



**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](http://www.bcbsla.com/ogb) by calling 1-800-392-4089.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<b>Network &amp; Non-Network Providers: \$500</b> Person per Calendar Year; Family Maximum of 3 Individual Deductibles per Calendar Year	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	Yes. <b>\$150</b> Emergency Room Deductible (waived if admitted)	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. <b>In-Network Providers:</b> Employee Only- <b>\$1,500</b> ; Employee Plus One (Spouse or Child)- <b>\$3,000</b> ; Family of 3- <b>\$4,500</b> ; Family of 4- <b>\$5,500</b> ; Family of 5- <b>\$6,500</b> ; Family of 6- <b>\$7,500</b> ; Family of 7- <b>\$8,500</b> ; Family of 8- <b>\$9,500</b> ; Family of 9- <b>\$10,500</b> ; Family of 10- <b>\$11,500</b> ; Family of 11- <b>\$12,500</b> ; Family of 12 or More- <b>\$12,700</b> . <b>Non-Network Providers:</b> Employee Only - <b>\$3,500</b> ; Employee Plus One (Spouse or Child) - <b>\$7,000</b> ; Family of 3- <b>\$10,500</b> ; Family of 4 or More - <b>\$12,700</b> .	The <u>out-of-pocket limit</u> 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 <u>out-of-pocket limit</u> ?	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 <u>out-of-pocket limit</u> .
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 <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. For a full listing of network providers, see <a href="http://www.bcbsla.com/ogb">www.bcbsla.com/ogb</a> or call 1-800-392-4089.	If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the Common Medical Event chart for how this plan pays different kinds of <u>providers</u> .

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Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the <b>specialist</b> 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 <b>excluded services</b> .



- **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 <b>provider's</b> office or clinic	Primary care visit to treat an injury or illness	10% coinsurance after deductible	30% coinsurance after deductible	None
	Specialist visit	10% coinsurance after deductible	30% coinsurance after deductible	None
	Other practitioner office visit	10% coinsurance after deductible	30% coinsurance after deductible	None
	Preventive care/screening	No Cost	30% coinsurance after deductible	None
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance after deductible	30% coinsurance after deductible	None
	Imaging (CT/PET scans, MRIs)	10% coinsurance after deductible	30% coinsurance after deductible	Must obtain authorization.

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# STATE OF LOUISIANA OFFICE OF GROUP BENEFITS

Coverage Period: 09/30/2014-02/28/2015

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Active Employees | Plan Type: PPO

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
<b>If you need drugs to treat your illness or condition</b> More information about <u>prescription drug coverage</u> is available by calling (800)910-1831.	Generic Drugs (\$30 Maximum per 31 day prescription; up to the \$1,500 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; Nutritional or parenteral therapy; Vitamins and minerals; Drugs available over the counter; medical foods; bulk chemicals; any federal legend drug with an over the counter equivalent available  Utilization management criteria may apply to specific drugs or drug categories to be determined by PBM.
	Preferred Drugs (\$55 Maximum per 31 day prescription; up to the \$1,500 Out-of-Pocket Maximum per Person per Plan Year)	\$20 after Maximum Out-of-Pocket is met	50% coinsurance –In State 80% coinsurance-Out of State	
	Non-Preferred Drugs and Specialty Drugs (\$80 Maximum per 31 day prescription; up to the \$1,500 Out-of-Pocket Maximum per Person per Plan Year)	\$40 after Maximum Out-of-Pocket is met		
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% coinsurance after deductible	30% coinsurance after deductible	Must obtain authorization.
	Physician/surgeon fees	10% coinsurance after deductible	30% coinsurance after deductible	None
<b>If you need immediate medical attention</b>	Emergency room services	Facility - \$150 separate deductible; Non-Facility Charges – 10% coinsurance after deductible	Facility - \$150 separate deductible; Non-Facility Charges – 10% coinsurance after deductible	Facility deductible waived if admitted
	Emergency medical transportation	10% coinsurance after deductible	30% coinsurance after deductible	None
	Urgent care	10% coinsurance after deductible	30% coinsurance after deductible	None

