

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 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

- 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 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	Brand Name	Specialty
Co-pay for 30-day supply	\$0	\$40	\$150

Maximum Out-of-Pocket: includes your deductible and coinsurance/copays

	Employee	Employee/Spouse	Employee/Child(ren)	Employee/Family
Option 1	In: \$3,500 Out: \$6,500	In: \$5,250 Out: \$9,750	In: \$5,250 Out: \$9,750	In: \$7,000 Out: \$13,000
Option 2	In: \$4,500 Out: \$7,500	In: \$6,750 Out: \$11,250	In: \$6,750 Out: \$11,250	In: \$9,000 Out: \$15,000

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

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
\$150 Specialty co-pay

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.lsufirst.org

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

lsufirst.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 drugs, view your medication history, find a pharmacy, and reference formulary information. You can also order mail-order prescriptions and track your shipments.



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 proactively reach out to members with specific health care risks.
- **CitizensRx**—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

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 has partnered with UnitedHealthcare® to provide LSU First Medicare-eligible retirees with the **LSU First Medicare Retiree Plan** for your health and prescription drug coverage. This plan is designed to better meet the needs of retirees and to coordinate more effectively with your Medicare coverage.

You must be enrolled in Medicare Parts A and B and continue to pay your Part B premium to be eligible for coverage under the LSU First Medicare Retiree Plan. To learn about plan benefits, find a provider, or look up prescription medications, you can contact UnitedHealthcare at 1-877-791-9968 or visit www.uhcretiree.com/lsufirst.

Call 1 (855) 346-LSU1 to speak to an LSU First Representative
Representatives are available weekdays from 7am to 7pm CST
Call 1 (866) 607-5325 to speak to an LSU First Member Advocate

PRORATION GRID FOR LSU FIRST

For newly hired Employees with an effective date after January 1st, the Deductible and HRA contributions will be pro-rated, based on the remaining number of months in the Plan Year (see chart below).

New Hire Table for Option 1						
Level of Coverage	Employee Only		Employee + Spouse Employee + Children		Family	
EFFECTIVE DATE	HRA	REMAINING DEDUCTIBLE	HRA	REMAINING DEDUCTIBLE	HRA	REMAINING DEDUCTIBLE
January 1 st	\$1,000.00	\$500.00	\$1,500.00	\$750.00	\$2,000.00	\$1,000.00
February 1 st	\$917.00	\$458.00	\$1,375.00	\$688.00	\$1,833.00	\$917.00
March 1 st	\$833.00	\$417.00	\$1,250.00	\$625.00	\$1,667.00	\$833.00
April 1 st	\$750.00	\$375.00	\$1,125.00	\$563.00	\$1,500.00	\$750.00
May 1 st	\$667.00	\$333.00	\$1,000.00	\$500.00	\$1,333.00	\$667.00
June 1 st	\$583.00	\$292.00	\$875.00	\$438.00	\$1,167.00	\$583.00
July 1 st	\$500.00	\$250.00	\$750.00	\$375.00	\$1,000.00	\$500.00
August 1 st	\$417.00	\$208.00	\$625.00	\$313.00	\$833.00	\$417.00
September 1 st	\$333.00	\$167.00	\$500.00	\$250.00	\$667.00	\$333.00
October 1 st	\$250.00	\$125.00	\$375.00	\$188.00	\$500.00	\$250.00
November 1 st	\$167.00	\$83.00	\$250.00	\$125.00	\$333.00	\$167.00
December 1 st	\$83.00	\$42.00	\$125.00	\$63.00	\$167.00	\$83.00

New Hire Table for Option 2						
Level of Coverage	Employee Only		Employee + Spouse Employee + Children		Family	
EFFECTIVE DATE	HRA	REMAINING DEDUCTIBLE	HRA	REMAINING DEDUCTIBLE	HRA	REMAINING DEDUCTIBLE
January 1 st	\$1,000.00	\$1,500.00	\$1,500.00	\$2,250.00	\$2,000.00	\$3,000.00
February 1 st	\$917.00	\$1,375.00	\$1,375.00	\$2,063.00	\$1,833.00	\$2,750.00
March 1 st	\$833.00	\$1,250.00	\$1,250.00	\$1,875.00	\$1,667.00	\$2,500.00
April 1 st	\$750.00	\$1,125.00	\$1,125.00	\$1,688.00	\$1,500.00	\$2,250.00
May 1 st	\$667.00	\$1,000.00	\$1,000.00	\$1,500.00	\$1,334.00	\$2,000.00
June 1 st	\$583.00	\$875.00	\$875.00	\$1,313.00	\$1,167.00	\$1,750.00
July 1 st	\$500.00	\$750.00	\$750.00	\$1,125.00	\$1,000.00	\$1,500.00
August 1 st	\$417.00	\$625.00	\$625.00	\$938.00	\$833.00	\$1,250.00
September 1 st	\$333.00	\$500.00	\$500.00	\$750.00	\$667.00	\$1,000.00
October 1 st	\$250.00	\$375.00	\$375.00	\$563.00	\$500.00	\$750.00
November 1 st	\$167.00	\$250.00	\$250.00	\$375.00	\$333.00	\$500.00
December 1 st	\$83.00	\$125.00	\$125.00	\$188.00	\$167.00	\$250.00