



Louisiana

- No referrals needed for specialists
- In-network and out-of-network coverage
- Comprehensive preventive care coverage
- No copayments at physician visits
- Nationwide provider network
- Out-of-network may be balanced billed
- 2nd highest premium of all plans

Magnolia Open Access

The Office of Group Benefits (OGB) offers this plan in partnership with Blue Cross Blue Shield of Louisiana. This plan offers moderate deductibles and coinsurance in exchange for a higher premium. There are no copayments at physician visits, but there are coinsurance costs.

Medical Coverage	Employee Only	Employee + 1	Employee + Children	Family
Employer Contributes to HRA/HSA	\$0	\$0	\$0	\$0
Deductible	\$900	\$1,800	\$2,700	\$2,700
Coinsurance (in-network)	10%	10%	10%	10%
Coinsurance (out-of-network)	30%*	30%*	30%*	30%*
Out-pocket-max (in-network)	\$3,500	\$6,000	\$8,500	\$8,500
Out-pocket-max (out-of-network)	\$4,700	\$8,500	\$12,250	\$12,250

*Once the deductible is met, you will pay 30% of the allowable charge, plus 100% of the difference between the allowable charge and billed amount (this is balance billing for out-of-network coverage that may apply).

What doctors are in my network?

The Magnolia Open Access has both in-network and out-of-network benefits. In-network coverage is Blue Cross Blue Shield of LA Preferred Care Providers and Blue Cross Blue Shield National Providers. Out-of-network coverage is considered any provider that does NOT accept Blue Cross Blue Shield nationwide.

