LSU First Health Plan
Benefit Snapshot (01/01/2015 - 12/31/2015)

Putting You First
- Unlimited lifetime maximum benefits
- No referrals needed for specialists
- Employee Assistance Program (EAP)
- First Choice providers covered at 100% (after HRA is exhausted)
- Generic prescriptions covered at 100% (after HRA is exhausted)
- Medical: 100%
- First Choice: 90/10%
- In-Network: 60/40%
- Out-of-Network*: 100%

Preventive Care: Covered at 100% with First Choice and In-Network providers
- Well-child care:
  - 6 visits age 0-12 months
  - 3 visits age 12-36 months
  - Annual visits from 36 months to age 16
  - Immunizations and screenings
- Adult Preventive Care (age 16+):
  - Routine exams
  - Immunizations and screenings
  - Annual pap smear/pelvic exam
  - Age-appropriate cancer screenings (mammogram, colonoscopy, etc)

Health Reimbursement Account (HRA)
- Benefit dollars allocated for you and your family
- Pays 100% of eligible medical and pharmacy expenses until exhausted
- Unused dollars roll over for future use

<table>
<thead>
<tr>
<th>Employee</th>
<th>Employee/Spouse</th>
<th>Employee/Child(ren)</th>
<th>Employee/Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual HRA Contribution</td>
<td>$1,000</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

Deductible
- Covered Services received from First Choice Providers and Generic Drugs are covered at 100%
- After your HRA is exhausted, you pay for medical and pharmacy expenses until you have met your Deductible

<table>
<thead>
<tr>
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<th>Employee/Family</th>
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</thead>
<tbody>
<tr>
<td>Option 1</td>
<td>$500</td>
<td>$750</td>
<td>$750</td>
</tr>
<tr>
<td>Option 2</td>
<td>$1,500</td>
<td>$2,250</td>
<td>$2,250</td>
</tr>
</tbody>
</table>

Medical Coverage
- Covered Services received from First Choice Providers are covered at 100%
- Once you exhaust your HRA and meet your Deductible, LSU First pays 90% of eligible in-network charges and 60% of eligible out-of-network* charges.
- Prescription Drug Coverage
  - Once you exhaust your HRA and meet your Deductible, you will pay a flat co-pay for brand name and specialty drugs.
  - Generic prescription drugs are covered at 100%

<table>
<thead>
<tr>
<th>Generic</th>
<th>Brand Name</th>
<th>Specialty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-pay for 30-day supply</td>
<td>$0</td>
<td>$40</td>
</tr>
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Maximum Out-of-Pocket: includes HRA, deductible and coinsurance/copays

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<tr>
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<th>Employee/Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1</td>
<td>In: $4,500</td>
<td>In: $6,750</td>
<td>In: $6,750</td>
</tr>
<tr>
<td></td>
<td>Out: $7,500</td>
<td>Out: $11,250</td>
<td>Out: $11,250</td>
</tr>
<tr>
<td>Option 2</td>
<td>In: $5,500</td>
<td>In: $8,250</td>
<td>In: $8,250</td>
</tr>
<tr>
<td></td>
<td>Out: $8,500</td>
<td>Out: $12,750</td>
<td>Out: $12,750</td>
</tr>
</tbody>
</table>

* Based on the Maximum Reimbursable Charge for service in your area

Healthcare Providers
- First Choice Providers and generic drugs covered at 100%
- Generic prescriptions covered at 100% (after HRA is exhausted)

How it Works
Option 1 Employee Only

1. LSU Pays $1,000 for all covered services
2. You Pay $500 for non-First Choice Providers and brand-name drugs
3. LSU and You Share
   - Medical: 100% First Choice
   - 90/10% In-Network
   - 60/40% Out-of-Network*
   - Pharmacy:
     - $0 Generic co-pay
     - $40 Brand Name co-pay
     - $120 Specialty co-pay

100% Medical and Prescription Drug coverage after you reach your Maximum Out-of-Pocket

Online Resources
www.lsufirst.org
The LSU First website allows you to search for providers, understand how the Plan works, and get information such as the SPD, premiums, and annual notices.

lsufirst.webtpa.com
Once you register, the WebTPA site allows you to track your HRA and deductible balances, view claims, and print an ID card.

www.express-scripts.com
Once you register, the ESI site allows you to manage your mail order prescriptions, get drug information, see RX history, and order refills.
Important Things To Know About LSU First

1 The LSU First Team

The LSU First team is comprised of the following partners working together for your health care benefits:

- **LSU**—LSU is financially responsible for paying your claims.
- **WebTPA**—Your Medical Claims Administrator. They have a dedicated team of employees for LSU to answer your calls and process your claims.
- **eQ Health**—Medical Management and Care Coordination Administrator. They certify pre-authorizations and pro-actively reach out to members with specific health care risks.
- **Express Scripts**—Your Pharmacy Benefits Administrator. They provide customer service and process your retail and mail order pharmacy claims.
- **Verity HealthNet**—Network Administrator for the First Choice and Verity networks
- **Aetna ASA**—National Network Administrator and Employee Assistance Program (EAP) provider

2 Networks

The LSU First Health Plan utilizes the following Networks:

- **First Choice (FC)**—The FC Network is a network of local providers whose services are covered at 100% after your HRA is exhausted. This means you pay nothing out of pocket for covered services with these providers.
- **Verity HealthNet**—The Verity Network is a local network of providers. After your HRA is exhausted and you meet your deductible, the Plan will pay 90% and you are responsible for 10%.
- **Aetna ASA**—The Aetna ASA Network is your nationwide network. After your HRA is exhausted and you meet your deductible, the Plan will pay 90% and you are responsible for 10%.
- **Out-of-Network**—Any providers not participating in the above networks will be considered Out-of-Network. After your HRA is exhausted and you meet your deductible, the Plan will pay 60% of the MRC.

3 Employee Resources

The **Employee Assistance Program (EAP)** provides support for many of life’s challenges, including: relationship difficulties, work or family stress and anxiety, alcohol and drug abuse, free online will preparation, and identity theft consultation. Confidential assistance is available 24 hours a day, 7 days a week at 1 (888) 238-6232.

**SparkPeople** is the world’s largest healthy living community with a free online diet and fitness program. They offer meal plans and a calorie counter, along with active support message boards, and personalized fitness plans and Fit-Bit integration. You can join by visiting WebTPA’s online portal and clicking the SparkPeople icon.

Call 1 (855) 346-LSU1 to speak to an LSU First Representative
Representatives are available weekdays from 7am to 7pm CST

Call 1 (225) 906-1275 to speak to an LSU First Member Advocate