visit copays apply to professional, naturopathic and chiropractic office visits
- Preventive screenings, immunizations and health education are covered in full
- A 3-Tier Pharmacy Benefit provides the broadest possible selection of prescriptions.

Deductible, coinsurance and copay represent **WHAT YOU PAY.** **IN** = In-network **OUT** = Out-of-network

LIFEWISE PASSPORT	OPTION 1		OPTION 2		OPTION 3		OPTION 4		OPTION 5	
	IN	OUT	IN	OUT	IN	OUT	IN	OUT	IN	OUT
Select one of five plan deductible options:										
Annual Deductible (Individual) PCY (Family* is 3 times the individual deductible)	\$500	\$1,000	\$1,000	\$2,000	\$1,500	\$3,000	\$2,500	\$5,000	\$5,000	\$10,000
Coinsurance† (What you pay)	20%	50%	20%	50%	20%	50%	20%	50%	20%	50%
Annual Coinsurance Maximum (Per individual) PCY	\$2,000	\$8,000	\$2,500	\$10,000	\$2,500	\$10,000	\$3,000	\$12,000	\$3,000	\$12,000
Out-of-Pocket Maximum (Deductible + Coinsurance Max)	\$2,500	\$9,000	\$3,500	\$12,000	\$4,000	\$13,000	\$5,500	\$17,000	\$8,000	\$22,000
Office Visit Copay	\$20 copay	50%	\$25 copay	50%	\$30 copay	50%	\$30 copay	50%	\$30 copay	50%

* Family = Individual plus one or more family members.

† All coinsurance amounts are the member's percentage of allowable charges after deductible.

PCY = Per Calendar Year

Deductible, coinsurance and copay represent **WHAT YOU PAY**. Benefits apply after calendar year deductible is met, unless otherwise noted as “no deductible,” “copay” or “covered in full.”

COVERED SERVICES	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER*
PREVENTIVE CARE		
Preventive Exams (includes routine medical exam, sports physical, men’s and women’s health exam and well baby exam)	Office visit copay	Deductible applies first, then you pay 50%
Preventive Screenings (includes Pap smear, PSA testing, home colon cancer screening, cholesterol screening and bone density test)	Covered in full†	
Immunizations		
HEALTH EDUCATION		
Health Education & Wellness \$200 PCY**	Covered in full†	
Nicotine Dependency Treatment \$200 PCY		
PROFESSIONAL CARE		
Office Visit and Urgent Care	No deductible; office visit copay	Deductible applies first, then you pay 50%
Inpatient and Outpatient Professional Services	Deductible applies first, then you pay 20%	
ALTERNATIVE CARE		
Spinal & Other Manipulations (includes chiropractic)	No deductible; office visit copay	Deductible applies first, then you pay 50%
Acupuncture & Naturopathic Services 12 shared visits PCY		
DIAGNOSTIC SERVICES		
Diagnostic X-ray & Imaging	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%
Laboratory Services	No deductible; you pay 20%	
Mammography	Covered in full†	
PHARMACY		
Prescription Drug Benefit (up to 30-day supply)	\$10 copay (generic drugs) \$30 copay (preferred brand-name drugs) 50% (non-preferred brand-name drugs)	
Mail Service (up to 90-day supply)	\$25 copay (generic drugs) \$75 copay (preferred brand-name drugs) 45% (non-preferred brand-name drugs)	
EMERGENCY CARE		
Emergency Room Care (No copay if admitted)	\$100 copay per visit, deductible applies and then you pay 20%	
Ambulance Transportation (air and ground)	No deductible; you pay 20%	
FACILITY CARE		
Outpatient Care		
Inpatient Care (hospital room and board)	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%
Skilled Nursing Facility 60 days PCY		
OTHER SERVICES		
Rehabilitation (including Physical, Occupational, Speech, Massage Therapy; Chronic Pain; Cardiac & Pulmonary Rehabilitation) Outpatient: 20 visits PCY; Inpatient: 20 days PCY	Outpatient: No deductible; office visit copay Inpatient: Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%
Behavioral Health Care/Mental Health Outpatient: 10 visits PCY; Inpatient: 7 days PCY	Deductible applies first, then you pay 50%	
Home Health Care (covered only if prescribed in lieu of hospitalization)	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%
Hospice Care Inpatient: 10 days; Respite: 240 hours; home visits unlimited		
Transplants \$250,000 lifetime benefit	Deductible applies first, then you pay 20%	Not covered
LIFETIME MAXIMUM	\$3 Million	

* Balance billing may apply when an out-of-network provider is used.

