

Putting You First

- First Choice providers covered at 100%¹ (after HRA is exhausted)
- Tier 1 Generic prescriptions covered at 100%. You pay \$0!
- Preventive Care covered at 100% with First Choice and In-Network providers
- Premium Wellness Credit for employees and spouses if certain criteria are met

Plan Design Details

- HRA and deductible do not apply to prescription drugs
- HRA and deductible apply only to medical claims
- Unused HRA dollars roll over each year, up to a maximum
- Separate Medical and Prescription Drug Out-of-Pocket Maximums
- No referrals needed for specialists
- Care Coordination services with personalized care and navigation assistance at no cost

Your Medical Coverage is as Easy as 1-2-3!

1 Health Reimbursement Account (HRA)

- Benefit dollars funded by LSU for medical expenses for you and your covered dependents
- HRA pays 100% of eligible medical expenses until exhausted
- Unused dollars, up to a maximum, will roll over for future use

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Annual HRA Contribution	\$500	\$750	\$750	\$1,000

2 Deductible

- First Choice Providers are covered 100%¹ with no deductible
- After HRA is exhausted, non-First Choice providers are subject to deductible

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Annual Deductible	\$500	\$750	\$750	\$1,000

3 Coinsurance

- First Choice Providers are covered at 100%¹ with no deductible
- In-Network Providers are covered at 80%; you pay 20% after HRA is exhausted and deductible is met
- Out-of-Network Providers are covered at 60% of the Maximum Allowable Charge (MAC); you pay 40% after HRA is exhausted and deductible is met plus any billed charges over MAC.
- If you meet the In-Network Medical Maximum Out-of-Pocket, In-Network covered services will be covered at 100%. Out-of-Network charges have no maximum.

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Medical Maximum	In: \$4,500	In: \$6,750	In: \$6,750	In: \$9,000
Out-of-Pocket <small>includes HRA, deductible, and coinsurance</small>	Out: Unlimited	Out: Unlimited	Out: Unlimited	Out: Unlimited

Prescription Coverage that's Predictable!

Rx Prescription Drug Coverage

- Tier 1 Generics covered at 100%
- Tiers 2 - 4 Brand and Specialty medications covered at 80%, up to \$150 for a 30-day supply
- If you meet the Drug Maximum Out-of-Pocket, covered medications are covered at 100%

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Drug Maximum	\$4,500	\$6,750	\$6,750	\$9,000
Out-of-Pocket <small>includes coinsurance</small>				

How it Works Employee Only

MEDICAL COVERAGE

1

LSU Pays

\$500 HRA for all covered medical services

2

You Pay

\$500 Deductible for Non-First Choice providers

3

LSU and You Share

Verity/Aetna: 80%/20%
Out-of-Network: 60%/40%

First Choice Providers Covered 100%¹ after HRA

DRUG COVERAGE

Tier 1 Generics

covered at 100%

Tiers 2 - 4 Brand and Specialty

covered at 80%, up to \$150 for a 30-day supply

Never Pay More than \$150 for a 30-Day Supply

Online Resources

lsu.edu/lsufirst

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

lsufirst.webtpa.com

Once registered, the WebTPA portal allows you to track your HRA and deductible balances, view claims, search for providers using the ClearCost price transparency tool, and print an ID card.

medimpact.com

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

²\$150 Penalty for MRIs and CT scans performed at a hospital facility

1 The LSU First Team

The LSU First team is comprised of the following partners working together for your health care benefits:

- **LSU** is financially responsible for paying your claims.
- **WebTPA** is the Medical Claims Administrator providing care coordination, authorizations, education, and dedicated support for LSU members.
- **MedImpact** is the Pharmacy Benefits Manager handling prescription claims, clinical programs, customer service, and mail-order delivery.
- **Verity HealthNet** is the Local Louisiana Network Administrator for the First Choice and Verity networks.
- **Aetna ASA** is the national Network Administrator and web-based Employee Assistance Program (EAP) provider.
- **Benefit Advocate Center (BAC)**, offered by Arthur J. Gallagher, provides benefit support and helps resolve escalated claim or pharmacy issues.

2 Networks

The LSU First Health Plan utilizes the following Networks:

- **First Choice (FC):** The FC Network is a network of Louisiana providers. Services are covered at 100%¹ 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 within Louisiana. 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. After your HRA is exhausted and you meet your deductible, the Plan pays 60% of the Maximum Allowable Charge (MAC); you pay the remaining 40% plus any billed charges over MAC.

3 Tiered Formulary

The LSU First Health Plan utilizes a 4-tier formulary, managed by MedImpact, that helps members select the most appropriate, lowest-cost medication options. The formulary is reviewed quarterly to reassess drug tiers based on the current prescription drug market. The amount you pay towards prescriptions depends on the tier the drug falls within and the cost of the medication.

- **Tier 1 Generic** medications are covered at 100%. You owe \$0 for these medications.
- **Tier 2 Preferred Brand** medications are often less expensive than Non-Preferred Brands, which can save you money. They are covered at 80%. You are responsible for 20%, up to a maximum of \$150 for a 30-day supply.
- **Tier 3 Non-Preferred Brand** medications are covered at 80%. You are responsible for 20%, up to a maximum of \$150 for a 30-day supply.
- **Tier 4 Specialty** medications are covered at 80%. You are responsible for 20%, up to a maximum of \$150 for a 30-day supply.

LSU First members have the option of receiving a 90-day supply of maintenance medications by mail order through MedImpact Direct or through multiple retail pharmacies nationwide, including CVS, Walgreens, and Wal-Mart.

LSU First is just a call or click away!



WebTPA Customer Service: 855-346-5781

Benefit Advocate Center: 866-607-5325



General Information: lsufirst@lsu.edu

Benefit Advocate Center: bac.lsu@ajg.com