



2010-2011 Plan Year

Important LSU First Updates for 2010-2011

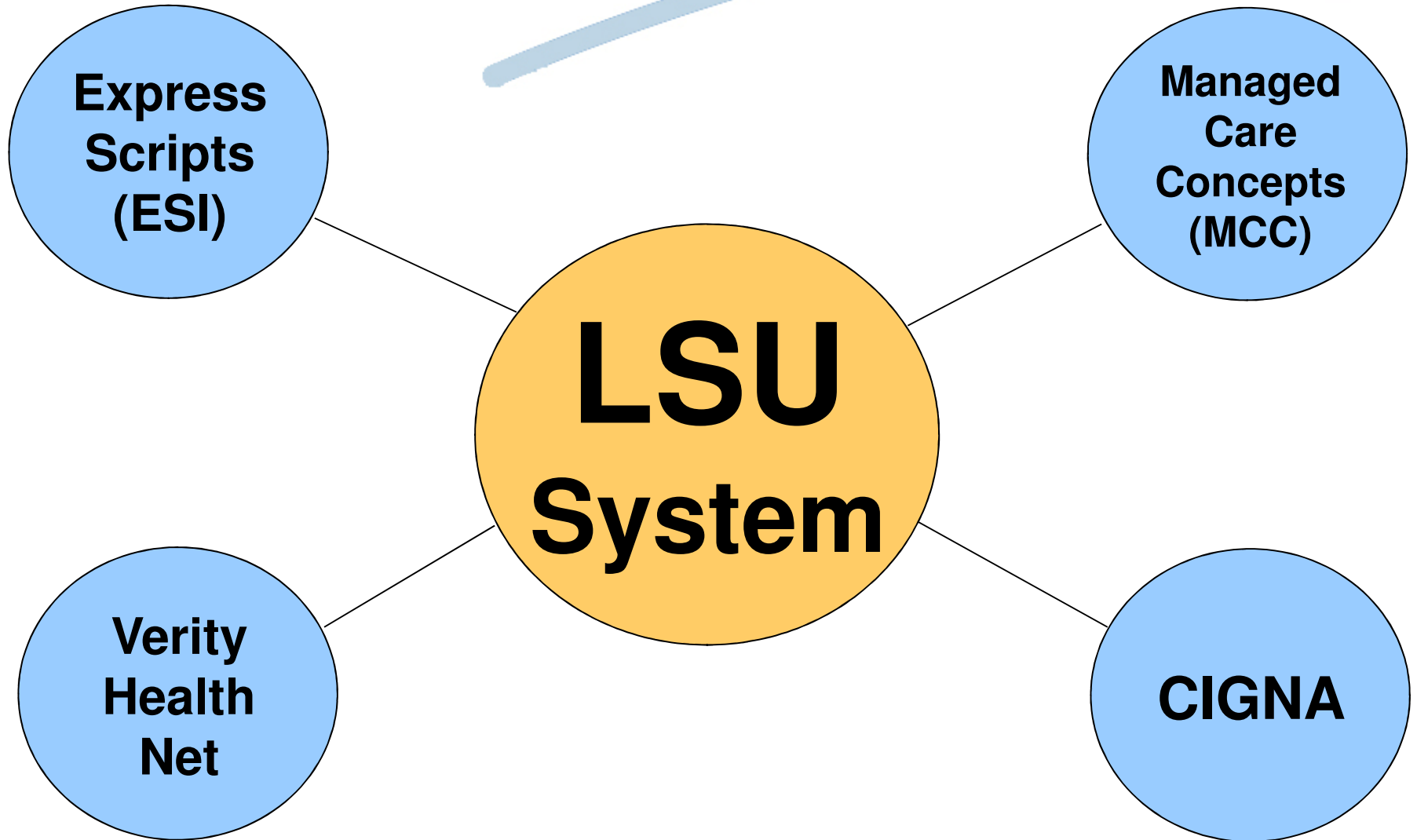
July 1, 2010 Plan Year

- ❖ **No** expected increase in Premiums!
- ❖ Fertility drug lifetime maximum increase from \$5,000 to \$10,000
- ❖ Term-life insurance (for Employees and Retirees only) increased from \$20,000 to \$25,000
- ❖ **NEW!** Accidental Death and Dismemberment (AD&D) coverage in the amount of \$25,000 for Employees and Retirees only
- ❖ Mental Health Parity Act
 - **Equivalent mental health, substance use disorder, and medical benefits**

