Non-Medicare Retirees
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2023 - December 31, 2023

	Pelican HRA1000		Magnolia Local Plus	
Network	Blue Cross and Blue Shield of Louisiana Preferred Care Providers & Blue Cross National Providers		Blue Cross and Blue Shield of Louisiana Preferred Care Providers & Blue Cross National Providers	
Eligible OGB Members	Non-Medicare Retirees (retirement date BEFORE 3-1-15)		Non-Medicare Retirees (retirement date BEFORE 3-1-15)	
	Network	Out-of-Network	Network	Out-of-Network
	You Pay		You Pay	
	Deductible			
You	$2,000	$4,000	$0	No Coverage
You + 1 (Spouse or child)	$4,000	$8,000	$0	
You + Children	$4,000	$8,000	$0	
You + Family	$4,000	$8,000	$0	
	HRA dollars will reduce this amount			
	Out-of-Pocket Maximum			
You	$5,000	$10,000	$2,000	No Coverage
You + 1 (Spouse or child)	$10,000	$20,000	$3,000	
You + Children	$10,000	$20,000	$4,000	
You + Family	$10,000	$20,000	$4,000	
State Funding	The Plan Pays		The Plan Pays	
You	$1,000		Not Available	
You + 1 (Spouse or child)	$2,000			
You + Children	$2,000			
You + Family	$2,000			
	Funding not applicable to Pharmacy Expenses.			
Physicians' Services	The Plan Pays		The Plan Pays	
Primary Care Physician or Specialist Office - Treatment of illness or injury	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage after a $25 PCP or $50 SPC copay per visit	No Coverage

Non-Medicare Retirees
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2023 - December 31, 2023

Magnolia Open Access		Magnolia Local		Vantage Medical Home HMO	
Blue Cross and Blue Shield of Louisiana Preferred Care Provider & Blue Cross National Providers		Blue Cross and Blue Shield of Louisiana Community Blue & Blue Connect		Affinity Health Network "AHN" and standard In-Network and Out-of-Network	
Non-Medicare Retirees (retirement date BEFORE 3-1-15)		Non-Medicare Retirees (retirement date BEFORE 3-1-15)		Non-Medicare Retirees (retirement date BEFORE 3-1-15)	
Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
You Pay		You Pay		You Pay	
Deductible					
$300		$0	No Coverage	$0	$2,000
$600		$0		$0	$4,000
$900		$0		$0	$6,000
$900		$0		$0	$6,000
Out-of-Pocket Maximum					
$2,300 individual; plus $1,300 per additional person up to 2; plus $1,000 per additional person up to 10 people; $13,700 for a family of 11+	$4,300 individual; plus $3,000 per additional person up to 2;$13,700 for a family of 3+	$1,000	No Coverage	$2,000	No Maximum
		$2,000		$3,000	No Maximum
		$3,000		$4,000	No Maximum
		$3,000		$4,000	No Maximum
The Plan Pays		The Plan Pays		The Plan Pays	
Not Available		Not Available		Not Available	
The Plan Pays		The Plan Pays		The Plan Pays	
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage after a $25 PCP or $50 SPC copay per visit	No Coverage	100% coverage after a $20 AHN/$40 PCP or $45 AHN/$65 SPC copay per visit	50% coverage; subject to Out-of-Network Deductible

