



Louisiana

- No referrals needed for specialists
- Out-of-network coverage only for emergency care
- Comprehensive preventive care coverage
- \$25 copayments for primary care visits, \$50 for specialty care
- Nationwide provider network
- Higher deductibles, lower premiums

Magnolia Local and Local Plus

The Office of Group Benefits (OGB) offers both of these plans in partnership with Blue Cross Blue Shield of Louisiana. This plan offers one of the lowest deductibles in exchange for a higher premium. The Local and Local Plus plans are ideal for those who prefer the predictability of co-payments with 100% plan coverage. The difference between the Local and Local Plus is the network of providers. Out-of-network coverage is in emergencies only for both plans.

Magnolia Local Network

Parish-specific, local coverage only. No nationwide coverage or out-of-network coverage*.

Community Blue

Local 100% Coverage only

Ascension, East Baton Rouge, Livingston & West Baton Rouge

Blue Connect

Local 100% Coverage only

Acadia, Bossier, Caddo, Evangeline, Iberia, Jefferson, Lafayette, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, St. Landry, St. Martin, St. Tammany & Vermillion

Magnolia Local Plus Network

Nationwide coverage available, but no out-of-network coverage*.

Blue Cross Blue Shield of LA Preferred Care

Statewide 100% coverage

Blue Cross Blue Shield National Providers

Nationwide 100% coverage

Medical Coverage	Employee Only	Employee + 1	Employee + Children	Family
Employer Contributes to HRA/HSA	\$0	\$0	\$0	\$0
Deductible	\$400	\$800	\$1,200	\$1,200
Co-Payments* (in-network)	\$25 – Primary \$50 – Specialty \$150 – ER	\$25 – Primary \$50 – Specialty \$150 – ER	\$25 – Primary \$50 – Specialty \$150 – ER	\$25 – Primary \$50 – Specialty \$150 – ER
Coinsurance* (in-network)	100% covered	100% covered	100% covered	100% covered
Out-pocket-max (in-network) Local/Local Plus	\$2,500/ \$3,500	\$5,000/ \$6,000	\$7,500/ \$8,500	\$7,500/ \$8,500
Out-pocket-max (out-of-network)	No coverage*	No coverage*	No coverage*	No coverage*

*There is no out-of-network coverage except in emergencies. Eligible services are covered at 100% after the applicable co-payment and/or deductible is met.