



- Includes HRA to offset your costs
- 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
- Lower premiums, but higher deductibles

Pelican HRA 1000

The Office of Group Benefits (OGB) offers this plan in partnership with Blue Cross Blue Shield of Louisiana. This plan includes a yearly employer paid Health Reimbursement Account (HRA).

What is the HRA and my cost share?

The Pelican HRA 1000 provides a Health Reimbursement Account funded by your employer to offset deductibles and reimburse medical expenses but not pharmacy. Unused dollars roll up to the in-network, out-of-pocket maximum (see below chart), allowing members to build up balances.

Medical Coverage	Employee Only	Employee + 1	Employee + Children	Family
Employer Contributes to HRA	\$1,000	\$2,000	\$2,000	\$2,000
Deductible (in-network)	\$2,000	\$4,000	\$4,000	\$4,000
Deductible (out-of-network)	\$4,000	\$8,000	\$8,000	\$8,000
Coinsurance (in-network)	20%	20%	20%	20%
Coinsurance (out-of-network)	40%*	40%*	40%*	40%*
Out-pocket-max (in-network)	\$5,000	\$10,000	\$10,000	\$10,000
(out-of-network)	\$10,000	\$20,000	\$20,000	\$20,000

*Once the deductible is met, you will pay 40% of the allowable charge, plus 100% of the difference between the allowable charge and billed amount (this is balance billing).

What doctors are in my network?

The Pelican 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.