Non-Medicare Retirees (RETIREMENT DATE BEFORE March 1, 2015) Benefits Comparison Benefits effective January 1, 2023 - December 31, 2023				
	Pelican HRA1000		Magnolia Local Plus	
	Network	Out-of-Network	Network	Out-of-Network
Physicians' Services	**The Plan Pays**		**The Plan Pays**	
Maternity Care (prenatal, delivery and postpartum)	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a $90 copay per pregnancy	No Coverage
Physician Services Furnished in a Hospital Visits; surgery in general, including charges by surgeon, anesthesiologist, pathologist and radiologist.	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage	No Coverage
Preventative Care Primary Care Physician or Specialist Office or Clinic For a complete list of benefits, refer to the Preventive and Wellness/Routine Care in the Benefit Plan	100% coverage; **not** subject to deductible	100% of fee schedule amount. Plan participant pays the difference between the billed amount and the fee schedule amount; **not** subject to deductible	100% coverage	No Coverage
Physician Services for Emergency Room Care	80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage	100% coverage
Allergy Shots and Serum Copay per visit is applicable only to office visit	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage after a $25 PCP or $50 SPC per office visit copay per visit; shots and serum 100%	No Coverage
Outpatient Surgery/Services When billed as office visits	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a $25 PCP or $50 SPC per office visit copay per visit	No Coverage
Outpatient Surgery/Services When billed as outpatient surgery at a facility	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage	No Coverage
Hospital Services	**The Plan Pays**		**The Plan Pays**	
Inpatient Services Inpatient care, delivery and inpatient short-term acute rehabilitation services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a $100 copay per day max $300 per admission	No Coverage

Non-Medicare Retirees
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2023 - December 31, 2023

Magnolia Open Access		Magnolia Local		Vantage Medical Home HMO	
Network	**Out-of-Network**	**Network**	**Out-of-Network**	**Network**	**Out-of-Network**
The Plan Pays		**The Plan Pays**		**The Plan Pays**	
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a $90 copay per pregnancy	No Coverage	100% coverage after a $20 AHN/$40 copay per pregnancy	50% coverage; subject to Out-of-Network Deductible
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage	No Coverage	100% coverage	50% coverage; subject to Out-of-Network Deductible
100% coverage; **not** subject to deductible	70% coverage; subject to deductible	100% coverage	No Coverage	100% coverage	50% coverage; not subject to Out-of-Network Deductible
90% coverage; subject to deductible	90% coverage; subject to deductible	100% coverage	100% coverage	100% coverage	100% coverage
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage after a $25 PCP or $50 SPC per office visit copay per visit; shots and serum 100%	No Coverage	80% coverage	50% coverage; subject to Out-of-Network Deductible
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a $25 PCP or $50 SPC per office visit copay per visit	No Coverage	100% coverage after a $20 AHN/$40 PCP or $45 AHN/$65 SPC office visit copay per visit	50% coverage; subject to Out-of-Network Deductible
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage	No Coverage	100% coverage	50% coverage; subject to Out-of-Network Deductible
The Plan Pays		**The Plan Pays**		**The Plan Pays**	
90% coverage; subject to deductible	70% coverage; subject to deductible + $50 copay per day (days 1 - 5)	100% coverage; after a $100 copay per day max $300 per admission	No Coverage	100% coverage after $100 AHN/$250 copay per day; max $300 AHN/$750 per admission; not subject to In-Network deductible	50% coverage; subject to Out-of-Network Deductible

Non-Medicare Retirees (RETIREMENT DATE BEFORE March 1, 2015) Benefits Comparison Benefits effective January 1, 2023 - December 31, 2023				
	Pelican HRA1000		Magnolia Local Plus	
	Network	Out-of-Network	Network	Out-of-Network
Hospital Services	The Plan Pays		The Plan Pays	
Outpatient Surgery/Services Hospital / Facility	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a $100 facility copay per visit	No Coverage
Emergency Room - Hospital (Facility) Treatment of an emergency medical condition or injury	80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage after $200 copay per visit; waived if admitted	100% coverage after $200 copay per visit; waived if admitted
Behavioral Health	The Plan Pays		The Plan Pays	
Mental Health and Substance Abuse Inpatient Facility	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a $100 copay per day max $300 per admission	No Coverage
Mental Health and Substance Abuse Outpatient Visits - Professional	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a $25 copay per visit	No Coverage
Other Coverage	The Plan Pays		The Plan Pays	
Outpatient Acute Short-Term Rehabilitation Services Physical Therapy, Speech Therapy, Occupational Therapy, Other short term rehabilitative services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a $25 copay per visit	No Coverage
Chiropractic Care	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a $25 copay per visit	No Coverage
Hearing Aid Not covered for individuals age eighteen (18) and older	80% coverage; subject to deductible	No Coverage	80% coverage	No Coverage
Vision Exam (routine) and Eye Wear	No Coverage	No Coverage	No Coverage	No Coverage
Comprehensive Dental	No coverage	No Coverage	No Coverage	No Coverage
Urgent Care Center	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage after a $50 copay per visit	No Coverage
Home Health Care Services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage	No Coverage

