

Putting You First – No Expected Rate Increase for 2010-2011!

- Term-Life Insurance in the amount of \$25,000 (increased from \$20,000) for Employees/Retirees at no additional cost
- **NEW!** Accidental Death and Dismemberment (AD&D) Insurance in the amount of \$25,000 added to the Term-Life Insurance for Employees/Retirees at no additional cost
- Fertility drug lifetime maximum \$10,000 (increased from \$5,000)
- Mental Health Parity Addiction and Equity Act – Mental Health and Substance Use Disorder are treated as any other illness
- \$5,000 Critical Illness Direct Cash Benefit
- Free Employee Assistance Program (EAP)

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

For full details, check online, www.lsufirst.org, or call customer service at 1.866.929.5781.

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

How LSU First Works:

Please visit www.lsufirst.org to see the chart for your option and level of coverage.

Option 1, Employee-Only Coverage

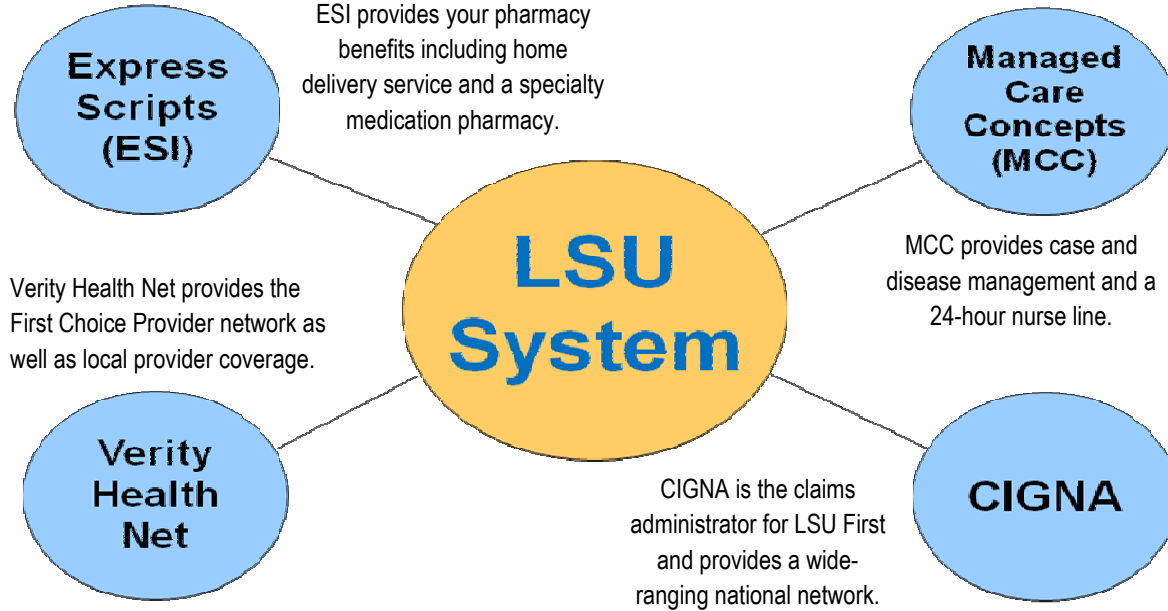
LSU puts \$1,000 in your HRA at the beginning of each plan year. To find out what you pay, subtract the amount in your HRA (\$1,000 + rollover) from the Total Out-of-Pocket for Covered Expenses.

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 -- No Expected Rate Increase for 2010-2011!

1. The LSU First Team



2. Nationwide Provider and Pharmacy Networks

CIGNA Open Access Plus provides a local and nationwide network. In the event a provider doesn't participate with CIGNA Open Access Plus, Verity providers can be utilized for in-network benefits. Verity also provides your First Choice Provider network.

Express Scripts offers a large, nationwide pharmacy network including the vast majority of retail pharmacies.

3. Critical Illness Direct Cash Benefit

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

- Heart Attack
- Renal Failure (End Stage)
- Stroke
- Invasive Cancer
- Major Organ Transplant
- 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.

4. 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.

5. Mental Health Parity Addiction and Equity Act

The Mental Health Parity Addiction and Equity Act will be in effect for LSU First, which provides that Mental Health and Substance Use Disorder benefits will coincide with all medical and surgical benefits.