** Diabetes education not subject to PCY limit.

† Benefits provided at 100% of allowable charges; not subject to deductible or coinsurance.

NOTE: All coinsurance amounts are based on allowable charges.
PCY = Per Calendar Year

LifeWise Essentials 20 plans



With a LifeWise Essentials 20 plan, you get a great low rate and the security of knowing that you're covered for emergencies. These plans have high deductibles and leaner benefits—and the deductible is waived for preventive care.

In network:

- ✓ Deductible options of \$2,500 or \$5,000
- ✓ Coinsurance maximum of \$3,000.

Choose a LifeWise Essentials 20 plan if you want:

- Quality coverage at value-priced rates
- Coverage for services like urgent care, emergency room care and diagnostic services
- Up-front benefits for some preventive care and health education.

How LifeWise Essentials 20 plans work:

- Preventive exams covered in full, up to \$300 per calendar year
- Preventive screenings and mammograms are covered in full
- Deductible and coinsurance apply to most other covered services, including prescriptions.

Deductible, coinsurance and copay represent WHAT YOU PAY. IN = In-network OUT = Out-of-network

LIFEWISE ESSENTIALS 20	OPTION 1		OPTION 2	
	IN	OUT	IN	OUT
Select one of two plan deductible options:				
Annual Deductible (Individual) PCY (Family* is 3 times the individual deductible)	\$2,500	\$5,000	\$5,000	\$10,000
Coinsurance† (What you pay)	20%	50%	20%	50%
Annual Coinsurance Maximum (Per individual) PCY	\$3,000	\$12,000	\$3,000	\$12,000
Out-of-Pocket Maximum (Deductible + Coinsurance Max)	\$5,500	\$17,000	\$8,000	\$22,000
Office Visit Cost Share	20%	50%	20%	50%

* Family = Individual plus one or more family members.

† All coinsurance amounts are the member's percentage of allowable charges after deductible.

PCY = Per Calendar Year

Deductible, coinsurance and copay represent WHAT YOU PAY. Benefits apply after calendar year deductible is met, unless otherwise noted as "no deductible," "copay" or "covered in full."

COVERED SERVICES	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER*
PREVENTIVE CARE		
Preventive Exams (includes routine medical exam, sports physical, men's and women's health exam and well baby exam) \$300 PCY	Covered in full†	Deductible applies first, then you pay 50%
Preventive Screenings (includes Pap smear, PSA testing, home colon cancer screening, cholesterol screening and bone density test)		
Immunizations (unlimited)		
HEALTH EDUCATION		
Health Education & Wellness \$200 PCY**	Covered in full†	
Nicotine Dependency Treatment \$200 PCY		
PROFESSIONAL CARE		
Office Visit and Urgent Care	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%
Inpatient and Outpatient Professional Services		
ALTERNATIVE CARE		
Spinal & Other Manipulations (includes chiropractic)	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%
Acupuncture & Naturopathic Services 12 shared visits PCY		
DIAGNOSTIC SERVICES		
Diagnostic X-ray & Imaging	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%
Laboratory Services		
Mammography		
PHARMACY		
Prescription Drug Benefit (up to 30-day supply)	Deductible applies first, then you pay 20%	
EMERGENCY CARE		
Emergency Room Care (no copay if admitted)	\$100 Copay per visit; deductible applies and then you pay 20%	
Ambulance Transportation (air and ground)	No deductible; you pay 20%	
FACILITY CARE		
Outpatient Care	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%
Inpatient Care (hospital room and board)		
Skilled Nursing Facility 60 days PCY		
OTHER SERVICES		
Rehabilitation (including Physical, Occupational, Speech, Massage Therapy; Chronic Pain; Cardiac & Pulmonary Rehabilitation) Outpatient: 20 visits PCY; Inpatient: 20 days PCY	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%
Behavioral Health Care/Mental Health Outpatient: 10 visits PCY; Inpatient: 7 days PCY	Deductible applies first, then you pay 50%	
Home Health Care (covered only if prescribed in lieu of hospitalization)	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%
Hospice Care Inpatient: 10 days; Respite: 240 hours; home visits unlimited		
Transplants \$250,000 lifetime benefit	Deductible applies first, then you pay 20%	Not covered
LIFETIME MAXIMUM	\$3 Million	