Non-Medicare Retirees
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2023 - December 31, 2023

Magnolia Open Access		Magnolia Local		Vantage Medical Home HMO	
Network	**Out-of-Network**	**Network**	**Out-of-Network**	**Network**	**Out-of-Network**
The Plan Pays		**The Plan Pays**		**The Plan Pays**	
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a $100 facility copay per visit	No Coverage	100% coverage after a $100 AHN/$250 copay	50% coverage; subject to Out-of-Network Deductible
90% coverage; subject to deductible; $200 copay per visit; waived if admitted	90% coverage; subject to deductible; $200 copay per visit; waived if admitted	100% coverage after $200 copay per visit; waived if admitted	100% coverage after $200 copay per visit; waived if admitted	100% coverage after a $200 copay per visit; waived if admitted	100% coverage after a $200 copay per visit; waived if admitted
The Plan Pays		**The Plan Pays**		**The Plan Pays**	
90% coverage; subject to deductible	70% coverage; subject to deductible + $50 copay per day (days 1-5)	100% coverage; after a $100 copay per day max $300 per admission	No Coverage	100% coverage after $100 AHN/$250 copay per day; max $300 AHN/$750 per admission; not subject to In-Network deductible	50% coverage; subject to Out-of-Network Deductible
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a $25 copay per visit	No Coverage	100% coverage after a $20 AHN/$40 PCP copay per visit	50% coverage; subject to Out-of-Network Deductible
The Plan Pays		**The Plan Pays**		**The Plan Pays**	
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a $25 copay per visit	No Coverage	100% coverage after a $20 AHN/$40 copay per visit	50% coverage; subject to Out-of-Network Deductible
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a $25 copay per visit	No Coverage	100% coverage after a $40 PCP copay per visit	50% coverage; subject to Out-of-Network Deductible
90% coverage; subject to deductible	70% coverage; subject to deductible	80% coverage	No Coverage	80% coverage	50% coverage; subject to Out-of-Network Deductible
No Coverage	No Coverage	No Coverage	No Coverage	Exam: $45 AHN/$65 copay per visit; Eye-wear: 50% co- insurance, with a $100 benefit max for all members	Exam: 50% coverage; subject to Out-of-Network Deductible; Eye-wear: 50% coinsurance, with a $100 benefit max for all members; not subject to Out-of-Network deductible
No Coverage	No Coverage	No Coverage	No Coverage	Preventive: 100% coverage; Basic/Major: 50% coinsurance, with a $500 benefit max for all members	Preventive: 100% coverage, not subject to Out-of-Network deductible; Basic/Major: 50% coinsurance, with a $500 benefit max for all members; not subject to Out-of-Network deductible
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage after a $50 copay per visit	No Coverage	100% coverage after a $65 copay per visit	50% coverage; subject to Out-of-Network Deductible
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage	No Coverage	100% coverage	No Coverage

