



2012 Plan Year

Important LSU First Updates for 2012

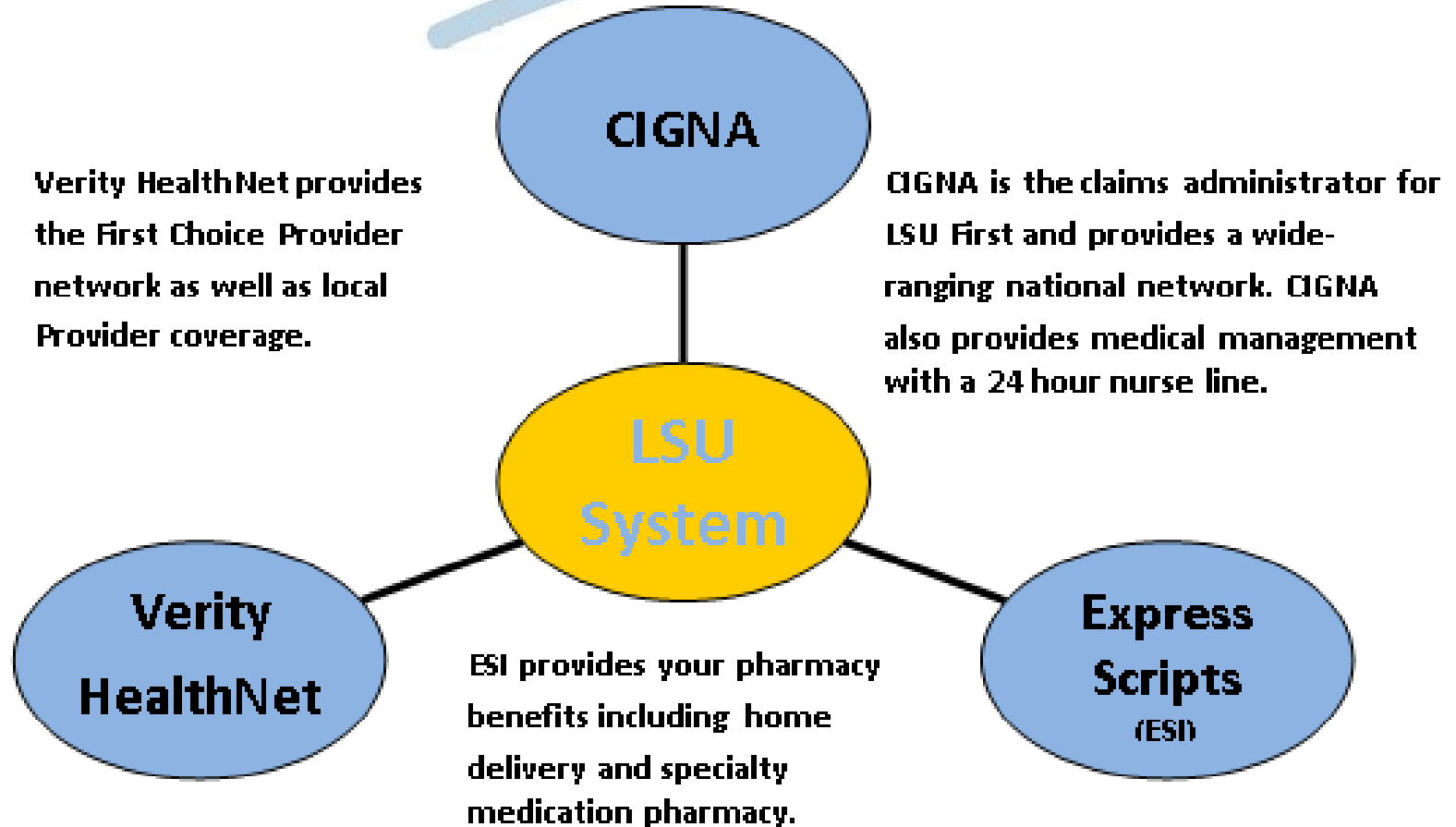
❖ LSU First Transition to a Calendar Year

- Effective January 1, 2012, LSU First will be moving to a Calendar Year (January 1 - December 31).
- All Health Reimbursement Accounts, Remaining Deductibles, and Out-of-Pocket Maximums, that were reduced by half for the July 1 – December 31, 2011 Plan Year, will be reset back to full amounts effective January 1, 2012.

❖ Premiums

- LSU First premium rates increased by 5%, as did OGB's rates.