* Balance billing may apply when an out-of-network provider is used.

** Diabetes education not subject to PCY limit.

† Benefits provided at 100% of allowable charges; not subject to deductible or coinsurance.

NOTE: All coinsurance amounts are based on allowable charges.
PCY = Per Calendar Year

LifeWise HSA & HSA 20 plans

Invest in your future with a Health Savings Account

Combining a LifeWise HSA with a Health Savings Account (HSA) puts you in control of your health care and your health-care spending.

What is an HSA?

A Health Savings Account (HSA) is a special account you fund to pay for your current and future qualified medical expenses. As defined by the IRS, qualified expenses* means health care necessary to prevent or treat a physical or mental disease or illness. Before you can establish and fund your own HSA, you must choose a qualified high-deductible health plan like a LifeWise HSA health plan and meet other IRS requirements. Then you can use funds from your HSA account to pay for your current health expenses or save for the future.

With an HSA, you get a triple tax advantage:

- Contributions, which are payments you make to your HSA account, are made on a tax-advantaged basis (up to the allowable limit).
- Funds are withdrawn tax-free when used to pay for qualified medical expenses.
- Unused funds can be invested and will continue to grow tax-deferred. HSA funds can carry over for your use from year to year.

Any unused funds in your Health Savings Account are yours to keep for paying medical expenses and will carry over from year to year, even if you change health-care plans.

It's easy to open an HSA account



You get the most out of your LifeWise HSA plan when you open an HSA account with an authorized financial institution. With your HSA account, you make deposits and withdrawals,

just like you would with a regular bank account, except you never pay taxes on the money as long as the funds are used to cover health-care expenses.

Web sites like www.hsafinder.com can help you find an institution to open and manage your account, or check with your tax or financial advisor for some suggestions. For your convenience, LifeWise works with HSA Bank™** (www.hsabank.com), a qualified HSA administrator. But whichever institution you choose, your account will likely include a debit or credit card or checks to pay for qualified medical expenses, and access to online and toll-free account information. Certain fees may also apply to your account.

* For more detailed information, refer to IRS Publication 969, "Health Savings Accounts and Other Tax-Favored Health Plans," which you can download from the IRS web site, www.irs.gov, or order by calling 1-800-TAX-FORM.

** HSA Bank is a division of Webster Bank, N.A.

Who can establish an HSA?

You can establish an HSA if:

- You are covered by a qualified high-deductible health plan like a LifeWise HSA plan
- You are not covered under another medical plan (including your spouse's)
- You are not enrolled in Medicare
- You are not claimed as a dependent on someone else's tax return.

How an HSA works:

Health Savings Accounts are offered by qualified financial institutions and if you decide to change health-care plans, your HSA account stays with you.

Contributions—The IRS limits how much you can contribute to your HSA. Contributions per calendar year may not exceed the applicable maximum amount set by the IRS.

Distributions—Your HSA gives you more control over your health-care dollars because you choose how to spend or invest the funds in your account. You may use the funds to:

- Pay for qualified medical expenses before you meet the plan deductible
- Pay your coinsurance share
- Cover other qualified expenses that may not be covered by the health plan but are reimbursable under IRS guidelines.
- Save for future medical expenses through the investment options available from your HSA financial institution.



LifeWise HSA & HSA 20 plans

Why choose the WiseSavings plan?