LSU First Review of Current Benefits



Meet Your LSU First Team



Meet Your LSU First Team

LSU System- Sponsors LSU First and is financially responsible for paying your claims

CIGNA- Your medical claims administrator and provider for a wide-ranging national network

ESI- Your pharmacy benefits administrator for retail and mail order service

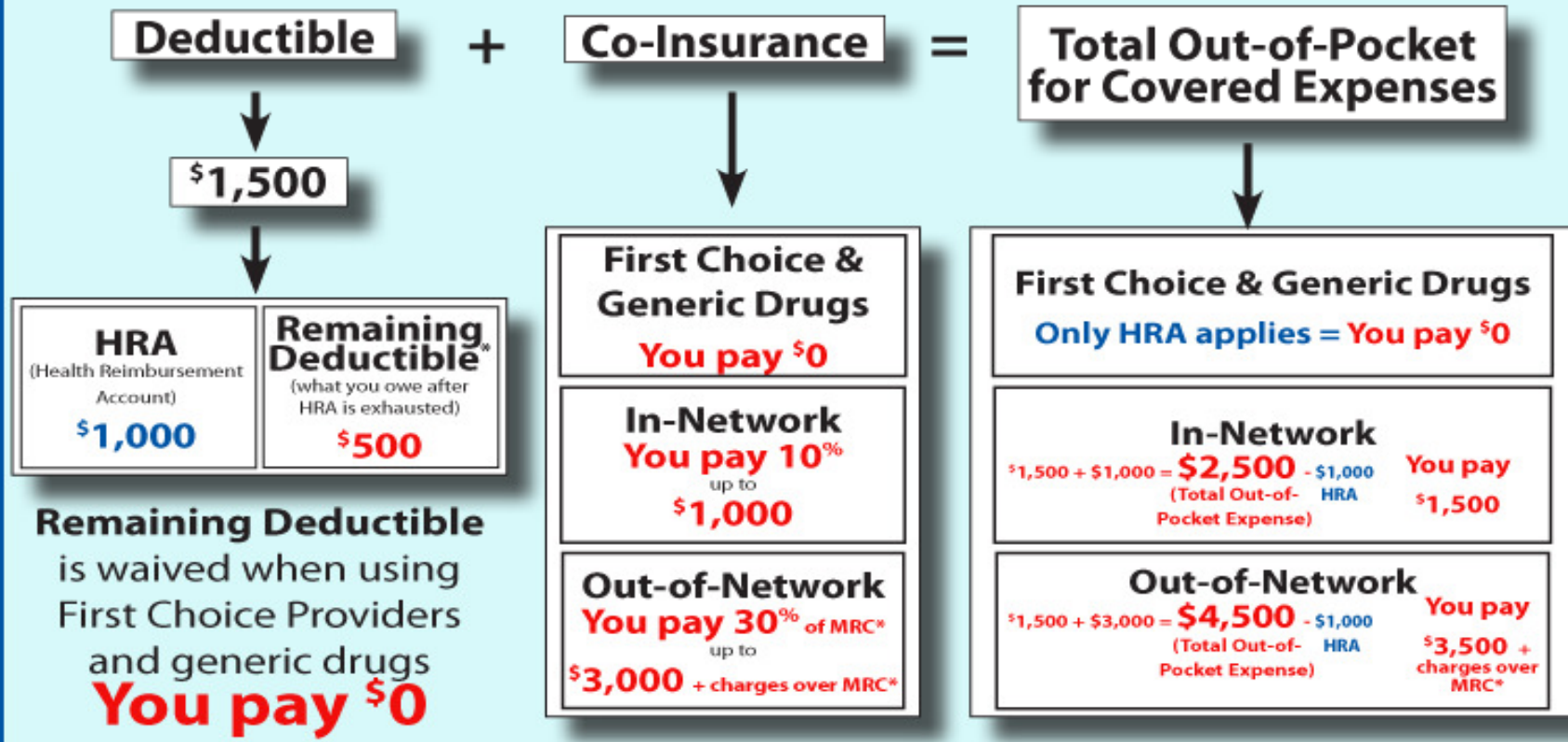
Verity HealthNet- Provides your robust Verity local network coverage and your First Choice Provider Network Coverage

MCC- Provides medical management and a 24 hour access to nurses for your convenience

How LSU First Works

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.



