

LOUISIANA **BLUE** 



**PRECISION
BLUE**



FRANCISCAN
MISSIONARIES
OF OUR LADY
HEALTH SYSTEM

GROUP PLANS | 2025

SELECT NETWORK PRODUCT DESIGNED FOR THE GREATER BATON ROUGE AND GREATER MONROE/WEST MONROE MARKETS

01MK7089 R04/25

Precision Blue plans are products of HMO Louisiana, Inc., a subsidiary of Blue Cross and Blue Shield of Louisiana. Both companies are independent licensees of the Blue Cross Blue Shield Association.

BEFORE YOU CONTINUE...

Precision Blue is a Select Network product. Members have access to Franciscan Missionaries of Our Lady Health System (FMOLHS) and other participating providers.

Select Network products have become the go-to health insurance solution for many groups because they offer significant cost savings and high-quality, coordinated care in your members' communities. Please read this guide and talk with a broker to make sure Precision Blue is a good health plan option for your group and members.

The advantages of a select network product like Precision Blue include:



Top-Quality Doctors

Blue Cross and Blue Shield of Louisiana (Louisiana Blue) partners with major healthcare systems and providers to give Select Network members access to a full network of top-quality primary care providers, specialists, hospitals and clinics in your local community.



Lower Premiums

Top-quality primary care providers coordinate care, allowing members with Select Network plans to have better health outcomes and lower costs.



Care Close to You

Our defined networks of healthcare providers focus on offering care that's close to members' homes and work.



Excellent Benefits

Select Networks offer members in-network and out-of-network benefits and all essential health benefits, including comprehensive major medical and prescription drug benefits. Telehealth, zero dollar drug program and cost transparency services are available to improve member health and experience.



Innovative Care Programs

Select Network members can take part in wellness and care management programs with health coaching, education and hands-on support to help members with chronic conditions or serious illnesses get stronger.

It is a perfect fit for some, and not for others.

If you want to offer Precision Blue as a product option, it's a great fit if your group is domiciled in the service area and:

- Your members are willing to seek care from high-quality providers in a defined network in exchange for lower premiums.
- Your members are willing to choose a primary care provider and work with them to get the most value from their plan.
- Your members are willing to check our provider directory at **www.lablue.com/precision-blue** before a doctor visit or hospital stay to find providers in the Precision Blue network.

If there is any discrepancy between the information in this brochure and the benefit plan, the benefit plan prevails. Premium will vary with the level of benefits chosen. For complete information, please refer to the benefit plan.

Benefits are based on allowable charges. Allowable charge is defined as the lesser of the billed charge or the amount established or negotiated by Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc. as the maximum amount allowed for all provider services covered under the terms of the benefit plan.

NOTICE: HEALTHCARE SERVICES MAY BE PROVIDED TO YOU AT A NETWORK HEALTHCARE FACILITY BY FACILITY-BASED PHYSICIANS WHO ARE NOT IN YOUR HEALTH PLAN. YOU MAY BE RESPONSIBLE FOR PAYMENT OF ALL OR PART OF ANY FEES FOR THOSE OUT-OF-NETWORK SERVICES, IN ADDITION TO APPLICABLE AMOUNTS DUE FOR COPAYMENTS, COINSURANCE, DEDUCTIBLES AND NON-COVERED SERVICES.

SPECIFIC INFORMATION ABOUT IN-NETWORK AND OUT-OF-NETWORK FACILITY-BASED PHYSICIANS CAN BE FOUND AT **WWW.LABLUE.COM/HBP** OR BY CALLING THE CUSTOMER SERVICE PHONE NUMBER ON YOUR ID CARD.

Utilization Management decision-making is based only on appropriateness of care and service and existence of coverage. Practitioners or other individuals are not specifically rewarded for issuing denials of coverage. Financial incentives for Utilization Management decision makers do not encourage decisions that result in underutilization.

Generally, group size is determined by Medical Loss Ratio (MLR) count. Under MLR counts, a group with 50 or fewer employees is considered a small group.

51 or more employees is considered a large group. Talk to a broker to find out which plan options are available to you based on your group size and service area.

Precision Blue: *Get More, Spend Less!*

Select Network plans are designed to save you and your members money. In exchange for these savings, members must be willing to seek care from primary care providers, specialists and local hospitals in the network. There's no correlation between cost and quality—*a limited number of providers doesn't mean limited services*. Select Network plans offer the same level of care and benefits as other broader network plans, including emergency room services.

What's special about Precision Blue?