- A LifeWise HSA health plan is a high-deductible plan that works in combination with a Health Savings Account (HSA) that you establish and fund.
- Establishing and funding your HSA gives you a triple tax advantage:
 - Within limits, contributions are tax deductible.
 - Withdrawals are tax-free for qualified medical expenses.
 - Savings grow tax-deferred for use from year to year.
- HSA funds may be used to pay for future qualified medical expenses.
- You are in control of your health-care spending.

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.

LifeWise HSA & HSA 20 plans



With LifeWise HSA or HSA 20 benefit plans, you enjoy coverage for major medical services, no or low coinsurance, and the opportunity to invest in a Health Savings Account and save money on a tax-advantaged basis.

In network:

- ✓ Individual deductible options from \$3,000 (HSA 20) to \$5,000 (HSA)
- ✓ Individual coinsurance maximum from \$0 (HSA) to \$2,000 (HSA 20).

Choose a LifeWise HSA-qualified plan if you:

- Want a quality health plan that you can use in tandem with a Health Savings Account
- Want a plan with great benefits, including preventive care and pharmacy benefits
- Want to save money on your taxes
- Want to have more control over your health-care dollars.

How LifeWise HSA-qualified plans work:

- Preventive exams are covered in full, up to \$300 per calendar year
- Preventive screenings and mammograms are covered in full
- Deductible and coinsurance apply to most other covered services, including prescription drugs. Preventive generic cardiac drugs are reimbursed at 100%.

Deductible, coinsurance and copay represent **WHAT YOU PAY.** IN = In-network OUT = Out-of-network

INDIVIDUAL PLAN (subscriber only)	LIFEWISE HSA 20		LIFEWISE HSA		FAMILY PLAN* (subscriber plus one or more)	LIFEWISE HSA 20		LIFEWISE HSA	
	IN	OUT	IN	OUT		IN	OUT	IN	OUT
Select LifeWise HSA 20 or LifeWise HSA plan					Select LifeWise HSA 20 or LifeWise HSA plan				
Annual Deductible PCY	\$3,000	\$6,000	\$5,000	\$10,000	Annual Deductible PCY	\$6,000*	\$12,000*	\$10,000*	\$20,000*
Coinsurance† (What you pay)	20%	50%	0%	50%	Coinsurance† (What you pay)	20%	50%	0%	50%
Annual Coinsurance Maximum PCY	\$2,000	Unlimited	\$0	Unlimited	Annual Coinsurance Maximum PCY	\$4,000	Unlimited	\$0	Unlimited
Out-of-Pocket Maximum (Deductible + Coinsurance Max)	\$5,000	Unlimited	\$5,000	Unlimited	Out-of-Pocket Maximum (Deductible + Coinsurance Max)	10,000	Unlimited	\$10,000	Unlimited
Office Visit Cost Share	20%	50%	0%	50%	Office Visit Cost Share	20%	50%	0%	50%

† All coinsurance amounts are the member's percentage of allowable charges after deductible.

* Services for all family members covered under the same HSA-qualified plan get applied to the same deductible. The family deductible must be met before services are covered for any enrolled family members.

PCY = Per Calendar Year

Deductible, coinsurance and copay represent WHAT YOU PAY. Benefits apply after calendar year deductible is met, unless otherwise noted as “no deductible,” “copay” or “covered in full.”

