

## Guaranteed Life Insurance for All Employees

All Employees/Retirees enrolled in LSU First effective July 1, 2008 will be automatically enrolled in a \$10,000 Term Life Insurance Policy. This is "guaranteed issue." There is no additional charge for this benefit, nor is medical underwriting or proof of good health required.

- Complete the enclosed Beneficiary Statement and return to your local Human Resource/Benefits Department as soon as possible.
- This benefit is for covered Employees/Retirees only.
- Claims for this policy should be made through your local Human Resource/Benefits Department.
- The policy is convertible to a whole life policy if you (the Employee or Retiree) discontinue your coverage with the LSU First plan.
- A copy of the policy/certificate of coverage, conversion forms and claim forms can be found at [www.lsufirst.lsu.edu](http://www.lsufirst.lsu.edu).

# LSU *first*

THE LSU SYSTEM HEALTH PLAN

## Welcome to LSU First!

The LSU System Health Plan is now known as LSU First. Our new logo is a reminder that with this Plan, you come first! This change helps us continue to deliver quality health benefits to Plan Members at an affordable price.

Your LSU First team is here for guidance and support – to help you enhance your health and get the most value from your Plan. The LSU First team includes:

- LSU System – Sponsors the Plan and is financially responsible for paying your claims.
- CIGNA – Your claims administrator, which also provides wellness support and the new Employee Assistance Program (EAP)
- Express Scripts – Your pharmacy benefits administrator, including home delivery mail order and CuraScript specialty pharmacy.
- First Choice Providers – Your 100% coverage network.
- Managed Care Concepts, Inc. (MCC) – Your resource for chronic care management, case management for serious illness and pre-notification of services.

*Look inside for important information about using your Plan and all of the free resources available to you.*

## Two New Member Benefits at No Additional Cost to You.

1. The Employee Assistance Program (EAP) is available for every covered Member. See page 6 for details about the EAP, which provides support for many of life's challenges.
2. All Employees/Retirees enrolled in LSU First effective July 1, 2008 will be automatically enrolled in a \$10,000 Term Life Insurance Policy. This insurance policy is for Employees Only and is "guaranteed issue" effective July 1, 2008. This means all covered Employees and Retirees are guaranteed coverage. See back cover for more details.



# LSU First

THE LSU SYSTEM HEALTH PLAN

## With LSU First, You'll Find

**Simplicity.** One ID card, one website and one phone number.

**Value.** Compare cost and quality information online. Speak with Health Advisors who can help you find effective ways to get the care you need. And when you need help or have concerns, just call Member Services.

**Focus on Your Health.** Preventive care is covered 100% when you use in-network doctors. Your online tools combine your Plan information with health and wellness information, helping you identify any health risks and take steps to stay healthy. And, you can speak to a nurse any time by calling the CIGNA HealthCare 24-Hour Health Information Line<sup>SM</sup>.

### Don't Leave Home Without It

Be sure you always show your LSU First Member ID card every time you receive medical care or purchase prescription drugs. This will help make sure you get the best pricing and that your claims are processed correctly.



## Memorize 1.866.929.LSU1 (1.866.929.5781)

Be sure and remember 1.866.929.LSU1(1.866.929.5781). One simple phone number is your direct line to LSU First. Helpful, friendly Member Service representatives are available weekdays from 8 a.m. to 6 p.m. in all time zones to answer your questions and help you learn about the benefits and advantages of LSU First.

When you call, just follow the prompts for the area you'd like to speak with, including:

- Express Scripts for prescription drug and pharmacy questions
- CIGNA HealthCare for medical claims, benefits, eligibility and nurse Health Advisors for information about wellness (non-chronic conditions)
- MCC for medical management nurses or notification of an upcoming hospital stay or outpatient procedure
- 24-hour nurse support line
- The Employee Assistance Program (EAP)

## First, go to [www.lsufirst.lsu.edu](http://www.lsufirst.lsu.edu)

This is your entry point for all of your health care needs with news, Summary Plan Description (SPD) documents, and links to your personal websites such as [myCIGNA.com](http://myCIGNA.com) and [express-scripts.com](http://express-scripts.com), so you can discover all the tools and resources available. You can also find providers on [www.lsufirst.lsu.edu](http://www.lsufirst.lsu.edu). Look for the links and the new, more helpful First Choice Providers search tool.

### Next, you should access the link to [myCIGNA.com](http://myCIGNA.com)

You can track your claims, complete a health assessment, review account balances, search for providers, research cost and quality information, plus much more. To register:

- Click on the [myCIGNA.com](http://myCIGNA.com) link on the [lsufirst.lsu.edu](http://lsufirst.lsu.edu) website
- From [myCIGNA.com](http://myCIGNA.com), select **Register** in the lower left-hand corner.
- Enter your birth date, home ZIP code and Member ID. Find this number on your new LSU First Member ID card.

Call 1.800.284.8346 if you have technical questions about logging in.

Combining your Plan features with WedMD® tools, [myCIGNA.com](http://myCIGNA.com) gives you access to one of the most extensive resources for health care and medical information available.

