

Important Updates

Effective January 1, 2012, LSU First is moving to a Calendar Year (January 1 - December 31).

For the period of July 1, 2011, through December 31, 2011, LSU First had a 6 month prorated Plan. During the Annual Enrollment sessions held in October 2011, you are able to make changes for the January 1, 2012 Plan Year.

All Health Reimbursement Accounts, Remaining Deductibles, and Out-of-Pocket Maximums, which were reduced by half for the July 1 – December 31, 2011 Plan Year, will be reset to full amounts effective January 1, 2012.

LSU First Plan Features

Generic Drugs are paid 100% after HRA dollars are exhausted

First Choice Providers are paid 100% after HRA dollars are exhausted

Preventive Care covered 100% without using HRA dollars

100% coverage for medical care and pharmacy after you reach the out-of-pocket maximum

Putting You First – Affordable Care Act

- Children under the age of 26 may be added to LSU First regardless of student status, tax status, residence or marital status
- Pre-existing condition exclusions will be removed on enrollees under the age of 19
- Lifetime and annual maximums will be removed for essential benefits defined as:
 - Ambulatory Patient Services
 - ER Services
 - Hospitalization
 - Maternity and newborn care
 - Mental Health/ Substance Use Disorder including behavioral health treatment
 - Prescription Drugs
 - Rehabilitative and habilitative services and devices
 - Laboratory services
 - Preventive and wellness services
 - Chronic disease management
 - Pediatric services, including oral and vision care

How LSU First Works:

Option 1, Employee-Only Coverage

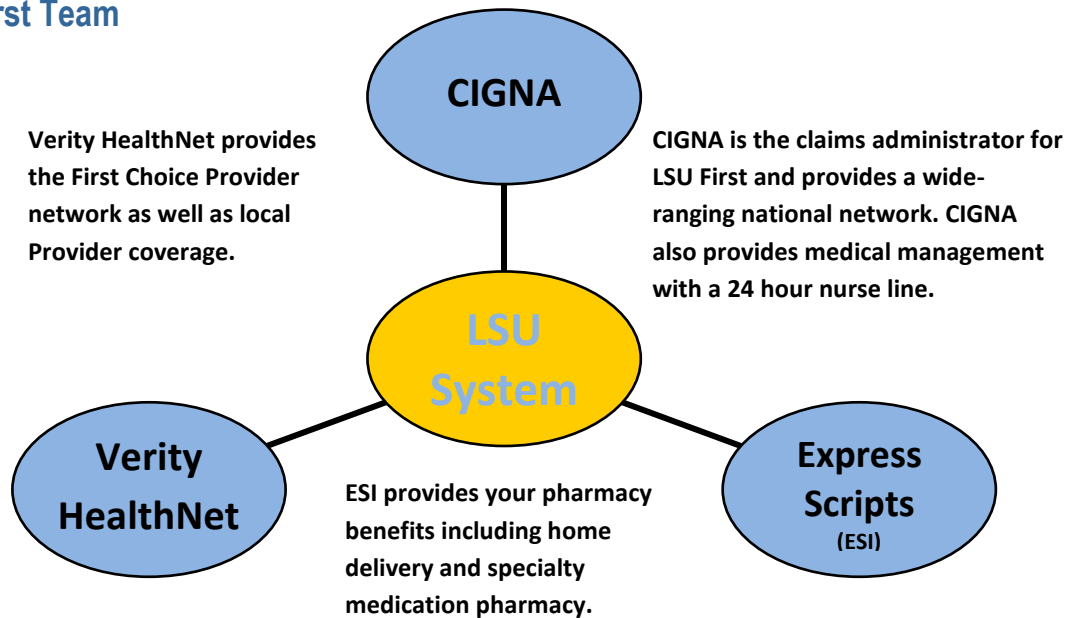
LSU puts \$1,000 in your HRA at the beginning of each plan year. To find out what you pay, subtract the amount in your HRA (\$1,000 + rollover) from the Total Out-of-Pocket for Covered Expenses.

Deductible	+	Co-Insurance	=	Total Out-of-Pocket for Covered Expenses										
↓		↓		↓										
\$1,500														
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<p>Remaining Deductible is waived when using First Choice Providers and generic drugs You pay \$0</p>														

*Maximum Reimbursable Charge. || Note: If you have HRA rollover dollars they, will automatically be applied to the LSU First plan co-insurance.

Other Important Features of LSU First

1. The LSU First Team



2. Critical Illness Direct Cash Benefit

This benefit is available to all Employees as part of LSU First, which includes the following:

- Heart Attack
- Stroke
- Major Organ Transplant
- Renal Failure (End Stage)
- Invasive Cancer
- Coronary Artery Bypass Surgery

Employees impacted by one of these critical illnesses and meeting benefit criteria may receive a direct cash payment upon submitting necessary claim forms. See the Summary Plan Description (online) for additional details. If you collect Critical Illness Benefits from LSU First and later have one of the remaining covered illnesses, the full benefit amount will be paid for any additional illness that takes place. If you are diagnosed twice with the same condition, the full benefit will be paid again in the event the reoccurrence is at least 12 months after the previous illness.

3. Transplant Expenses

LSU First will reimburse any Employee up to \$10,000 for transportation, lodging and food if you are the recipient of a preapproved organ/tissue transplant from a designated Center of Excellence. Such expenses will also be reimbursed for one dependent.

4. CIGNA Clinical Programs for You

- **CIGNA Health Advisor** – Healthy and at-risk members with one-on-one coaching from a health advocate, for many health topics/conditions including hypertension, hyperlipidemia, depression, healthy eating, physical activity and pre-diabetes.
- **Lifestyle Management Programs** – Coaching for tobacco cessation, stress management and weight management.
- **CIGNA Healthy Pregnancies, Healthy Babies** – Maternity specialists tailor a management plan to each member's specific needs to increase the quality and effectiveness of maternity care to improve newborn outcomes.

5. Preventive Care

Well-child care:

- 6 visits the first year
- 3 visits the second year
- Annual visits from 24 months through age 18
- Immunizations

Adult Preventive Care:

- Routine exams
- Immunizations
- Annual Pap Smear
- Age-appropriate cancer screenings (mammogram, colonoscopy, prostate, etc.)
- Annual vision exam for Employees and all Dependents

Remember you can take a Health Assessment free of charge through CIGNA at www.lsufirst.org.