COVERED SERVICES	LIFEWISE HSA 20		LIFEWISE HSA	
	IN-NETWORK	OUT-OF-NETWORK*	IN-NETWORK	OUT-OF-NETWORK*
PREVENTIVE CARE				
Preventive Exams (includes routine medical exam, sports physical, men's and women's health exam and well baby exam) \$300 PCY	Covered in full†	Deductible applies first, then you pay 50%	Covered in full†	Deductible applies first, then you pay 50%
Preventive Screenings (includes Pap smear, PSA testing, home colon cancer screening, cholesterol screening and bone density test)				
Immunizations (unlimited)				
HEALTH EDUCATION				
Diabetes Health Education & Training (unlimited)	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%	Deductible applies first, then covered in full	Deductible applies first, then you pay 50%
Nicotine Dependency Treatment	Not covered		Not covered	
PROFESSIONAL CARE				
Office Visit and Urgent Care	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%	Deductible applies first, then covered in full	Deductible applies first, then you pay 50%
Inpatient and Outpatient Professional Services				
ALTERNATIVE CARE				
Spinal & Other Manipulations (includes chiropractic)	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%	Deductible applies first, then covered in full	Deductible applies first, then you pay 50%
Acupuncture & Naturopathic Services	Not covered		Not covered	
DIAGNOSTIC SERVICES				
Diagnostic X-ray & Imaging	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%	Deductible applies first, then covered in full	Deductible applies first, then you pay 50%
Laboratory Services				
Mammography	Covered in full†		Covered in full†	
PHARMACY				
Prescription Drug Benefit (up to 30-day supply)	Deductible applies first, then you pay 20% (Preventive generic cardiac drugs are reimbursed at 100%†)		Deductible applies first, then covered in full (Preventive generic cardiac drugs are reimbursed at 100%†)	
EMERGENCY CARE				
Emergency Room Care	Deductible applies first, then you pay 20%		Deductible applies first, then covered in full	
Ambulance Transportation (air and ground)				
FACILITY CARE				
Outpatient Care	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%	Deductible applies first, then covered in full	Deductible applies first, then you pay 50%
Inpatient Care (hospital room and board)				
Skilled Nursing Facility 60 days PCY				
OTHER SERVICES				
Rehabilitation (including Physical, Occupational, Speech, Massage Therapy; Chronic Pain; Cardiac & Pulmonary Rehabilitation) Outpatient: 20 visits PCY; Inpatient: 20 days PCY	Deductible applies first, then you pay 20%	Deductible applies first, then you pay 50%	Deductible applies first, then covered in full	Deductible applies first, then you pay 50%
Behavioral Health Care/Mental Health Outpatient: 10 visits PCY; Inpatient: 7 days PCY				
Home Health Care (covered only if prescribed in lieu of hospitalization)				
Hospice Care Inpatient: 10 days; Respite: 240 hours; home visits unlimited				
Transplants \$250,000 lifetime benefit	Deductible applies first, then you pay 20%	Not covered	Deductible applies first, then covered in full	Not covered
LIFETIME MAXIMUM	\$3 Million		\$3 Million	

* Balance billing may apply when an out-of-network provider is used.

† Benefits provided at 100% of allowable charges; not subject to deductible or coinsurance.

NOTE: All coinsurance amounts are based on allowable charges.

PCY = Per Calendar Year

Extra values & discounts

Special offers for LifeWise members

When you choose a LifeWise plan, you get more for your money: The security of 24-hour access to health advice and 24-hour coverage, plus special discounts on health-related products and services.

Health & disease management programs

These programs are offered to all LifeWise members living with chronic diseases like heart disease or diabetes. For more information on health conditions, visit the “Staying Healthy” section of our Web site, www.lifewiseaz.com.

24-hour coverage

Relax—you’re covered! You get peace of mind with LifeWise because your plan provides 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.

24-hour Nurseline

Illnesses and injuries usually don’t happen at convenient times. That’s why we offer the 24-hour NurseLine. The NurseLine is staffed by registered nurses who can answer questions about symptoms or conditions, offer home treatment suggestions and give advice—like whether you should go to the emergency room immediately or call your doctor the next day.

FREE and CONFIDENTIAL—all calls to our NurseLine nurses are free and always remain confidential, so you can talk as much and as openly as needed about the health conditions that concern you.

Calling a NurseLine nurse—nurses are accessible by phone 24-hours a day, seven days a week. The 24-hour NurseLine (also known as 24-hour Health Line) phone number is listed on the back of your LifeWise member ID card.



Save even more with Extras!

The Extras! program offers you...

a wide range of special discounts on health and wellness products and services from top U.S. companies. With Extras!, your LifeWise Health Plan of Arizona ID card becomes your passport to added value.

Fitness & weight management 10%–60% off

- **GlobalFit** is the leading provider of discounted fitness club memberships and wellness services in the U.S.
- **Weight Watchers** provides support for long-term weight management through healthy lifestyle choices.