Once you are registered you can access:

### Valuable Information at Your Fingertips

- Order a new ID card or print a temporary one
- Learn about your Plan's covered benefits in more detail
- Check your balances, past transactions and claim status

### Physician Search and Quality Ratings

- Log on to [myCIGNA.com](http://myCIGNA.com) and use the Provider Directory to find a CIGNA Open Access Plus (OAP) doctor or hospital. There is also a link to the First Choice Providers search tool.
- Review quality and cost efficiency ratings for specialists

### Help Before Your Next Procedure

- Find costs for common inpatient, outpatient and high-tech radiology procedures such as MRI, PET and CT scans
- Locate a Center of Excellence, which CIGNA identifies as a facility that deserves high marks (3 stars) for a particular inpatient procedure based on patient results and cost. These rankings pertain only to CIGNA Open Access Plus providers. Please double check First Choice Provider status.
- Click on Hospital Quality and compare facilities by their performance, patients' average length-of stay and cost

### Finally, access the link to [express-scripts.com](http://express-scripts.com)

The Express Scripts website provides easy access to review your claims, check prescription drug prices and order refills. To register:

- Click on [express-scripts.com](http://express-scripts.com) from the link on the [lsufirst.lsu.edu](http://lsufirst.lsu.edu) website.
- Select **Activate Your Account**.
- Enter your Member ID number, which you can find on your new LSU First Member ID card.
- Enter your first name, last name, birth date and home ZIP code
- Create a user name (6-20 numbers or letters)
- Create a password (6-20 numbers or letters)
- Create a password challenge question and answer
- Once you are registered you can: Check the cost of your prescription medications and generic alternatives. Find pharmacy-specific pricing and options for home delivery.
- Compare drug treatment options for more than 200 common medications. You can better understand side effects, drug interactions and alternatives.
- Find a complete list of covered drugs, order and track home delivery prescriptions, or review your prescription drug history

## Using Your Plan

The LSU System has allocated a certain number of Benefit Dollars based on your coverage tier on July 1. If you need a refresher about the Health Reimbursement Account (HRA) or other details about how the Plan works, please see the Brochure to Prospective Members or the Summary Plan Description at [lsufirst.lsu.edu](http://lsufirst.lsu.edu).

This year the Plan offers several enhancements, including coverage for hearing aids and combined physical therapy and occupational therapy coverage. Again, visit the website or call for more details.

### Save with In-Network and First Choice Providers

When you visit providers in the CIGNA Open Access Plus (OAP) network or First Choice Providers, your costs will be lower. You can also be sure the provider has met strict credentialing standards.

### Enjoy 100% Coverage

A number of services are covered 100% including:

- **Preventive care** – Get important exams, screenings and immunizations at no cost.
- **Upfront Health Reimbursement Account (HRA) dollars** – Your HRA still pays first at 100% of eligible medical and pharmacy expenses, while benefit dollars are available.
- **First Choice Providers** – Services you receive from these providers continue to be covered in full when your current Plan year HRA is exhausted. You keep any rollover dollars you may have accumulated from previous years. 100% coverage is available only at the specific location listed in the provider directory.
- **Generic drugs** – Continue to be paid at 100% after your current Plan year HRA is exhausted. You keep any rollover dollars you may have accumulated from previous years.

### When You Need Prescription Drugs

Be sure to use one of the more than 57,000 Express Scripts participating pharmacies nationwide for your prescription drugs. You will receive a discounted price, and Express Scripts will make sure your claim is processed correctly. When you show your LSU First Member ID card, the pharmacy will determine your HRA balance. If HRA dollars are available, they will be used to pay the pharmacy directly. Once your HRA is spent, you will be responsible for paying your Member Responsibility, or coinsurance, for brand name drugs you fill at the pharmacy.

### Emergency Care When Traveling

When traveling within the United States or in a foreign country, emergency and urgent care services you receive will be covered at your in-network benefit level. When you submit a claim to CIGNA for out-of-pocket medical costs you incurred in a foreign country, you must include an itemized bill from the provider. Remember, the CIGNA Open Access Plus (OAP) network is available nationwide. Check online or call Member Services to find out which providers participate in the Open Access Plus network throughout the country. First Choice Providers are available exclusively in Louisiana.

# Support for Managing Your Plan and Your Health

As an LSU First Member, you have freedom and control over your health care decisions, along with encouragement to get healthy, stay healthy and save money. In the next sections, you will learn more about the programs and resources available to you, as well as tips to use your Plan most effectively and economically.

## Assess Your Health

Once you have registered on [myCIGNA.com](https://mycigna.com), be sure to complete your health assessment. Under “I Want To...” on the right side of the screen, select “Take my health assessment.” Your spouse is also encouraged to complete this important online questionnaire, which can help you:

- Identify and monitor your personal health status.
- Obtain a personal analysis of your risk for many preventable and common conditions.
- Review details of your contributing risk factors.
- Access recommended steps for improvement, interactive tools and wellness information.

### The assessment will cover:

- Your current health conditions;
- Family health history;
- Lifestyle factors; and
- Basic biometric information, such as weight, cholesterol level and blood pressure.