*Maximum Reimbursable Charge. || Note: If you have HRA rollover dollars they will automatically be applied to the LSU First plan co-insurance.

Important Plan Features

- ❖ **Remember, Free** Preventive Care with First Choice and In-Network Providers without using HRA dollars
 - Routine Preventive Care
 - Well-Baby Care and Well-Child Care
 - Adult Care including
 - One routine vision exam per Plan Year for Employees and all Dependents
 - Immunizations
 - Based on age, gender and family history
 - Routine Mammogram, PSA, Pap Smear
 - Based on age, gender and family history

Important Plan Features

- ❖ **Remember**, once your Health Reimbursement Account (HRA) dollars are exhausted:
 - LSU First pays **100%** for generic drugs
 - LSU First pays **100%** for First Choice Providers
- ❖ **Remember**, LSU First pays \$5,000 for Critical Illness Benefits
 - Stroke
 - Heart Attack
 - Invasive Cancer
 - Major Organ Transplants
 - Renal Failure
 - Coronary Artery Bypass Surgery
- ❖ **Remember**, LSU First reimburses your Transplant related travel expenses for you and one dependent up to \$10,000

Employee Assistance Program (EAP)

- ❖ Provides a Wide Range of Support for YOU
- ❖ These valuable services are free and can be utilized by calling 1.866.929.5781
- ❖ Up to three (3) visits with an In-Network counselor are available for all Members



Prescription Drug Benefit Provided by Express Scripts, Inc.

- ❖ Generics are paid 100% by LSU First after HRA dollars are exhausted
- ❖ Home Delivery Service (Mail Order)
 - Convenient and provided at no additional cost to you
 - You must utilize home delivery to receive a 90-day supply
 - Call 1.866.929.5781 to speak with an Express Scripts Patient Care Advocate to set up home delivery service

Prescription Drug Benefit – Other Features

❖ Specialty Medications

- These are medications used to treat chronic and complex conditions such as rheumatoid arthritis, multiple sclerosis, or growth hormone deficiency
- Mailed to your home by CuraScript, the Express Scripts specialty pharmacy
- Generally, these are high cost medications costing \$300 or more
- You may only receive a 30-day supply

Prescription Drug Benefit – Other Features

❖ Compounded Medications

- These are medications which must be formulated by the pharmacist
- Generally, the pharmacies providing compounded medications do not accept insurance and ask for payment upfront
- Some compounded medications are not FDA approved
- Please keep in mind, LSU First **only** covers FDA approved medications
- You must submit a reimbursement form to Express Scripts along with your receipt and prescription information

LSU First Website

- ❖ www.lsufirst.org
- ❖ Manage Your Accounts with CIGNA and Express Scripts
- ❖ Search for First Choice, CIGNA Open Access Plus, and Verity Providers
- ❖ Download claim and reimbursement forms
- ❖ View Survey Communication Newsletters
- ❖ View contact information your LSU First team

LSUfirst
THE LSU SYSTEM HEALTH PLAN

Home | Forms | Search for Providers | Manage Your Account | Newsletters | Contact Us

Welcome to LSU First!

Answering your questions



In advance of Annual Enrollment beginning April 1st, we are reaching out to you in a special way.

In December 2009, we sent out a survey to all plan members on LSU First, the LSU System Health Plan. We received responses from thousands of members. We want you to know that your comments, cares and concerns have been heard.

Overwhelmingly, you told us that LSU First represents considerable value. Many of you also told us that it would be helpful to have more information on how LSU First operates, as well as when and how much you pay in out-of-pocket expenses. Therefore, we are committed to provide a clear and easily understood description of how LSU First works.

- **Prescription Drug Benefit**
This newsletter will discuss the details of your prescription drug benefit. [Click here.](#)
- **Understanding Provider Networks**
In this newsletter, we will focus on networks and how each may benefit you. [Click here.](#)
- **Understanding Co-Insurance**
In this newsletter we focus on the second part of your Out-of-Pocket Expenses – your Co-Insurance. [Click here.](#)
- **Understanding Your Deductible**
[Click here](#) to learn more about your LSU First plan deductible.