Eye care services & hardware up to 45% off

- **TruVision** offers discounts on contact lenses, plus free shipping. TruVision also offers laser vision correction packages with a lifetime warranty.
- **EyeMed** offers eyeglasses discounts, plus free shipping.

Family safety products 20%–45% off

- **Safe Beginnings** offers nursery staples, baby carriers, child-proofing products, family safety supplies and developmental toys.
- **Troxel SafeTech** cycling, in-line skating or skateboarding helmets help protect every head in the household—at significant savings.

Health & beauty products 15% off

- **MotherNature.com** is your source for natural health and beauty items including vitamins, herbal supplements, bath, spa, aromatherapy products and much more!

Hearing aids & screenings 15%–58% off

- **Beltone** is the most recognized and trusted name in hearing health care.
- **HearPO** is a subsidiary of Sonus, USA, Inc., with a network of more than 70 credentialed and affiliated audiologists in Arizona.

Note: Extras! is a discount program only. Costs of program services and products do not count toward calendar year coinsurance maximums, lifetime maximums and/or plan deductibles. We reserve the right to discontinue or change the Extras! program at any time without notice. The above products are offered for sale at a discount price under the Extras! program. All representations and warranties, if any, regarding the products are solely those of the manufacturer. We make no claims, promises or recommendations regarding any of the products offered for sale under this program.



Visit www.lifewiseaz.com

It's easy to get full details on these great discount offers: Just look for the "Health and Wellness" section on the LifeWise home page and click on "Health-related Discounts."

Health-care lingo 101

Helpful Definitions

The following definitions will help you better understand how LifeWise health plans work.

Allowable charge—A fee that LifeWise has negotiated with in-network providers.

Alternative care—A non-traditional treatment for illness or injury such as naturopathic services or spinal manipulation.

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

Coinsurance—Cost sharing—you pay part of the fee for a service; your plan pays the rest.

*How it works: If your plan has a coinsurance share of 20%, you pay 20% of the allowable charges and the plan pays the other 80% (after you meet your deductible). Once you meet your **coinsurance maximum**—a pre-set limit—your plan pays 100%.*

Copayment—A flat fee you pay for a specific service, like an office visit, at the time a service is rendered.

How it works: If your copayment is \$25, that's the amount you'll pay for certain services. If you make a copay, you don't have to pay towards a deductible or coinsurance (except for emergency room copays). Copays do not count towards your out-of-pocket max.

Covered services—Services your plan pays for, in part or in full.

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

How it works: Until you meet your calendar year deductible, you pay the full allowable charge for some services. For other services the deductible is waived, so your health plan shares the cost for that service—even before you've met the deductible.

Diagnostic and lab services—Medical tests your doctor uses to diagnose suspected conditions.



Medical emergency—Sudden and severe onset of symptoms, which you believe indicate a serious medical condition that could jeopardize your health if not treated immediately.

Out-of-pocket maximum—The most you will pay towards your deductible and coinsurance maximum for covered services during a calendar year.

Your deductible + coinsurance max = your out-of-pocket max.

Preventive office visit—Our routine physical exams, or an office visit aimed at early detection and intervention.

Preventive screening—Routine diagnostic and lab tests your doctor uses to rule out serious medical conditions.

Professional office visit—A doctor visit when you're sick or injured. (Coverage for an office visit does not include the cost of lab and diagnostic tests, which are covered under a separate benefit.)

Provider—Your physician or other health-care specialist.

***In-network provider:** A provider who belongs to the LifeWise network.*

***What is a network?:** The LifeWise network is a group of highly-qualified health-care providers—doctors, hospitals and more. Using network providers can save you money because we negotiate with them to set fees (or allowable charges), which are often much lower than their normal rates, for covered services. Also, when you use LifeWise network providers, you eliminate claims paperwork for both you and your provider.*

How to enroll in LifeWise plans

How to enroll in plans

Talk to your agent or broker about which LifeWise health plan is right for you. They can also help you submit an online application for you.