Meet Your LSU First Team



Meet Your LSU First Team

LSU System - Sponsors LSU First and is financially responsible for paying your claims.

CIGNA - Your medical claims administrator, including an extensive medical management program and your provider for a wide-ranging national network.

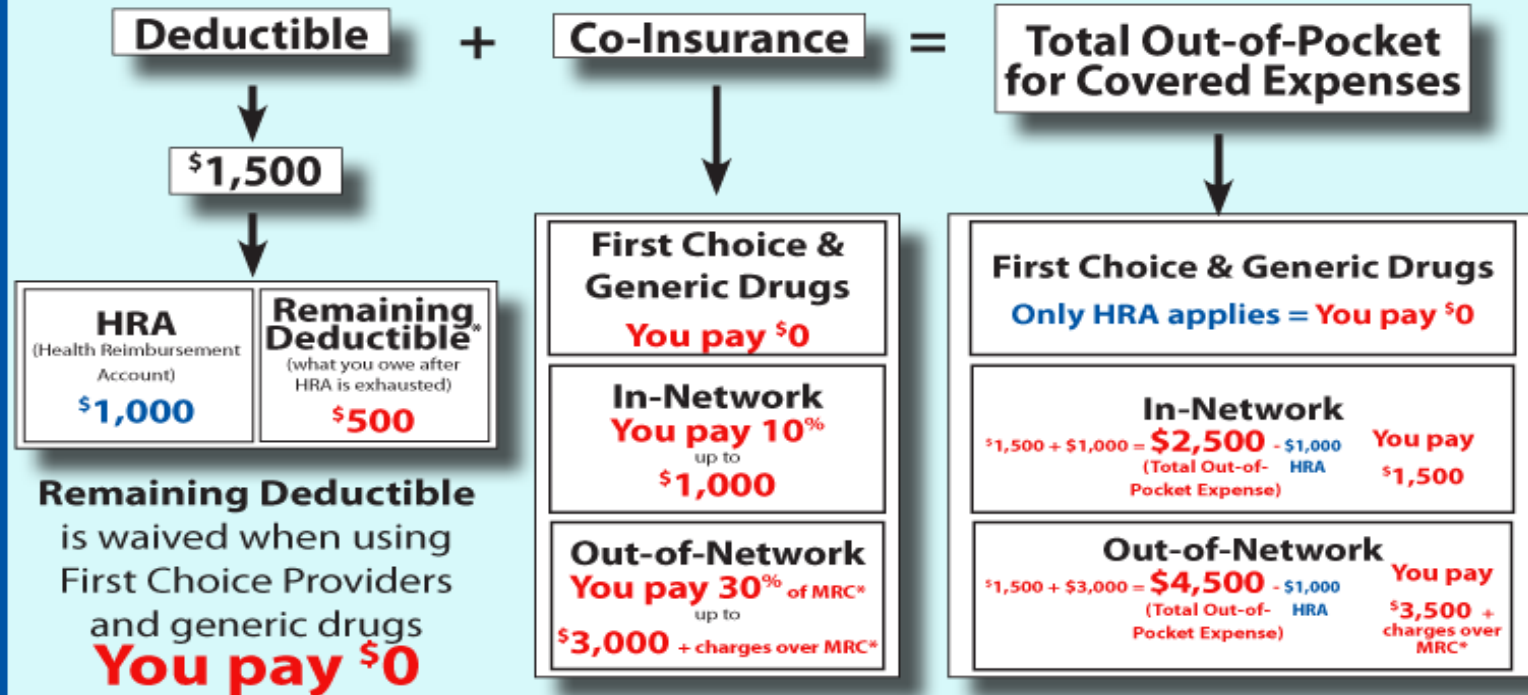
ESI - Your pharmacy benefits administrator for retail and mail order service.

Verity HealthNet - Provides your robust Verity local network coverage and your First Choice Provider Network Coverage.

How LSU First Works

Option 1, Employee-Only Coverage

LSU puts \$1,000 in your HRA at the beginning of each plan year. To find out what you pay, subtract the amount in your HRA (\$1,000 + rollover) from the Total Out-of-Pocket for Covered Expenses.



*Maximum Reimbursable Charge. || Note: If you have HRA rollover dollars they will automatically be applied to the LSU First plan co-insurance.

