STATE OF LOUISIANA OFFICE OF GROUP BENEFITS

Coverage Period: 01/01/2014-09/29/2014

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for: Retirees With Medicare** | **Plan Type:** HMO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.bcbsla.com/ogb by calling **1-800-392-4089**.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**Network Providers:** $0 per Person/per Family per Calendar Year **Non-Network Providers:** $1,000 per Person/$3,000 per Family per Calendar Year	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the Common Medical Event chart for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out–of–pocket limit on my expenses?	Yes. **Network Providers:** $1,000 per Person/$3,000 per Family per Calendar Year **Non-Network Providers:** $4,000 per Person/$12,000 per Family per Calendar Year	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, Member Cost Share, Balance Billed Charges, and Health Care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The Common Medical Event chart describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a full listing of network providers, see www.bcbsla.com/ogb or call **1-800-392-4089.**	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the Common Medical Event chart for how this plan pays different kinds of **providers**.

Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed in Excluded Services & Other Covered Services. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use Preferred **providers** by waiving or charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	0%	0%	Subject to copayment/ coinsurance if Medicare deductibles have not been met
	Specialist visit	0%	0%	
	Other practitioner office visit	0%	0%	
	Preventive care/screening	0%	0%	
If you have a test	Diagnostic test (x-ray, blood work)	0%	0%	
	Imaging (CT/PET scans, MRIs)	0%	0%	

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available by calling OGB Customer Service at (800)272-8451	Generic Drugs ($50 Maximum per 31 day prescription; up to the $1,200 Out-of-Pocket Maximum per Person per Plan Year)	$0 after Maximum Out-of-Pocket is met	50% coinsurance –In State 80% coinsurance-Out of State	Appetite suppressant drugs; Dietary supplements; Topical forms of Minoxidil; Retin-A dispensed for a Covered Person over age 26; Amphetamines dispensed for diagnoses other than Attention Deficit Disorder or Narcolepsy; Nutritional or parenteral therapy; Vitamins and minerals; Drugs available over the counter; Serostim dispensed for any diagnoses or therapeutic purposes other than AIDS wasting; Drugs prescribed for treatment of impotence, except following the surgical removal of the prostate gland; Glucometers.
	Brand Name Drugs ($50 Maximum per 31 day prescription; up to the $1,200 Out-of-Pocket Maximum per Person per Plan Year)	$15 after Maximum Out-of-Pocket is met	50% coinsurance –In State 80% coinsurance-Out of State	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0%	0%	Subject to copayment/ coinsurance if Medicare deductibles have not been met
	Physician/surgeon fees	0%	0%	
If you need immediate medical attention	Emergency room services	Facility - $100 copayment; Non-Facility Charges – 0%	Facility - $100 copayment; Non-Facility Charges – 0%	Facility copayment waived if admitted
	Emergency medical transportation	0%	0%	For emergency medical transportation only.
	Urgent care	0%	0%	Subject to copayment/ coinsurance if Medicare deductibles have not been met

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have a hospital stay	Facility fee (e.g., hospital room)	0%	0%	Subject to copayment/ coinsurance if Medicare deductibles have not been met
	Physician/surgeon fee	0%	0%	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	0%	0%	Subject to copayment/ coinsurance if Medicare deductibles have not been met
	Mental/Behavioral health inpatient services	0%	0%	
	Substance use disorder outpatient services	0%	0%	
	Substance use disorder inpatient services	0%	0%	
If you are pregnant	Prenatal and postnatal care	0%	0%	Subject to copayment/ coinsurance if Medicare deductibles have not been met
	Delivery and all inpatient services	0%	0%	

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	Not Covered	Not Covered	Subject to copayment/ coinsurance if Medicare deductibles have not been met
	Rehabilitation services	0%	0%	
	Habilitation services	0%	0%	
	Skilled nursing care	0%	0%	Limited to 120 days per year.
	Durable medical equipment	0%	0%	Subject to copayment/ coinsurance if Medicare deductibles have not been met
	Hospice service	Not Covered	Not Covered	None
If your child needs dental or eye care	Eye exam	0%	0%	Not Covered if Medicare is Primary; Limited to one (1) eye exam per year.
	Glasses	Frames limited to a maximum benefit of $50	Frames limited to a maximum benefit of $50	Purchased within 6 months of cataract surgery.
	Dental check-up	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover **(This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids (Adult)
- Infertility Treatment
- Long-Term Care
- Private-Duty Nursing
- Routine Foot Care (except for Diabetes)
- Weight Loss Programs

Other Covered Services **(This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Acupuncture
- Chiropractic Care
- Non-emergency care when traveling outside the United States
- Routine Eye Care (unless Medicare is Primary)

Your Rights to Continue Coverage:

Questions: Call **1-800-392-4089** or visit us at **www.bcbsla.com/ogb.**
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.bcbsla.com or www.healthcare.gov or call 1-800-392-4089 to request a copy.

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-392-4089. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa , or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Blue Cross and BlueShield of Louisiana at 1-800-599-2583 or www.bcbsla.com OR the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $7,367
- **Patient pays** $173

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Inpatient Medications	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$0
Co-pays	$23
Coinsurance	$0
Limits or exclusions	$150
Total	**$173**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4,321
- **Patient pays** $1,079

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits	$250
Procedures	$450
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$0
Co-pays	$1,000
Coinsurance	$0
Limits or exclusions	$79
Total	**$1,079**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**.