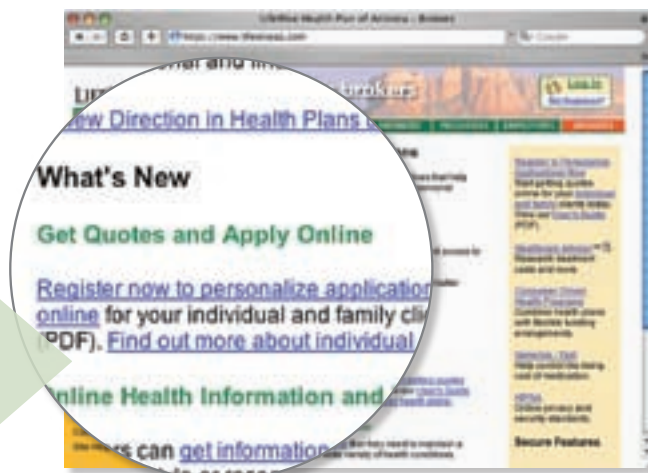
—or—

Apply online at www.lifewiseaz.com. Get a quote, complete the application and submit it electronically on our secure site. Online prompts will guide you step-by-step through the application process.

—or—

Apply by mail—complete, sign and date a LifeWise enrollment application. Then, send it to us in the pre-addressed envelope.

Note: If a paper application is submitted, you will not be notified that you have been accepted until you get your member package. If your application is denied, you will receive a letter of explanation within 15 business days of our receiving the completed application. Incomplete forms will not be processed.



Are you eligible?

- Our Passport, Essentials 20, HSA 20 and HSA plans are available to Arizona residents, except those eligible for Medicare.
- Eligible family members include you, your spouse and unmarried children under age 25 who are primarily dependent on you for support.

Steps to open your Health Savings Account

- 1 Select a qualified financial institution** to establish your Health Savings Account (HSA). For your convenience, LifeWise has established a relationship with HSA Bank™—a qualified HSA administrator. For a list of other institutions, consult the U.S. Treasury Department Web site for information or visit www.hsafinder.com.
- 2 It is important to establish your HSA** as soon as possible—you must open the account prior to depositing and withdrawing funds for qualified medical expenses.

- 3 Complete, sign and date** the financial institution's application and eligibility form and provide a check payable to the bank you've selected to establish your HSA account. For faster enrollment, your financial institution may provide an online application as well.

Need help? For more information or help with enrolling, give us a call at **1-800-592-6685** or contact your broker. You can also visit us online, any time, at www.lifewiseaz.com.

General Exclusions & Limitations

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:

- Chemical dependency, drug or alcohol addiction, or any type of substance abuse
- Conditions arising from acts of war, or service in the military
- Cosmetic or reconstructive services, except as specifically provided in the contract
- Dental services, except as specifically provided in the contract for treatment of accidental injuries
- Experimental or investigative services
- Hearing exams and aids
- Infertility
- Obesity/morbid obesity
- Obstetrical or maternity care
- Orthognathic surgery
- Over-the-counter or non-prescription drugs
- Routine vision exams and vision hardware
- Services determined by us to be not medically necessary
- 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 conditions excluded by rider
- Treatment for work-related conditions for which benefits are provided by Workers' Compensation or similar coverage
- Treatment of temporomandibular joint (TMJ) disorder

LifeWise health plans do not cover maternity/obstetrical care or vision care.

Waiting Periods

There is a 12-month waiting period for pre-existing conditions.

A pre-existing condition is a medical condition that was diagnosed, or for which care, treatment, or advice was received or recommended in the 12 months prior to your effective date on your LifeWise plan.

Start enjoying the LifeWise advantage!

Talk to your broker or agent about a LifeWise plan today, or call us directly at:

1-800-592-6685

(1-800-842-5357 TDD for the hearing-impaired)

www.lifewiseaz.com

Please note that this is not a contract, nor is it a complete explanation of the exclusions and limitations for LifeWise Health Plan of Arizona plans. The complete terms of coverage are determined by the contract. If you would like a sample contract, please contact your broker or a LifeWise sales representative.