More than 5,000 calculations will take place behind the scenes as you complete the questionnaire, providing you with an accurate assessment of your health status.

After you complete your health assessment, you’ll receive a list of recommended actions you can take to improve your health. You are encouraged to share this report with your doctor. Based on your assessment responses, you may also receive an email inviting you to participate in an online health coaching program – stress, sleep, nutrition or fitness.

## A Personal Health Coach

CIGNA Health Advisors are nurses, dietitians, respiratory therapists and other health care professionals. They will work one-on-one with you. Whether you want to discuss a wellness issue or have a question about how to get the best value for your health care dollars. You’ll get the resources and information you need to help you make the decisions that are best for you. Perhaps best of all, you can speak to the same Health Advisor each time you call.

Health Advisors are available weekdays from 9 a.m. to 9 p.m., and Saturdays from 9 a.m. to noon in all time zones.

You can also expect a welcome call from the Health Advisor team if LSU has your phone number on file, or if you provide your number when you complete the health assessment.

## Nurses for Those Dealing With Chronic or Acute/Catastrophic Medical Conditions

Managed Care Concepts (MCC) Chronic Care program provides assistance for Members with specific health conditions such as heart disease, respiratory illnesses, high blood pressure and diabetes. In addition, MCC Case Management Nurses are specifically trained to work with Members who need support and assistance for serious (acute/catastrophic) situations such as cancer, end-stage renal disease, accidents, sickle cell anemia, etc. In both the Chronic Care and Case Management programs, you are assigned a specific nurse so that you are speaking with the same nurse each time. MCC nurses are available weekdays from 7 a.m. - 6 p.m. CT at 1.866.929.LSU1(1.866.929.5781).

## Finding Doctors, Hospitals and Pharmacies

CIGNA Open Access Plus (OPA) is your nationwide provider network.

First Choice Providers are your 100% coverage network in Louisiana. Express Scripts is your pharmacy network.

To confirm which doctors, hospitals and pharmacies participate, go to [www.lsufirst.lsu.edu](https://www.lsufirst.lsu.edu).

## 24-Hour Peace of Mind

When you call the 24-hour nurse support line, you will talk with a nurse who can provide confidential answers to your questions, give you helpful home care suggestions, and recommend the appropriate setting for you to receive care. You’ll also have access to an extensive audio library with hundreds of topics that affect every Member of your family.

## Save With CIGNA Healthy Rewards®

Save on programs and services often not covered through traditional benefit Plans, such as massage therapy, laser vision correction, weight loss programs, and more.

## Support and Savings for Those With Diabetes

Getting diabetes testing and insulin pump supplies conveniently when you need them is critical to managing your diabetes and reducing your risk of diabetes-related complications. That’s why LSU First offers Global Medical Direct, a leader in the convenient home delivery of diabetes supplies.

Because Global Medical Direct is a First Choice Provider, your testing and supplies are covered at 100% after your current year HRA dollars are exhausted. So, there’s no out-of-pocket cost to you. Plus, there are no delivery charges. Other benefits include:

- Regular reorder reminders.
- Certified Diabetes Educators available by phone to answer your questions.
- Brand name diabetes testing supplies at significant savings.
- Coordination with your doctor to make sure you receive the testing supplies you need to follow your doctor’s orders.
- Free subscription to Health Monitor Magazine.

Call **1.800.505.1625** for more information, or to sign up for Global Medical Direct. The hours of operation for Global are weekdays from 7 a.m. - 6 p.m. CT.

## Support for Many of Life’s Challenges

The Employee Assistance Program (EAP) offered by LSU First supports you in many ways. Retirees, it’s available for you, too! The EAP provides a listening ear when you need to talk and also helps you:

- Find trusted child care or elder care
- Find contractors for home projects
- Understand your legal rights
- Cope during a stressful time
- Deal with drug or alcohol issues
- Work through marriage issues
- Handle financial issues
- Find pet boarding services
- Navigate the adoption process

In addition, all employees and retirees have up to three (3) free visits with an in-network counselor to help get them through a difficult time. There’s no charge for these visits. Your HRA and medical Plan benefits will not be affected.

## When You Need to Speak With a Pharmacist

Express Scripts, your pharmacy administrator, offers you the opportunity to talk with a pharmacist when you have questions about your medications. Just call the LSU First toll-free number.

## Fast, Easy Home Delivery

Order your prescriptions online, over the phone or through the mail for fast, convenient home delivery mail service. Save money and order up to a 90-day supply of medication at once.

And shipping is free. Use the enclosed order form and envelope to get started.

## Support for Those Using Specialty Medications

Members using medications to treat chronic and complex conditions such as rheumatoid arthritis, multiple sclerosis, or growth hormone deficiency, have a great resource in CuraScript, the Express Scripts specialty pharmacy. This service offers patient counseling and education, convenient delivery and free medical supplies, such as such as syringes, needles and alcohol swabs.

After you fill your first prescription for a specialty drug at your local retail pharmacy, CuraScript will contact you with more information and details about how to enroll. CuraScript also allows you to choose whether you want your medication delivered to your doctor’s office or to your home.