LSU First Health Plan
Benefit Snapshot (01/01/2015 - 12/31/2015)

Putting You First
- Unlimited lifetime maximum benefits
- No referrals needed for specialists
- Employee Assistance Program (EAP)
- First Choice providers covered at 100% (after HRA is exhausted)
- Generic prescriptions covered at 100% (after HRA is exhausted)
- LSU Pays $1,000
- You Pay $500

Preventive Care: Covered at 100% with First Choice and In-Network providers
- 6 visits age 0-12 months
- 3 visits age 12-36 months
- Annual visits from 36 months to age 16
- Immunizations and screenings
- Routine exams
- Immunizations and screenings
- Annual pap smear/pelvic exam
- Age-appropriate cancer screenings (mammogram, colonoscopy, etc)

Health Reimbursement Account (HRA)
- Benefit dollars allocated for you and your family
- Pays 100% of eligible medical and pharmacy expenses until exhausted
- Unused dollars roll over for the future

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>Employee/Spouse</th>
<th>Employee/Child(ren)</th>
<th>Employee/Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual HRA Contribution</td>
<td>$1,000</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

Deductible
- After your HRA is exhausted, you pay for medical and pharmacy expenses until you have met your Deductible
- Services received from First Choice Providers and Generic Drugs are covered at 100%

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>Employee/Spouse</th>
<th>Employee/Child(ren)</th>
<th>Employee/Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1</td>
<td>$500</td>
<td>$750</td>
<td>$750</td>
<td>$1,000</td>
</tr>
<tr>
<td>Option 2</td>
<td>$1,500</td>
<td>$2,250</td>
<td>$2,250</td>
<td>$3,000</td>
</tr>
</tbody>
</table>

Medical Coverage
- Once you exceed your HRA and meet your Deductible, LSU First pays 90% of eligible in-network charges and 60% of eligible out-of-network* charges.
- Services received from First Choice Providers and Generic drugs are covered at 100%

Prescription Drug Coverage
- Once you exhaust your HRA and meet your Deductible, you will pay a flat co-pay for brand name and specialty drugs.
- Generic prescription drugs are covered at 100%

<table>
<thead>
<tr>
<th></th>
<th>Generic</th>
<th>Brand Name</th>
<th>Specialty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-pay for 30-day supply</td>
<td>$0</td>
<td>$40</td>
<td>$120</td>
</tr>
</tbody>
</table>

Maximum Out-of-Pocket: includes your deductible and coinsurance/copays

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>Employee/Spouse</th>
<th>Employee/Child(ren)</th>
<th>Employee/Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1</td>
<td>In: $3,500</td>
<td>In: $5,250</td>
<td>In: $5,250</td>
<td>In: $7,000</td>
</tr>
<tr>
<td></td>
<td>Out: $6,500</td>
<td>Out: $9,750</td>
<td>Out: $9,750</td>
<td>Out: $13,000</td>
</tr>
<tr>
<td>Option 2</td>
<td>In: $4,500</td>
<td>In: $6,750</td>
<td>In: $6,750</td>
<td>In: $9,000</td>
</tr>
<tr>
<td></td>
<td>Out: $7,500</td>
<td>Out: $11,250</td>
<td>Out: $11,250</td>
<td>Out: $15,000</td>
</tr>
</tbody>
</table>

* Based on the Maximum Reimbursable Charge for service in your area

How it Works
Option 1 Employee Only
1. LSU Pays $1,000
2. You Pay $500 for non-First Choice Providers and brand-name drugs
3. LSU and You Share Medical: 90/10% In-Network 60/40% Out-of-Network
   - Pharmacy:
     - $0 Generic co-pay
     - $40 Brand Name co-pay
     - $120 Specialty co-pay

Preventive Care Covered at 100%

100% Medical and Prescription Drug coverage after you reach your Maximum Out-Of-Pocket

Putting You First
- Unlimited lifetime maximum benefits
- No referrals needed for specialists
- Employee Assistance Program (EAP)

Online Resources
www.lsufirst.org The LSU First website allows you to search for providers, understand how the Plan works, and get information such as the SPD, Premiums, and annual notices.

www.lsufirst.webtpa.com Once registered, the WebTPA site allows you to track your HRA and deductible balances, view claims, and print an ID card.

www.express-scripts.com Once registered, the ESI site allows you to manage your prescriptions, get drug information, see RX history and order refills.
The LSU First Team
The LSU First team is comprised of the following partners working together for your health care benefits:

- **LSU**—LSU is financially responsible for paying your claims.
- **WebTPA**—Your Medical Claims Administrator. They have a dedicated team of employees for LSU to answer your calls and process your claims.
- **eQ Health**—Medical Management and Care Coordination Administrator. They certify pre-authorizations and pro-actively reach out to members with specific health care risks.
- **Express-Scripts**—Your Pharmacy Benefits Administrator. They provide customer service and process your retail and mail order pharmacy claims.
- **Verity HealthNet**—Network Administrator for the First Choice and Verity networks
- **Aetna ASA**—National Network and Employee Assistance Program (EAP) provider

Networks
The LSU First Health Plan utilizes the following Networks:

- **First Choice (FC)**—The FC Network is a network of local providers whose services are covered at 100% after your HRA is exhausted. This means you pay nothing out of pocket for covered services with these providers.
- **Verity**—The Verity Network is a local network of providers. After your HRA is exhausted and you meet your deductible, the Plan will pay 90% and you are responsible for 10%.
- **Aetna ASA**—The Aetna ASA Network is your nationwide network. After your HRA is exhausted and you meet your deductible, the Plan will pay 90% and you are responsible for 10%.
- **Express-Scripts**—You have the option of using Retail pharmacies or ESI’s Home Delivery. Utilizing Home Delivery gives you the option to fill a 90-day supply.

Employee Resources
The **Employee Assistance Program (EAP)** provides support for many of life’s challenges. From short-term counseling to understanding your legal rights, including: Relationship difficulties, work or family stress and anxiety, alcohol and drug abuse, free online will preparation, telephonic tax consultation, and identity theft consultation. Confidential assistance is available 24 hours a day, 7 days a week at 1 (888) 238-6232.

SparkPeople is the world’s largest healthy living community with a free online diet and fitness program. They offer meal plans and a calorie counter, along with active support message boards, and personalized fitness plans and FitBit integration. You can join by visiting the WebTPA online portal and clicking the SparkPeople icon.

2015 Changes
The following Plan changes are effective January 1, 2015:

- **Massage therapy** and **acupuncture** will no longer be covered.
- The **Critical Illness Benefit** is being discontinued; however active employees can enroll in a new Critical Illness voluntary benefit.
- **Pre-Authorization** will now be required on certain services.
- The **Out-of-Network** benefit will be covered at 60% of Maximum Reimbursable Charge (MRC). Members are responsible for 40% MRC and any amount over MRC.
- The **Maximum Out-of-Pocket** will increase, but will now include your deductible, medical coinsurance, and pharmacy copayments.