LSU First Review of Current Benefits



Important Plan Features

- ❖ **Remember**, once your Health Reimbursement Account (HRA) dollars are exhausted:
 - LSU First pays **100%** for First Choice Providers
 - LSU First pays **100%** for generic drugs
- ❖ **Remember**, LSU First pays \$5,000 for Critical Illness Benefits
 - Stroke
 - Major Organ Transplants
 - Heart Attack
 - Renal Failure
 - Invasive Cancer
 - Coronary Artery Bypass Surgery
- ❖ **Remember**, LSU First reimburses your Transplant related travel expenses for you and one dependent up to \$10,000

Important Plan Features

- ❖ **Remember, Free** Preventive Care with First Choice and In-Network Providers without using HRA dollars
 - Routine Preventive Care
 - Well-Baby Care and Well-Child Care
 - Adult Care including
 - One routine vision exam per Plan Year for Employees and all Dependents
 - Immunizations
 - Based on age, gender and family history
 - Routine Mammogram, PSA, Pap Smear
 - Based on age, gender and family history

Visit LSU First at www.lsufirst.org for more Wellness information

My Health Assessment

- ❖ The health assessment considers all aspects of your health - your family history, any illnesses you've had and any other lifestyle issues
- ❖ The health risk assessment can predict future health issues fairly accurately
- ❖ With this information, you have more control and can start making simple changes to improve your health
- ❖ The health assessment creates a deeper understanding of health risk and offers effective solutions
- ❖ Online coaching is available to you
- ❖ Totally confidential
- ❖ Logon to myCIGNA.com to complete

Take my health
assessment now!



CIGNA's Clinical Programs

➤ **Comprehensive Oncology**

- One on one support every step of the way
- Specially trained cancer support nurse
- 24 Hour Health Information Line
- End of life care

➤ **Chronic Condition Support**

- Manage a chronic health condition
- Create a personal care plan
- Understand medications or doctor's orders
- Identify triggers that affect your condition
- Make educated decisions on your treatment
- Know what to expect
- Improve your lifestyle

➤ **Health Advisor**

- Specialized trained nurses
- Coaches
- Nutritionist
- Clinicians

CIGNA's Clinical Programs

Need Help making positive changes?

Get the support you need to improve your lifestyle

CIGNA's Lifestyle Management Programs - Telephonic or Online

- Tobacco
- Weight
- Stress

Both programs also offer:

- Self paced formats
- 24/7 support for questions and enrollment
- Healthy Rewards discounts

CIGNA's Healthy Pregnancies Healthy Babies Program

Get rewarded for making a good decision

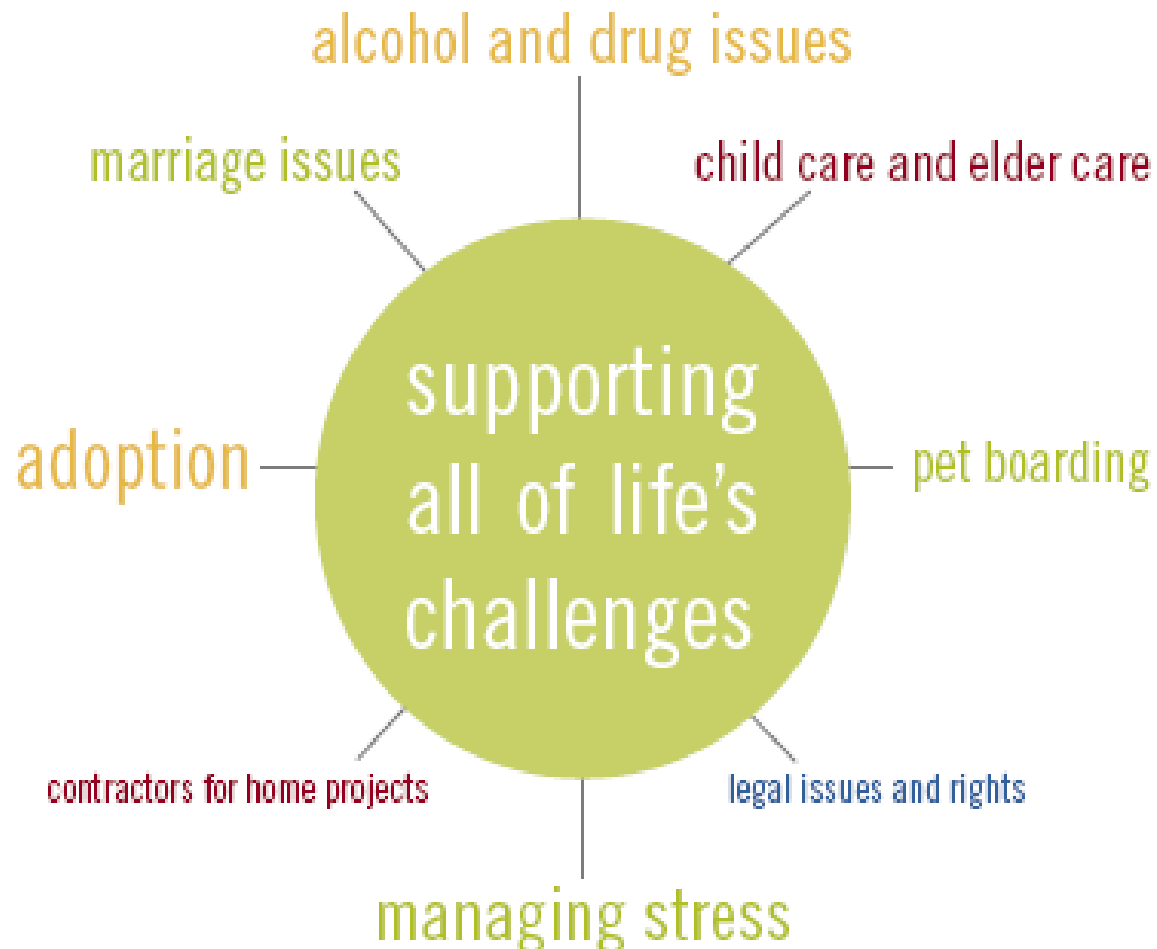
Where to start!