- **The network of doctors and hospitals is more defined** than in other insurance plans. But your members still have a full network of primary care providers, specialists and other healthcare providers all close to where they live or work.
- **Your members have a coordinated care team** of healthcare professionals who talk to each other and help them get the right care in the right place.
- **Staying in-network is very important!** As long as your members get care within the Precision Blue network, they will pay less than if they get care outside of the network.
- **In-network tiering offers more value.** Precision Blue members with copayment plans have two in-network tiers of cost sharing for provider visits: Enhanced Tier 1 and Tier 1. Enhanced Tier 1 includes FMOLHS primary care providers (PCPs) and specialists. For the best value, you will pay the least when you visit PCPs and specialists in Enhanced Tier 1. You will pay more when you visit providers (participating PCPs, specialists and facilities) in Tier 1, and the most when you visit out-of-network providers. For your convenience, providers are identified by tier in our online provider directory. Please search for participating providers at www.lablue.com/precision-blue.

You have choices!

It's always great to give your members more options. There are several Precision Blue plan options to meet your members' needs.

Dual, triple, and in some cases, even quadruple option arrangements are available to groups who choose to offer Precision Blue!

Your Precision Blue Network

The Precision Blue network offers select doctors and hospitals at a lower price than our traditional PPO plans. By visiting only in-network providers, Precision Blue members receive outstanding, coordinated personal care while keeping healthcare expenses as low as possible.

Precision Blue Service Areas

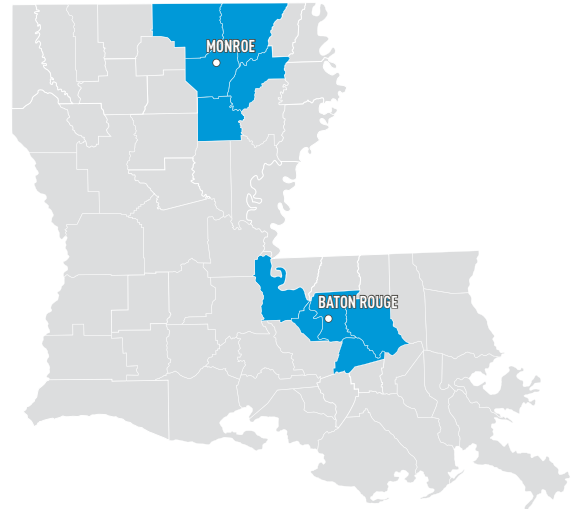
Precision Blue is offered in the Greater Baton Rouge and Greater Monroe/West Monroe areas. These plans are designed for businesses domiciled in any of these parishes:

Greater Baton Rouge

Ascension, East Baton Rouge, Livingston, Pointe Coupee or West Baton Rouge

Greater Monroe/West Monroe

Caldwell, Morehouse, Ouachita, Richland or Union



Precision Blue Doctors and Hospitals

Precision Blue members have access to Franciscan Missionaries of Our Lady Health System (FMOLHS) and other participating providers.

The Franciscan Missionaries of Our Lady Health System (FMOLHS) includes Our Lady of the Lake, its nationally recognized medical center and physicians, and the many clinical programs and affiliated facilities. St. Francis Medical Center is also part of the FMOLHS. These premier providers are further supported by their participation within **Health Leaders Network**, the accountable care organization dedicated to improving clinical quality, improving patient experience and lowering costs. By partnering for coordinated and personalized care management, these doctors and hospitals are working together to help each member reach their ideal health.



While the Precision Blue product is offered only in the Greater Baton Rouge and Greater Monroe/West Monroe areas, Precision Blue members may also access Precision Blue network providers located in other parishes. This access to a broader range of providers is an advantage for groups who have members who reside throughout the state.

Precision Blue Network Providers*

Precision Blue offers one of the most comprehensive and clinically advanced networks of doctors, hospitals and care services. The list below includes some of the key participating providers in Precision Blue, but there are more. The best way to make sure a provider is in-network is to search the online provider directory at www.lablue.com/precision-blue.

Greater Baton Rouge

- Our Lady of the Lake Regional Medical Center
- Our Lady of the Lake Children's Hospital
- Our Lady of the Lake Ascension
- Our Lady of the Lake Livingston
- Our Lady of the Lake Physician Group
- Mary Bird Perkins Center
- Lake After Hours and Urgent Care
- Lake Imaging Center
- Lake Surgery Center
- Baton Rouge Physical Therapy-Lake
- Surgical Specialty Center of Baton Rouge
- Pinnacle Home Health
- Pinnacle Hospice
- The Baton Rouge Clinic
- Louisiana Women's Healthcare
- Woman's Hospital



Greater Monroe/West Monroe

- Affinity Health Group
- St. Francis Medical Center
- Monroe Surgical Center

**Always check the online provider directory for the most up-to-date providers in each network. Providers are subject to change.*



