

### Putting You First

- First Choice providers covered at 100%\* (after HRA is exhausted)
- Generic prescriptions covered at 100% (after HRA is exhausted)
- Unlimited annual and 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
- Common Immunizations and screenings

#### Adult Preventive Care (age 16+):

- Routine exams
- Common Immunizations and screenings
- Annual pap smear/pelvic exam
- Age-appropriate diagnostic 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

### 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 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 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

### 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 and Specialty medications

**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 \$150 for a 30-day supply)

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

Preventive Care Covered at 100%

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

### Online Resources

[www.lsu.edu/lసుfirst](http://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](http://lసుfirst.webtpa.com)

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

[citizensrx.com/member](http://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.

\* \$150 Emergency Room Co-Pay applies, waived if admitted

\*\*Based on the Maximum Reimbursable Charge (MRC) for service in your area

## 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**—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. 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. Services are covered at 100% after your HRA is exhausted. This means you pay no 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 **Employee Assistance Program (EAP)**, provided by Aetna. This web-based tool can help with a variety of issues including financial management, short-term counseling and gym discounts. Visit [www.mylifevalues.com](http://www.mylifevalues.com) for more information. Username: *peaceofmind* Password: *solutions*

**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 with FitBit integration. You can join by visiting **WebTPA's online portal** ([lsufirst.webtpa.com](http://lsufirst.webtpa.com)) 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 all 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](http://www.uhcretiree.com/lsufirst).

## 5 2019 Plan Changes

The following plan changes are effective January 1, 2019:

- Option 2 will be eliminated for the 2019 Plan Year. Employees who are currently enrolled in Option 2 and do not make an election during Annual Enrollment will be defaulted into Option 1 for 2019.
- \$150 Emergency Room Copay for all visits regardless of network tier, waived if admitted.