Enroll in a program designed to help you and your baby stay healthy during your pregnancy and in the days and weeks following your baby's birth.

- ❖ *\$250 rebate if you enroll by the end of your 1st Trimester*
- ❖ *\$125 rebate if you enroll by the end of your 2nd Trimester*

Employee Assistance Program (EAP)

- ❖ Provides a Wide Range of Support for YOU
- ❖ These valuable services are free and can be utilized by calling 1.866.929.5781
- ❖ Up to three (3) visits with an In-Network counselor are available for all Members



Websites for CIGNA and Express Scripts

- ❖ www.lsufirst.org
- ❖ Manage Your Accounts with CIGNA and Express Scripts
- ❖ Search for First Choice, CIGNA Open Access Plus, and Verity Providers
- ❖ Download claim and reimbursement forms
- ❖ View Communication Newsletters
- ❖ View contact information your LSU First team

LSU first
THE LSU SYSTEM HEALTH PLAN

Home | Forms | Search for Providers | Manage Your Account | Newsletters | Contact Us

Welcome to LSU First!

Answering your questions



In advance of Annual Enrollment beginning April 1st, we are reaching out to you in a special way.

In December 2009, we sent out a survey to all plan members on LSU First, the LSU System Health Plan. We received responses from thousands of members. We want you to know that your comments, cares and concerns have been heard.

Overwhelmingly, you told us that LSU First represents considerable value. Many of you also told us that it would be helpful to have more information on how LSU First operates, as well as when and how much you pay in out-of-pocket expenses. Therefore, we are committed to provide a clear and easily understood description of how LSU First works.

- **Prescription Drug Benefit**
This newsletter will discuss the details of your prescription drug benefit. [Click here](#).
- **Understanding Provider Networks**
In this newsletter, we will focus on networks and how each may benefit you. [Click here](#).
- **Understanding Co-insurance**
In this newsletter we focus on the second part of your Out-of-Pocket Expenses – your Co-insurance. [Click here](#).
- **Understanding Your Deductible**
[Click here](#) to learn more about your LSU First plan deductible.

Important Notices

[New First Choice Providers effective December 1, 2009](#)



Over the next few weeks, we will address issues most frequently mentioned by you in the survey, ranging from deductibles to co-insurance, the health care provider networks and prescription drug benefits. In our first edition of our newsletter, we'll help you in "[Understanding your deductible](#)."

Key Contact information

- ❖ **Please ensure you update your contact information with your HR team**
- ❖ CIGNA Clinical Outreach is successful when we have current phone numbers on file
- ❖ CIGNA's Health Assessment completions trigger outreach calls based on risk factors and current information is essential to be successful

Assistance and More Information

- ❖ LSU First toll-free phone line (for any questions and concerns)
 - **1.866.929.LSU1 (1.866.929.5781)**
- ❖ LSU First Website:
 - www.lsufirst.org
- ❖ Follow LSU First on Facebook or Twitter 
- ❖ E-mail
 - LSUFirstinfo@lsu.edu
- ❖ Call an experienced Member Advocate
 - **1-866-607-5325 or 225-906-1249**

Questions