Important Notices

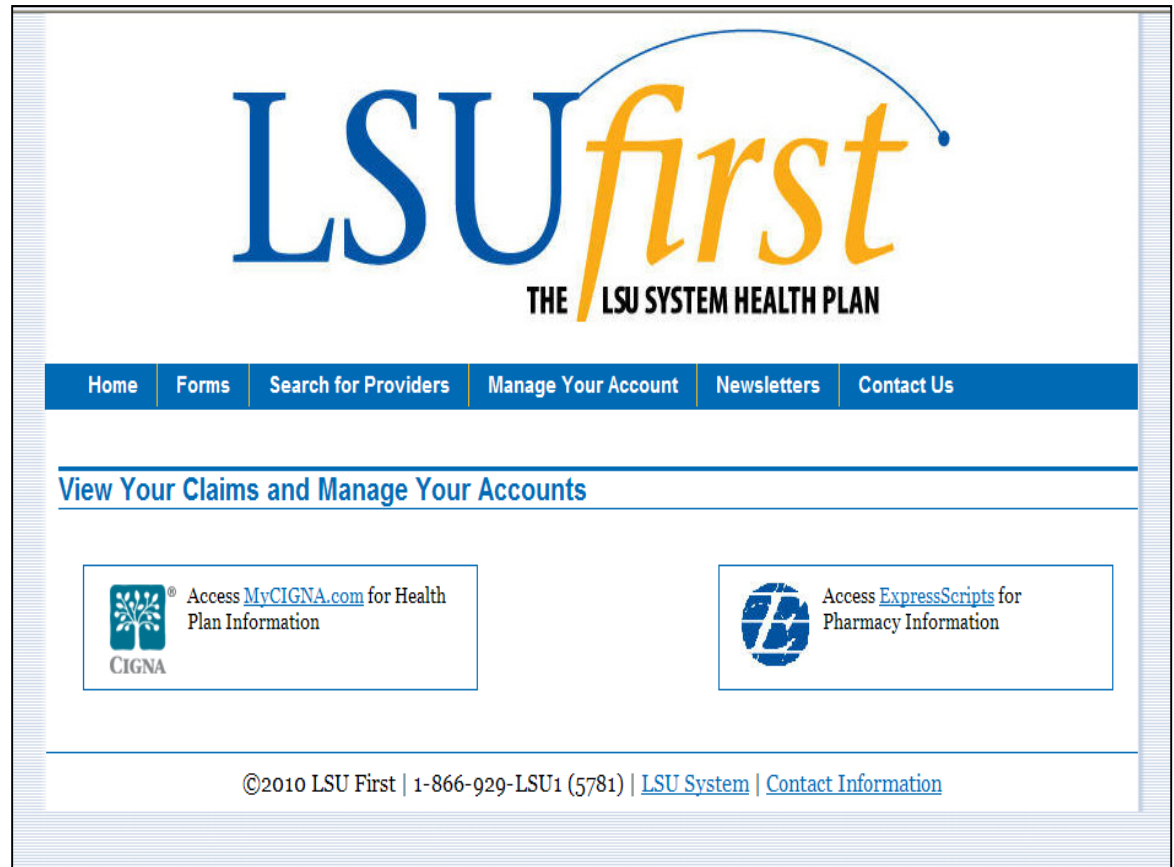
[New First Choice Providers effective December 1, 2009](#)

[twitter](#)

Over the next few weeks, we will address issues most frequently mentioned by you in the survey, ranging from deductibles to co-insurance, the health care provider networks and prescription drug benefits. In our first edition of our newsletter, we'll help you in **"Understanding your deductible."**

Websites for CIGNA and Express Scripts

- ❖ Visit www.lsufirst.org
- ❖ Click on the “Manage Your Account” tab
- ❖ Links for mycigna.com and the Express Scripts Member Website
- ❖ To view medical claims, click on the CIGNA logo
- ❖ To view prescription history, click on the Express Scripts logo



myCIGNA.com

You can view:

- ❖ HRA balances
- ❖ Medical claim history
- ❖ Accumulation of medical claims towards your Deductible and Co-Insurance



Logged in as: _____ Settings & Preferences | Site Help | Log Out
Today is March 31, 2009; Last log in on March 31, 2009 at 16:59 EDT

Member Center
• Download Forms
• Print & Request ID Cards
• Contact Information

The screenshot shows the myCIGNA website interface. At the top, there are navigation tabs for HOME, MY PLANS, and MY HEALTH. Below these, there are sub-tabs for Medical and Accounts. The main content area is titled "My Plans - Accounts" and contains several sections:

- Account Summary:** A section with a search bar and a list of accounts, including "Health Reimbursement Arrangement (HRA)". A message states: "Your employer has elected medical auto claim forwarding for your HRA."
- My Accounts:** A section with two links: "> View HRA Balances & Transaction History" (with subtext "View your balance and transaction history for your Health Reimbursement Arrangement (HRA)") and "> HRA Overview" (with subtext "Understand how your Choice Fund HRA works.").
- I Want to...:** A section with a list of links: "Find a doctor, hospital or special facility", "Encontrar un doctor, un hospital, o una facilidad especial", "Take my health assessment", "See what's covered by my HRA", and "Download my Account Reimbursement Forms".
- Discounts from Healthy Rewards®:** A section with the text "Save on health and wellness products and services." and a "Select a Program" dropdown menu with a "GO" button.
- Common Questions:** A section with the text "Questions about your Health Reimbursement Arrangement (HRA)" and a list of links: "What if there are funds left over in my HRA at the end of the year?", "How does the CIGNA Choice Fund® HRA pay claims?", and "When is myCIGNA available?".



Selecting links associated with this feature takes you off of this and other CIGNA sites. CIGNA does not control the linked sites' content or links. Details.

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myCIGNA.com

❖ You can also:



- Print a temporary ID card or request a new one
- Get healthcare information
- Choose your doctor and create a personalized list of nearby doctor, hospitals, and pharmacies
- View the status of claims
- Gather information on health conditions, first aid, medical exams, wellness and more with an interactive medical library
- Health Record & track your health

My Health Assessment

- ❖ The health assessment considers all aspects of your health - your family history, any illnesses you've had and any other lifestyle issues
- ❖ By completing the health risk assessment it can predict future health issues fairly accurately
- ❖ When you have this information, you have more control and can start making simple changes to improve your health
- ❖ The health assessment creates a deeper understanding of health risk and offers effective solutions
- ❖ Online coaching is available to you
- ❖ Totally confidential
- ❖ Go myCIGNA.com to complete

Feel Better, Look Better



Express Scripts Member Website

You can:

- ❖ View prescription history
- ❖ View accumulation of prescriptions towards your Deductible and Co-insurance
- ❖ Order or cancel refills
- ❖ Track refills

The screenshot shows the Express Scripts Member Website homepage. At the top, there is a navigation bar with the Express Scripts logo, the text "EXPRESS SCRIPTS®", and links for "Member Tour", "Members", and "Contact Us". On the right side of the navigation bar, there are utility links: "Adjust Font Size", "Bookmark & Share", and "RSS".

The main content area features a large banner with a photograph of a smiling woman and child. The text on the banner reads: "When it comes to **your** prescriptions we understand what matters to **you**." Below this text is a "Learn about our services" button with a right-pointing arrow.

On the left side of the main content area, there is a "REGISTERED MEMBERS" section with a login form. The form includes fields for "Username" and "Password", a "Quick Links" dropdown menu, and a "SIGN IN" button. Below the login form, there are links for "Forgot your Username or Password?" and "NOT REGISTERED YET? Activate your account".

Below the login form, there are three promotional tiles:

- manage your time do it online**: Accompanied by an image of pill bottles.
- stop wasting money save on your Rx**: Accompanied by an image of a piggy bank.
- protect your health get in the know**: Accompanied by an image of a person holding a smartphone.

At the bottom of the page, there is a "welcome NextRx members" section with a right-pointing arrow. To the right of this is a "Become a Client" section with a "Learn more today" link. Further right are sections for "Expert Resources" (with a link to "Learn about Expert Resources") and "Lower Cost" (with a link to "Learn about Lower Cost").

The footer contains several sections:

- TRICARE DoD/TRICARE Pharmacy Program**: Accompanied by the TRICARE logo.
- Clients & Advisors**: "Manage your pharmacy benefit. Sign in now"
- Pharmacists**: "Manage your customer needs. Sign in now"
- Workers' Compensation**: "Put safety and savings at the forefront. Learn More"

A "NOTICE" banner at the bottom right states: "For questions about safeguarding your personal information at Express Scripts go to www.esisupports.com."

Assistance and More Information

- ❖ LSU First toll-free phone line (for any questions and concerns)

- **1.866.929.LSU1 (1.866.929.5781)**

- ❖ LSU First Website:

- www.lsufirst.org

- ❖ Follow LSU First by clicking on the icon on the homepage



- ❖ Email

- LSUFirstinfo@lsu.edu

- ❖ Call an experienced Member Advocate

- **1-800-476-0097** **or** **225-578-8112**

Questions