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Coverage Period: 09/30/2014-02/28/2015

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Active Employees | Plan Type: PPO

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
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	10% coinsurance after deductible	\$50 copayment per day; Maximum of 5 days per admission; then 30% coinsurance after deductible	Must obtain authorization.
	Physician/surgeon fee	10% coinsurance after deductible	30% coinsurance after deductible	None
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	10% coinsurance after deductible	30% coinsurance after deductible	Must obtain authorization for Intensive Outpatient Programs, Partial Hospitalization Programs, and services performed at Residential Treatment Centers.
	Mental/Behavioral health inpatient services	10% coinsurance after deductible	30% coinsurance after deductible	Must obtain authorization.
	Substance use disorder outpatient services	10% coinsurance after deductible	30% coinsurance after deductible	Must obtain authorization for Intensive Outpatient Programs, Partial Hospitalization Programs, and services performed at Residential Treatment Centers.
	Substance use disorder inpatient services	10% coinsurance after deductible	30% coinsurance after deductible	Must obtain authorization.
<b>If you are pregnant</b>	Prenatal and postnatal care	10% coinsurance after deductible	30% coinsurance after deductible	None
	Delivery and all inpatient services	10% coinsurance after deductible	\$50 copayment per day; Maximum of 5 days per admission; then 30% coinsurance after deductible	Authorization may be required if the mother's length of stay exceeds 48 or 96 hours following a vaginal or caesarean delivery, respectively.

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Coverage for: Active Employees | Plan Type: PPO

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
<b>If you need help recovering or have other special health needs</b>	Home health care	10% coinsurance after deductible	30% coinsurance after deductible	Must obtain authorization. Services limited to 60 days per benefit period.
	Rehabilitation services	10% coinsurance after deductible	30% coinsurance after deductible	Physical & Occupational Therapy – Must obtain Authorization for additional visits over the limit of 50 visits combined per year.  Services performed by Licensed Massage Therapists are not covered.
	Habilitation services	10% coinsurance after deductible	30% coinsurance after deductible	Physical & Occupational Therapy – Must obtain Authorization for additional visits over the limit of 50 visits combined per year.  Services performed by Licensed Massage Therapists are not covered.
	Skilled nursing care	10% coinsurance after deductible	30% coinsurance after deductible	Must obtain authorization. Services limited to 90 days per benefit period.
	Durable medical equipment	10% coinsurance after deductible	30% coinsurance after deductible	Must obtain authorization for durable medical equipment greater than \$300 and Orthotic Devices.

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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
	Hospice service	20% coinsurance after deductible	30% coinsurance after deductible	Must obtain authorization. Services limited to 180 days per benefit period.
If your child needs dental or eye care	Eye exam	Routine – Not Covered	Routine - Not Covered	Routine Vision Screening – Preventive Care: In-Network – No Cost; Out-of-Network - 30% coinsurance after deductible. One per Benefit Period for Ages 0-21; Additional screenings subject to Deductible Amounts and Coinsurance percentages
	Glasses	Frames – Maximum Benefit of \$50	Frames - Maximum Benefit of \$50	Purchased within 6 months following cataract surgery
	Dental check-up	Not Covered	Not Covered	None

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## 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 Eye Care
- 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

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## Your Rights to Continue Coverage:

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](http://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](http://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](http://www.bcbsla.com) OR the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://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.*—————

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## 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 \$6,191
- Patient pays \$1,349

#### 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
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$500
Co-pays	\$23
Coinsurance	\$676
Limits or exclusions	\$150
<b>Total</b>	<b>\$1,349</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$3,821
- Patient pays \$1,579

#### 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
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$500
Co-pays	\$906
Coinsurance	\$94
Limits or exclusions	\$79
<b>Total</b>	<b>\$1,579</b>

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## 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.

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