



LSU First Health Plan

Benefit Snapshot (2023 Plan Year)

Putting You First

- First Choice providers covered at 100%¹ (after HRA is exhausted)
- Tier 1 Generic prescriptions covered at 100%
- Preventive Care covered at 100% with First Choice and In-Network providers
- Ability to earn \$25/month (\$300 annual) premium wellness credit

What's New?

- HRA and deductible no longer apply to prescription drugs
- HRA and deductible apply only to medical claims
- HRA amount will be adjusted by half due to pharmacy change
- No more surprises at the pharmacy!
- Tier 1 Generics still covered at 100%
- Tiers 2 - 4 Brand and Specialty medications still covered at 80%, up to \$150 for a 30-day supply
- Prescription Out-of-Pocket Maximum added

Your Medical Coverage is as Easy as 1-2-3!

1 Health Reimbursement Account (HRA)

- Benefit dollars funded by LSU for medical expenses for you and your covered dependents
- HRA pays 100% of eligible medical expenses until exhausted
- Unused dollars, up to a maximum, will roll over for future use

	Employee	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
Annual HRA Contribution	\$500	\$750	\$750	\$1,000

2 Deductible

- Covered services from First Choice Providers are covered 100%¹ with no deductible
- After HRA is exhausted, covered services from non-First Choice providers are subject to deductible

	Employee	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
Annual Deductible	\$500	\$750	\$750	\$1,000

3 Coinsurance

- Covered services from First Choice Providers are covered 100%¹ with no deductible
- LSU First pays 80% of eligible In-Network charges; you pay the remaining 20% after HRA is exhausted and deductible is met
- LSU First pays 60% of the Maximum Allowable Charge (MAC) for Out-of-Network providers; you pay the remaining 40% after HRA is exhausted and deductible is met plus any billed charges over MAC
- If you meet the In-Network Medical Maximum Out-of-Pocket, covered services will be covered at 100%

	Employee	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
Medical Maximum	In: \$4,500	In: \$6,750	In: \$6,750	In: \$9,000
Out-of-Pocket includes HRA, deductible, and coinsurance	Out: Unlimited	Out: Unlimited	Out: Unlimited	Out: Unlimited

Prescription Coverage that's Predictable!

Rx Prescription Drug Coverage

- Tier 1 Generics covered at 100%
- Tiers 2 - 4 Brand and Specialty medications covered at 80%, up to \$150 for a 30-day supply
- If you meet the Drug Maximum Out-of-Pocket, covered medications will be covered at 100%

	Employee	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
Drug Maximum Out-of-Pocket	\$4,500	\$6,750	\$6,750	\$9,000

How it Works Employee Only

MEDICAL COVERAGE

1 **LSU Pays**
\$500 HRA for all covered medical services

2 **You Pay**
\$500 Deductible for Non-First Choice providers

3 **LSU and You Share**
Verity/Aetna: 80%/20%
Out-of-Network: 60%/40%

First Choice Providers¹
Covered 100% after HRA

DRUG COVERAGE

Tier 1 Generics
covered at 100%

Tiers 2 - 4 Brand and Specialty
covered at 80%, up to \$150 for a 30-day supply

Never Pay More than \$150 for a 30-Day Supply

Online Resources

lsu.edu/lsufirst

The LSU First website helps you to understand how the plan works, search for providers, and get information such as the Summary Plan Document, Premiums, Forms, and Annual Notices.

lsufirst.webtpa.com

Once registered, the WebTPA portal allows you to track your HRA and deductible balances, view claims, search for providers using the ClearCost price transparency tool, and print an ID card.

medimpact.com

Once registered, you can look up prescription drug costs, compare prices for medications, view your medication history, find a pharmacy, and reference formulary information. You can also order mail-order prescriptions and track your shipments.

¹\$150 Emergency Room Co-Pay applies, waived if admitted
²\$150 Penalty for MRIs and CT scans performed at a hospital facility
³\$300 Penalty for outpatient surgery performed at a hospital facility

1 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**—Medical Claims Administrator and Medical Management: They have a dedicated team of employees for LSU to answer your calls and process your claims. They also review authorization requests and provide clinical case management.
- **HighCare**—Care Coordination: They proactively reach out to members with specific high risks and help them navigate receiving care in order to improve health outcomes.
- **MedImpact**—Pharmacy Benefits Manager: They process prescription claims, provide customer service and administer prescription programs such as Step Therapy, Prior Authorization and Drug Quantity Management. They also provide mail order services for home delivery of maintenance and specialty medications.
- **Verity HealthNet**—Local Louisiana Network Administrator for the First Choice and Verity networks.
- **Aetna ASA**—National Network Administrator and web-based Employee Assistance Program (EAP) provider.

2 Networks

The LSU First Health Plan utilizes the following Networks:

- **First Choice (FC)**—The FC Network is a network of Louisiana providers. Services are covered at 100%¹ after your HRA is exhausted. This means you pay no out of pocket for covered services with these providers.
- **Verity HealthNet**—The Verity Network is a network of local providers within Louisiana. After your HRA is exhausted and you meet your deductible, the Plan will pay 80% and you are responsible for 20%.
- **Aetna ASA**—The Aetna ASA Network is your nationwide network. After your HRA is exhausted and you meet your deductible, the Plan will pay 80% and you are responsible for 20%.
- **Out-of-Network**—Any providers not participating in the above networks will be considered Out-of-Network. This may include ancillary services received at in-network facilities, such as emergency room physicians, anesthesiologists, etc. After your HRA is exhausted and you meet your deductible, the Plan pays 60% of the Maximum Allowable Charge (MAC); you pay the remaining 40% plus any billed charges over MAC.

3 Tiered Formulary

The LSU First Health Plan utilizes a 4-tier formulary, managed by MedImpact, that helps members select the most appropriate, lowest-cost medication options. The formulary is reviewed quarterly to reassess drug tiers based on the current prescription drug market. The amount you pay towards prescriptions depends on the tier the drug falls within and the cost of the medication. Beginning January 1, 2023, the HRA and Deductible do not apply to prescriptions.

- **Tier 1 Generic** —Tier 1 Generic medications are covered at 100% with no HRA or Deductible. You owe \$0 for these medications.
- **Tier 2 Preferred Brand** — Tier 2 Preferred Brand medications are often less expensive than Non-Preferred Brands, which can save you money. They are covered at 80% with no HRA or Deductible. You are responsible for 20%, up to a maximum of \$150 for a 30-day supply.
- **Tier 3 Non-Preferred Brand** — Tier 3 Non-Preferred Brand medications are covered at 80% with no HRA or Deductible. You are responsible for 20%, up to a maximum of \$150 for a 30-day supply.
- **Tier 4 Specialty** — Tier 4 Specialty medications are covered at 80% with no HRA or Deductible. You are responsible for 20%, up to a maximum of \$150 for a 30-day supply.

LSU First members have the option of receiving a 90-day supply of maintenance medications by mail order through MedImpact Direct or through multiple retail pharmacies nationwide, including CVS, Walgreens, and WaMart, through MedImpact's Choice90 program.



WebTPA Customer Service: 1.855.346.5781
Benefit Advocate Center: 1.866.607.5325



bac.lsu@ajg.com
lsufirst@lsu.edu