

Looking for a Low-Cost and Flexible Medical Plan?

Look no further than the Anthem Blue Cross HealthSave Plan



The Anthem Blue Cross HealthSave Plan has medical coverage and a savings account that work together to provide you with greater choice, control and flexibility. If the following features sound good to you, the HealthSave Plan might be the right plan for you and your family:

- Comprehensive coverage from Anthem Blue Cross
- Free preventive care
- Lowest amount taken from your paycheck compared to other Anthem medical plans
- Money from LMU to pay for your expenses
- A federal tax-free account to contribute to and use for qualified expenses

Free Hospital Indemnity Coverage

If you enroll in the HealthSave Plan, you and your covered dependents will be automatically enrolled in the Hospital Indemnity Plan at no cost to you. You'll receive a cash benefit when you're hospitalized, minimizing your out-of-pocket costs.

3 Things You Need to Know About the HealthSave Plan

1 It works just like a PPO medical plan.

- You get free preventive care when you visit an in-network provider.
- You pay for services until you meet the deductible.
- The plan shares the cost with you until you meet the out-of-pocket maximum, at which point the plan pays for 100% of qualified expenses.
- If you're enrolled for family coverage, individuals will have a limit to their expenses and the plan will begin to pay for that individual when he or she reaches that limit.

2 It comes with a tax-advantaged Health Savings Account (HSA).

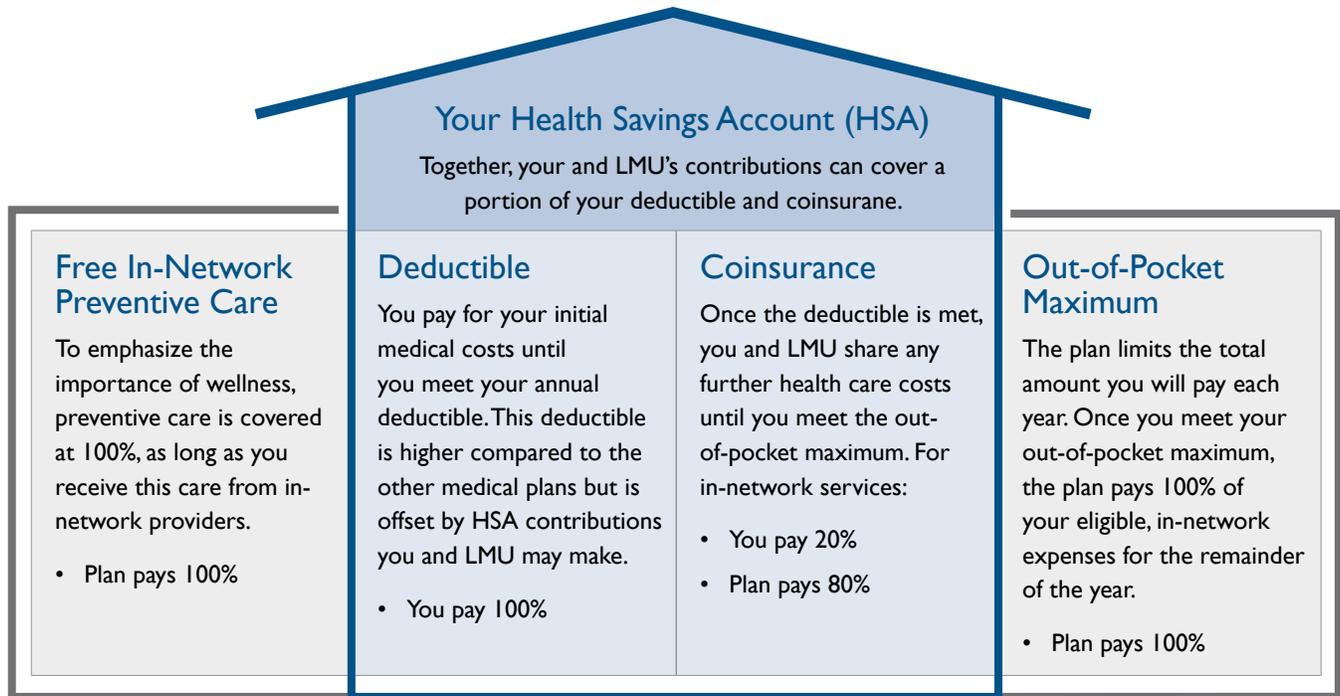
- LMU contributes money to the account for you to use on eligible expenses that arise before you meet the deductible and out-of-pocket maximum or other expenses such as dental or vision.
- The money you put in your HSA is before federal tax, up to the annual maximum.
- The funds in your HSA (from you and LMU) are yours to keep — use them in 2019 or hold on to them for future use.
- The funds in your HSA earn interest and you can invest in mutual funds once your account balance exceeds \$1,000.
- You may start or stop your contributions at any time during the plan year.

3 We've got resources to help you make the most of the plan.

- With the HealthSave Plan, you are in control of how you spend your money on health care services. Save your out-of-pocket dollars and stretch your HSA savings by using the tools below.

| Visit: | For these resources: |
|---|--|
| lmu.edu/hr | <ul style="list-style-type: none"> • Medical Plan Cost Tool. Use this online tool to estimate which medical plan will be most cost effective for you, based on your personal situation. • Interactive Benefits Guide. Find out more information about the plan and how it works together with the HSA. |
| Anthem Blue Cross anthem.com/ca | <ul style="list-style-type: none"> • Find in-network providers. In-network doctors, pharmacies and facilities cost less than out-of-network providers, so you'll pay a lower deductible and coinsurance. • Estimate your costs. Compare the cost of procedures at different providers and facilities. |
| Bank of America http://healthaccounts.bankofamerica.com/learn.shtml | <ul style="list-style-type: none"> • Access your account. • Manage your transactions, investments and claims. • View your history, request distributions and view HSA tax documents. |

A Closer Look: How the HealthSave Plan and the HSA Work Together



HealthSave Plan
Comprehensive medical coverage that is similar to our current plans with four basic parts.

HSA
You can contribute to this tax-advantaged account to help pay for eligible medical, dental, vision, and prescription drug expenses, now or in the future. LMU will also put money in your HSA in 2019:

| Coverage Level | 2019 HSA Total Contribution Limit | LMU's Contribution | Your Contribution Limit |
|--|-----------------------------------|--------------------|-------------------------|
| Employee-only coverage | \$3,500 | \$500 | \$3,000 |
| Employee + 1 / Employee + 2 or more coverage | \$7,000 | \$2,000 | \$5,000 |

Age 55 or older? You can contribute an additional \$1,000 per year.

HSA contributions are subject to change each year.



At the Pharmacy?

Here's what you can expect:

- You receive a prescription from your doctor.**
- Use Anthem's online tools to check prices and **find an in-network pharmacy.**
- Drop off the prescription at an in-network pharmacy or use the mail-order program.**
- You pay the full price for your prescription** until you meet the annual deductible. Once you meet the deductible, you pay the applicable copayment.
- The pharmacy fills your prescription** and charges you the appropriate amount. (If the prescription is for a preventive drug, you will not be charged.)
- Use your HSA debit card to **access the funds in your HSA to pay the pharmacy.**