



Office of Group Benefits

P. O. Box 44036 Baton Rouge, LA 70804

Local: 225-922-0218 or Toll Free: 800-215-1093 Website: www.groupbenefits.org

Non-Contracted Benefits July 1, 2010 to June 30, 2011

Verification of eligibility and/or benefits is not a guarantee of coverage

Plan Year Deductibles	
Active PPO members:	\$500 per plan year
Retired PPO members:	\$300 per plan year
Retired/Rehired PPO members:	\$300 per plan year
Family Unit Maximum Deductibles	
After 3 family members satisfy the plan year deductible, the remaining plan year deductibles are waived for all other family members.	
Active members:	\$1,500 per plan year
Retired members:	\$ 900 per plan year
Other Deductibles	
Emergency Room:	\$150 per visit in addition to plan year deductible; waived if admitted to hospital through the ER.
Inpatient Hospital:	\$50 per day – maximum of 5 days.
Stop Loss Maximum	
For ELIGIBLE expenses per person:	\$10,000 per plan year
Member Lifetime Maximum	
Medical: (active & retired)	\$5,000,000 (DME & Rx drugs included)
Payable Percentages (Not to exceed OGB fee schedule; after all applicable deductibles) Only for ELIGIBLE expenses to \$10,000 per person, per plan year.	
OGB primary members at Non-PPO providers:	70%
Medicare A & B primary members, all providers:	80%
Medicare A only for Part B charges:	70%
Medicare B only for Part A charges:	80%
COB primary members:	80%
Non-Louisiana resident:	90%
Eligible expenses in excess of \$10,000 per person, per plan year:	100%
Ambulance Services	
Air and Ground transportation covered only to and from hospitals with facilities to treat medical illness and injury. Benefits for transportation, medical services and supplies will be determined in accordance with the PPO fee schedule.	
Genetic Testing	
Benefits will be allowed for procedures determined to be medically necessary for certain conditions.	
Hearing Aids (under age 18)	
Hearing aids billed by an audiologist or hearing aid specialist for a patient under the age of 18 will allow a \$1,400 benefit (subject to deductible and co-insurance) each 36 months per ear.	
Autism (under age 17)	
Benefits will be allowed for services with a primary diagnosis of autism for a patient age 0 up to 17 with an annual maximum benefit of \$36,000 and a lifetime maximum benefit of \$146,000. Subject to deductible and co-insurance.	
Physician Assistants and Registered Nurse Practitioners	
Providers will be reimbursed at 80% of the amounts payable for same services rendered by a physician. Services rendered by a nurse practitioner or physician assistant must be billed with the appropriate modifiers.	
Outpatient Procedure Certification (OPC) KePRO For Prior Authorizations 800-432-3432	
<ul style="list-style-type: none"> • Speech therapy • Treatment of swallowing dysfunction and/or oral function for feeding • Hyperbaric oxygen therapy • Physical & occupational therapies in excess of the 50 visit max. 	

Case Management (KePRO) For Prior Authorizations 800-432-3432 OGB must be primary or member has Medicare Part B only	
<ul style="list-style-type: none"> • Not covered in nursing home setting. • Eligible hospice services are payable at 80% of OGB's fee schedule after deductible is satisfied and NEVER at 100%. • Services provided by home health such as private duty nursing, IV infusion, TPN, or Enteral nutrition. • Physical & occupational therapies in a home setting require case management for those services in excess of the 50 visit maximum. 	
Utilization Review Pre-Admission Certification (PAC) Continued Stay Review (CSR) KePRO: 800-432-3432 Clinical Fax: 866-889-6515	
<ul style="list-style-type: none"> • PAC must be obtained at least 72 hours before scheduled inpatient hospitalization. • Outpatient or observation exceeding 23 hours must obtain PAC during the same business day (if available) or next business day. • Emergency admissions must obtain PAC within 2 business days of admission. • PAC applies to OGB secondary payer admissions except for members with BOTH Medicare A & B primary or members with Medicare A only. If uncertain of Medicare or COB status, obtain authorization. • Routine vaginal delivery; PAC is required if the mother's stay exceeds or is expected to exceed 2 days. Caesarean section delivery; PAC is required if the mother's stay exceeds or is expected to exceed 4 days. If the baby's stay exceeds that of the mother, PAC is required for baby within 72 hours of the mother's discharge. • No benefits will be paid for hospital charges incurred during any confinement for which PAC was requested, but was not certified as medically necessary by OGB's utilization review contractor. • No benefits will be paid for hospital charges incurred during any confinement for any days in excess of the number of days certified through PAC or CSR. 	
If PAC is not obtained, a 25% penalty will be applied to the claim.	
Pre-Determinations	
Pre-determinations may be faxed with supporting documentation to: 225-925-6733.	
Mental Health/Substance Abuse (MHSA) OptumHealth Behavioral Solutions 866-492-7143	
<ul style="list-style-type: none"> • All mental health and substance abuse (MHSA) claims must have authorization through OptumHealth Behavioral Solutions. Authorization also applies to ALL inpatient, outpatient and emergency room visits. • ADD & ADHD claims submitted with certain diagnosis codes may be considered for medical benefits. • Pathology with a MHSA diagnosis is not covered by OGB and requires authorization 	

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