

Putting You First

- First Choice providers covered at 100% (after HRA is exhausted)
- Generic prescriptions covered at 100% (after HRA is exhausted)
- Unlimited lifetime maximum benefits
- No referrals needed for specialists

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)

1 Health Reimbursement Account (HRA)

- Benefit dollars allocated for you and your family
- Pays 100% of eligible medical and pharmacy expenses until exhausted
- Unused dollars, up to a maximum, will roll over for future use

	Employee	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
Annual HRA Contribution	\$1,000	\$1,500	\$1,500	\$2,000

2 Deductible—Member Responsibility

- 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

	Employee	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
Option 1	\$500	\$750	\$750	\$1,000
Option 2	\$1,500	\$2,250	\$2,250	\$3,000

3 Medical and Prescription Drug Coverage

- Covered Services received from First Choice Providers and Generic Drugs are covered at 100%
- After your HRA is exhausted and you meet your Deductible, LSU First pays 80% of eligible in-network charges; you pay the remaining 20%. LSU First pays 60% of eligible Medical out-of-network* charges; you pay the remaining 40% and anything over the MRC.
- After your HRA is exhausted and you meet your Deductible, Brand Name and Specialty drugs are covered at 80%. You pay 20% up to a maximum of \$150 for a 30-day supply.
- If you meet the below Maximum Out-of-Pocket, covered Medical and Prescription Drug services will be paid at 100%

Maximum Out-of-Pocket: includes your HRA, deductible, and coinsurance

	Employee	Employee/Spouse	Employee/Child(ren)	Employee/Family
Option 1	In: \$4,500 Out: \$7,500	In: \$6,750 Out: \$11,250	In: \$6,750 Out: \$11,250	In: \$9,000 Out: \$15,000
Option 2	In: \$5,500 Out: \$8,500	In: \$8,250 Out: \$12,750	In: \$8,250 Out: \$12,750	In: \$11,000 Out: \$17,000

* Based on the Maximum Reimbursable Charge for service in your area
 **100% coverage after Maximum Out-of-Pocket is for covered services

How it Works Option 1 Employee Only

Preventive Care Covered at 100%

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
80%/20% In-Network
60%/40% Out-of-Network*

Pharmacy:

100% Generic medications
80%/20% Brand Name and Specialty medications (up to a \$150 copay for a 30-day supply)

First Choice Providers and Generic Drugs Covered at 100% after HRA

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

Online Resources

www.lsu.edu/lసుfirst

The LSU First website allows you to understand how the plan works, search for providers, and get information such as the Summary Plan Document, Premiums, Forms, and Annual Notices.

lసుfirst.webtpa.com

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

citizensrx.com/member

Once registered, you can look up prescription drug costs, compare prices for medications, view your medication history, find a pharmacy, and reference formulary information. You can also order mail-order prescriptions and track your shipments.

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.
- **eQHealth**—Medical Management and Care Coordination Administrator. They certify pre-authorizations and proactively reach out to members with specific health care risks.
- **CitizensRx**—Pharmacy Benefits Administrator. They provide customer service and administer prescription programs such as Step Therapy, Prior Authorization, and Drug Quantity Management.
- **PraxisRx**—Mail order pharmacy providing home delivery and specialty medication services.
- **Verity HealthNet**—Local Network Administrator for the First Choice and Verity networks
- **Aetna ASA**—National Network Administrator and web-based 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. The 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 network of local providers. After your HRA is exhausted and you meet your deductible, the Plan will pay 80% and you are responsible for 20%.
- **Aetna ASA**—The Aetna ASA Network is your nationwide network. After your HRA is exhausted and you meet your deductible, the Plan will pay 80% and you are responsible for 20%.
- **Out-of-Network**—Any providers not participating in the above networks will be considered Out-of-Network. This may include ancillary services, such as radiology, anesthesiology, etc. After your HRA is exhausted and you meet your deductible, the Plan will pay 60% of the MRC.

3 Employee Resources

Looking to make resolutions that improve your quality of life? Take advantage of **My Life Values**, your new **Employee Assistance Program (EAP)**, provided by Aetna. This web-based tool can help with a variety of issues including financial management, family relationships, and legal services. Visit www.mylifevalues.com for more information.

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 FitBit integration. You can join by visiting WebTPA's online portal and clicking the SparkPeople icon.

4 LSU First Medicare Retiree Plan

LSU First continues to partner with UnitedHealthcare® to provide LSU First Medicare-eligible retirees, and any eligible dependents, with the **LSU First Medicare Retiree Plan** for your health and prescription drug coverage. You must be entitled to Medicare Part A, enrolled in Medicare Part B and continue to pay your Part B premium to be eligible for coverage. To learn about plan benefits, find a provider, or look up prescription medications, you can contact UnitedHealthcare at 1-800-457-8506 or visit www.uhcretiree.com/lsufirst.

5 2018 Plan Changes

The following plan changes are effective January 1, 2018:

- In-Network providers will be covered at 80%/20% coinsurance
- Brand Name and Specialty medications will be covered at 80%/20% coinsurance, following the satisfaction of the deductible, up to a maximum of a \$150 co-pay for a 30-day supply
- Rollover HRA will apply to First Choice providers and generic medications
- Rollover HRA maximum will be capped at 1 time Current Year HRA