

Why choose the LSU System Health Plan?

- No copays; no upfront deductible
- No referrals needed for specialists
- \$5 million lifetime maximum
- Critical Illness Direct Cash Benefit
- 24-hour nurse Health Coaches
- Plan covers reading of lab results
- First Choice Providers covered at 100%
- Generic prescription drugs covered at 100%

HOW THE PLAN WORKS:

Preventive Care - 100% Coverage with In-Network Providers

- Well-child care:
- 6 visits the first year
 - 3 visits the second year
 - Annual visits from 24 months through age 18
 - Immunizations
- Adult preventive care (age 18+):
- Routine exams
 - Immunizations
 - Annual Pap Smear
 - Cancer screenings (mammogram, colonoscopy, prostate, etc)
- For full details, check online or call*

1

Health Reimbursement Account (HRA)

- Benefit dollars allocated for you; you have flexibility about how to use
- Pays first at 100% of eligible medical and pharmacy expenses, while dollars are available
- Unused dollars roll over for the future

	Employee	Employee + Spouse	Employee + Child(ren)	Family
Annual HRA Contribution	\$1,000	\$1,500	\$1,500	\$2,000
Maximum Rollover Amounts	\$4,000	\$6,000	\$6,000	\$8,000

2

Member Responsibility

If you use all of your HRA, then you pay for additional health care expenses up to the amount of your Member Responsibility. If you incur pharmacy expenses during this time, you will need to pay at the pharmacy. (You will be billed for medical expenses.)

NOTE: Services received from **First Choice Providers** are covered at 100% when you are in your Member Responsibility. See other side for details.

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

3

Health Coverage

If you exceed your HRA and meet your Member Responsibility, Health Coverage pays for additional expenses at the noted percentages. The percentage you owe is called coinsurance. You will need to pay your coinsurance for pharmacy expenses at the pharmacy. Refer to the website or call for a complete list of covered services.

NOTE: Services received from **First Choice Providers** are covered at 100%

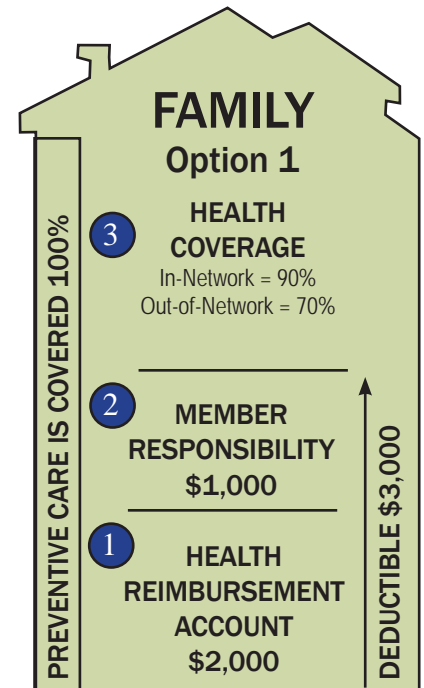
	In	Out*
Medical Services	90%	70%
Prescription Drugs ++	90%	70%

Coinsurance Maximum: The annual dollar cap you owe during health coverage

	Employee	Employee + Spouse	Employee + Child(ren)	Family
Option 1	In: \$1,000	In: \$1,500	In: \$1,500	In: \$2,000
	Out: \$3,000	Out: \$4,500	Out: \$4,500	Out: \$6,000
Option 2	In: \$1,000	In: \$1,500	In: \$1,500	In: \$2,000
	Out: \$4,000	Out: \$6,000	Out: \$6,000	Out: \$8,000

* Based on the usual and customary cost for the service in your area.

++ Member may need to pay difference if brand prescription is requested when a generic is available.



Health Tools & Resources

- Personal website - track HRA balances and claims, compare provider cost and quality, browse the Healthwise® Knowledgebase and more
- 24-hour nurse Health Coaches available by phone and online
- Mailed monthly statements
- Consumer alerts to help you save money

What's the Most You Can Pay?

$$\begin{aligned} & \text{Member Responsibility} \\ + & \text{Coinsurance Maximum} \\ \hline = & \text{Out-of-Pocket Maximum,} \\ & \text{subject to Plan provisions} \end{aligned}$$

See your Human Resources Department for the cost of each option.

Plan Enhancements for 2007!

1. First Choice Provider Program~ Enhanced

The First Choice Provider program has replaced the existing Partnership Provider program. Services received from a First Choice Provider will be covered 100% after you have exhausted all of the dollars in your HRA; member responsibility and co-insurance does not apply.

2. Generic Prescription Drugs covered at 100% after HRA dollars have been exhausted

This benefit applies to network pharmacies only.

3. Critical Illness Direct Cash Benefit

This Critical Illness Direct Cash Benefit is available to all employees as a part of their Plan benefit, which includes the following critical illnesses:

- Heart Attack
- Stroke
- Major Organ Transplant
- Renal Failure (End Stage)
- Internal Cancer
- Coronary Artery Bypass Surgery

Employees impacted by one of these critical illnesses will receive a direct cash payment upon submitting necessary claim forms. See Summary Plan Description for additional details.

Additional Occurrence Benefit

If you collect supplemental benefits under the Plan and later have one of the remaining covered illnesses, the full benefit amount will be paid for any additional illness that takes place.

Re-occurrence Benefit

If you are diagnosed twice with the same condition, the full benefit will be paid again in the event the reoccurrence is at least 12 months after the previous illness.

Spousal coverage and additional employee coverage can be purchased separately through the Voluntary AIG Critical Illness Plan.

4. Lifetime benefit maximum is increasing from \$2 million to \$5 million per covered person including medical and prescription drugs

5. The HPV Vaccine is now included as part of your preventive care benefit (additional information is forthcoming)

6. Global Medical Direct (Diabetes Management)

In an effort to help you better manage your diabetes and reduce your risk of diabetes related complications, the LSU System Health Plan introduced Global Medical Direct as a First Choice provider. As a First Choice Provider, benefits, which include glucometer and supplies, are paid at 100% after you have used any available HRA dollars, meaning that you will have no direct out-of-pocket expenses. Plus, there are no delivery charges. For additional information, please call 1-800-505-1625.

7. Managed Care Concepts, Inc. (MCC)

Effective 7/1/07, MCC will be managing LSU's disease management process.

As an added benefit to the 24 Hour Health Coach the MCC team concept is to proactively reach out to those members with specific health care risks, which include cardiac and respiratory diseases, hypertension and diabetes. The MCC team will assist members in accessing all appropriate resources available and, in turn, assure quality care. Additional information can be found at www.managedcareconcepts.com.

Contact your HR department or visit the LSU System Health Plan pre-enrollment site at www.definityhealth.com for more information.