

LSU FIRST HEALTH PLAN

Administered by WebTPA and CitizensRx

LSU First is a self-insured health plan that gives you flexibility and control over how to spend your healthcare dollars. For 2019, LSU First will only have one option—Option 1.

LSU First includes a Health Reimbursement Account (HRA) that includes state-funded benefit dollars allocated for you and your family. The HRA pays 100% of eligible medical and pharmacy expenses until it is exhausted. If there is an HRA balance at the end of the plan year, unused dollars, up to a maximum, can be rolled over for the following year. After the HRA is exhausted, you have a deductible that must be met (see chart below). After both the HRA is exhausted and the deductible is satisfied, the Plan will pay medical claims at 80% In-Network and 60% of Maximum Reimbursable Charge (MRC) Out-of-Network. Once you exhaust your HRA and meet your Deductible, brand name and specialty medications are covered at 80%. You are responsible for 20%, up to \$150, for a 30-day supply.

The LSU First Health Plan has 3 network tiers—First Choice, In-Network, and Out-of-Network. The First Choice Network is a specialized network of doctors and hospitals within Louisiana. Once you have exhausted your HRA, First Choice Providers and generic drugs are covered at 100%. In-Network providers are in Verity HealthNet, a localized network in Louisiana, and Aetna ASA, a national network. Both networks will pay at the 80%/20% coinsurance. Providers that are not a part of these networks (First Choice, Verity or Aetna ASA) will be paid at 60% of MRC.

	HRA	Option 1 Deductible
LSU First Annual HRA and Deductible		
Employee Only	\$1,000	\$500
Employee + Spouse	\$1,500	\$750
Employee + Child(ren)	\$1,500	\$750
Employee + Family	\$2,000	\$1,000

If you are currently in **LSU First Option 1** and wish to remain, no action is necessary. If you are currently in **Option 2** and do not take action, you will be defaulted into **Option 1**. You are encouraged to confirm that your HR Department has your correct contact information as well as any dependent information.

	Option 1
12 Month Employees	
Employee Only	\$184.38
Employee + Spouse	\$533.10
Employee + Child(ren)	\$265.36
Family	\$638.22
9 Month Employees	
Employee Only	\$245.84
Employee + Spouse	\$710.80
Employee + Child(ren)	\$353.81
Family	\$850.96
Retiree with No Medicare/ Rehired Retirees	
Employee Only	\$184.38
Employee + Spouse	\$533.10
Employee + Child(ren)	\$265.36
Family	\$638.22
Retiree with One Member on Medicare	
Employee Only	-
Employee + Spouse	\$393.40
Employee + Child(ren)	\$193.08
Family	\$543.04
Retiree with Two Members on Medicare	
Employee + Spouse	-
Family	\$248.28

Website: www.lsu.edu/lsufirst

Customer Service: 1 (855) 346-5781

Policy Number: LSUFIRST