

# College Students

no longer eligible for  
your parents plan?

Anthem individual  
health care plans are  
designed to fit your  
growing needs.



Your local source for affordable health coverage

**Lincoln E. Baker**

**Anthem Blue Cross and Blue Shield**

1792 Alysheba Way #200 · Lexington, KY 40509

**859-226-5355 or 800-986-2125**

**Fax: 859-226-5305**



Apply faster online! [www.lincolnbaker-insurance.com](http://www.lincolnbaker-insurance.com)

**Anthem** 

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# College Students: Got a Plan?

You're Young. Active.  
Just living your life.


Life is full of risks. And the time to think about a health plan is before you need it. Because at your age, individual health coverage can be a bargain. So, don't wait! Contact Anthem Blue Cross and Blue Shield today!

**Life has its risks.  
Anthem has a plan.**

Anthem 



[www.BCBCollege.com](http://www.BCBCollege.com)

| Anthem  | Blue Access <sup>®</sup> 1   | Blue Access <sup>®</sup> 2  | Blue Access <sup>®</sup> Economy  |  |
|--|--|---|---|--|
| <b>Deductible</b>  | \$500, \$1000, \$2500 & \$5000   | \$250, \$500, \$1000, \$2500  | \$500, \$1000, \$1500, \$2500   | <p>Croley Insurance is an independent authorized agent in Kentucky for Anthem Blue Cross and Blue Shield.</p> <p>Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Independent licensee of the Blue Cross and Blue Shield Association. ©ANTHEM is a registered trademark. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.</p> <p>*Rates based on Blue Access Plan 1, Plan 2, and Economy Plan with \$1,000 deductible for 20 year old male in Georgetown, KY. Rates are illustrative and subject to change. Your rate will be based on your age, gender, area, tier level and the deductible level you choose.</p> <p>This benefit description is only a brief outline of benefits available. It does not include all benefits and exclusions. The entire provisions of benefits and exclusions are contained in your Blue Access and Lumenos contracts. In the event of a conflict between the contract and this description, the terms of the contract will prevail. Exclusions and limitations apply to the plan. Please see contract or certificate coverage for details.</p> <p><sup>1</sup> The typical customer profile is only a guideline of types of customers who typically purchase these products. Products and plans are open and utilized by all customers types.</p> |
| <b>Co-Insurance</b><br><small>Anthem Pays/Member Pays</small>                              | 80%/20%  | 80%/20%   | 70%/30%   |  |
| <b>Office Visit</b>  | Subject to deductible and coinsurance.   | \$25 for office visit charge.<br><small>Other services subject to deductible and coinsurance.</small> | \$30 first 3 office visit charges, then<br>Subject to deductible and coinsurance. |  |
| <b>Preventive Care</b>   | Subject to deductible and coinsurance.   | Subject to deductible and coinsurance.  | Not Covered.  |  |
| <b>Urgent Care</b>   | Subject to deductible and coinsurance.   | Subject to deductible and coinsurance.  | Subject to deductible and coinsurance.  |  |
| <b>ER</b>  | Subject to deductible and coinsurance.   | Subject to deductible and coinsurance.  | Subject to deductible and coinsurance.  |  |
| <b>Ambulance/Air</b>   | Subject to deductible and coinsurance, Unlimited.                                  | Subject to deductible and coinsurance, Unlimited.   | Subject to deductible and coinsurance, Unlimited.                                 |  |
| <b>Prescriptions</b>   | \$15 Generic Only<br>Generic Contraceptives Covered                                | \$15/\$30/\$60/25%<br>up to \$2,500 out-of-pocket maximum<br>Contraceptives Covered                   | \$15 Generic Only \$500 max<br>Generic Contraceptives Covered                     |  |
| <b>Typical Customer Profile<sup>1</sup></b>  | Younger and either going to college or self-employed. Rarely fills a prescription. | Single or married and working. Possibly on maintenance meds.  | Uninsured; does not go to Dr. much. Rarely fills a prescription.                  |  |
| <b>Monthly rates starting at...</b>  | <b>\$67.38*</b>  | <b>\$80.68*</b>   | <b>\$61.96*</b>   |  |