Non-Medicare Retirees (RETIREMENT DATE BEFORE March 1, 2015) Benefits Comparison Benefits effective January 1, 2023 - December 31, 2023				
	Pelican HRA 1000		Magnolia Local Plus	
	Network	Out-of-Network	Network	Out-of-Network
Other Coverage	**The Plan Pays**		**The Plan Pays**	
Skilled Nursing Facility Services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a $100 co-payment per day max $300 per admission	No Coverage
Hospice Care	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage	No Coverage
Durable Medical Equipment (DME) - Rental or Purchase	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage of the first $5,000 allowable; 100% in excess of $5,000 per plan year	No Coverage
Transplant Services	80% coverage; subject to deductible	No Coverage	100% coverage	No Coverage
Pharmacy	**You Pay**		**You Pay**	
Tier 1 - Generic	50% up to $30 [1]		50% up to $30 [1]	
Tier 2 - Preferred	50% up to $55 [1,2]		50% up to $55 [1,2]	
Tier 3 - Non-Preferred	65% up to $80 [1,2]		65% up to $80 [1,2]	
Tier 4 - Specialty	50% up to $80 [1,2]		50% up to $80 [1,2]	
90 day supply for maintenance drugs from mail order OR at participating 90-day retail network pharmacies	2.5 times the cost of applicable maximum co-payment		2.5 times the cost of applicable maximum co-payment	
After the out-of-pocket threshold amount of $1,500 is met by you and/or your covered dependent(s):				
Tier 1 - Generic	$0 co-payment [1]		$0 co-payment [1]	
Tier 2 - Preferred	$20 co-payment [1,2]		$20 co-payment [1,2]	
Tier 3 - Non-Preferred	$40 co-payment [1,2]		$40 co-payment [1,2]	
Tier 4 - Specialty	$40 co-payment [1,2]		$40 co-payment [1,2]	

NOTE: Prior Authorizations and Visit Limits may apply to some benefits - refer to your Plan Document for details.

This comparison chart is a summary of plan features and is presented for general information only. It is not a guarantee of coverage.

Non-Medicare Retirees
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2023 - December 31, 2023

Magnolia Open Access		Magnolia Local		Vantage Medical Home	
Network	**Out-of-Network**	**Network**	**Out-of-Network**	**Network**	**Out-of-Network**
The Plan Pays		**The Plan Pays**		**The Plan Pays**	
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a $100 copay per day max $300 per admission	No Coverage	100% coverage after $250 copay per day; max $750 per admission; not subject to In-Network deductible	50% coverage; subject to Out-of-Network Deductible
80% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage	No Coverage	100% coverage	No Coverage
90% coverage; subject to deductible	70% coverage; subject to deductible	80% coverage of the first $5,000 allowable; 100% in excess of $5,000 per plan year	No Coverage	80% coverage of the first $5,000 allowable; 100% in excess of $5,000 per plan year	50% coverage; subject to Out-of-Network Deductible
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage	No Coverage	100% coverage after $250 copay per day; max $750 per admission; not subject to In-Network deductible	No Coverage
You Pay		**You Pay**		**You Pay**	
50% up to $30 [1]		50% up to $30 [1]		Tier 1 - Preferred Generics: $0 AHN/$15 copay[3] Tier 2 - Non-Preferred Generics: $40 copay[3]	
50% up to $55 [1,2]		50% up to $55 [1,2]		Tier 3 - Preferred Brand: $75 copay[2,3]	
65% up to $80 [1,2]		65% up to $80 [1,2]		Tier 4 - Non-Preferred Brand: $100 copay[2,3]	
50% up to $80 [1,2]		50% up to $80 [1,2]		Tier 5 - Specialty: $150 copay[2,3]	
2.5 times the cost of applicable maximum copay		2.5 times the cost of applicable maximum copay		Tier I Preferred Generics: 100-day supply for $0 copay at AHN; Tiers 1-4: 100-day supply for 3 copays; Tier 5 Specialty: 100-day mail-order not available	
After the out-of-pocket threshold amount of $1,500 is met by you and/or your covered dependent(s)*:					
$0 copay [1]		$0 copay [1]		N/A	
$20 copay [1,2]		$20 copay [1,2]		N/A	
$40 copay [1,2]		$40 copay [1,2]		N/A	
$40 copay [1,2]		$40 copay [1,2]		N/A	

[1] Prescription drug benefit - 31-day fill
[2] Member who chooses brand-name drug for which approved generic version is available pays cost difference between brand-name drug & generic drug, plus copay for brand-name drug; cost difference does not apply to $1,500 out-of-pocket threshold. (if applicable)
[3] Prescription drug benefit - 30-day fill
* $1,500 threshold does not apply to Vantage Medical Home HMO pharmacy benefits