Understand Your Plan

The Precision Blue network offers care from select doctors and hospitals at a lower premium price than our traditional PPO plans. When your members choose care within the plan's network, their cost sharing is lower than if they select out-of-network care. Precision Blue offers two tiers of in-network benefits. Here's how it works:

- **Enhanced Tier 1:** Enhanced Tier 1 includes FMOLHS primary care providers (PCPs) and specialists. For the best value, members on a copayment plan will pay the least when they visit PCPs and specialists in Enhanced Tier 1.
- **Tier 1:** Tier 1 includes FMOLHS facilities, as well as in-network participating PCPs and specialists that are not in Enhanced Tier 1. For Precision Blue members on a copayment plan, they will pay more to see a PCP or specialist in Tier 1 than Enhanced Tier 1.

Our online provider directory makes it easy to identify Enhanced Tier 1 and Tier 1 providers. Please visit www.lablue.com/precision-blue.

Selecting a Primary Care Provider

Precision Blue is designed with an innovative, coordinated care model at its core. For this reason, members must pick a primary care provider (PCP) in the Precision Blue network to handle most of their medical needs when sick or injured. This is a doctor practicing in general practice, family practice, internal medicine or geriatrics for adults, or pediatrics for children. Members may also select a nurse practitioner (NP) or physician assistant (PA) as their PCP if he or she is set up in our system as a network primary care provider.

PCP SELECTION

A strong patient/PCP relationship helps members improve their health outcomes and save money.

Your members must choose a PCP.

If they do not choose a PCP, one will be chosen for them. Members can change their PCP at any time by logging into their account at **www.lablue.com/login** or by calling Customer Service at the number on the back of their ID card.

Quality Blue Program

As a Louisiana Blue customer, your members' health is important to us. That's why we are working with healthcare providers around the state through our Quality Blue (QB) program—together, we can help your members have a better, easier healthcare experience. Our Quality Blue program is part of your members' health benefits. If your member is seeing a Quality Blue provider, they are already included in the program.



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How does the Quality Blue program work for your members?

Through our Quality Blue program, Louisiana Blue makes your members' health claims information available in a secure manner to their Quality Blue provider. This helps the provider learn more about a member's health history and anything that's happened since their last visit. This is to make sure your member gets what they need to stay on top of their health.

What do your members get out of seeing a Quality Blue provider?

- **Keeping up with care**

Getting regular care from a Quality Blue provider can help your members stay healthy and catch any problems early when they are easier to treat. If you have a member with a long-term condition, their provider may recommend more frequent visits.

- **Reminders**

Since Quality Blue providers have more information about your member's health history, they can send notices about important screenings, tests or shots they might need.

- **Lower copays**

If your members are on a Louisiana Blue health plan that has copayments for primary care office visits, they may get lower copayments for office visits with a Quality Blue provider.

Which doctors are in the Quality Blue program?

Our Quality Blue program currently includes general practice, family practice, internal medicine, pediatrics, and geriatrics providers. Your members can ask their provider if they are in the Quality Blue program or look them up in our directory at www.lablue.com/precision-blue. Quality Blue providers have an indicator as shown below:

QUALITY BLUE PROVIDER

Check out www.lablue.com/QualityBlue to learn more about how this program helps your members. If you have questions about how Louisiana Blue may share your members' claims information with their provider's office, please call the Louisiana Blue Information Governance Office at (225) 298-1751.

Precision Blue Plan Features

Preventive and Wellness Benefits

Many preventive and wellness services are covered at 100% when your employees go to a provider in their network. These covered services include annual exams, colonoscopies, mammograms and more. See www.lablue.com/preventive for a full list of services that are covered.

Coordinated Care

One of the main benefits of a Select Network plan is the coordinated care members receive. This means that all of your members' healthcare professionals will be working as a team to give them the right care, at the right time and in the right places to keep them healthy. We require PCP selection to make sure members choose a primary care provider they want to lead their coordinated care. When your members use in-network Precision Blue providers, doctors and hospitals work together on their behalf to organize their care. This can result in better health outcomes and lower costs.

Care Management

Members become STRONGER THAN EVER with our Care Management programs working for them. We offer care management programs with health coaching, education and hands-on support to help members with chronic conditions or serious illnesses. With a team of clinical professionals, including doctors, nurses, dietitians, pharmacists and social health coaches, we share personalized information to





encourage members on their journey to optimal health. If your members have diabetes, heart disease, other chronic conditions, traumatic injuries or serious illnesses, these programs help guide them through the healthcare system and get the services they need in a timely manner. Members do not pay anything to work with a health coach. Visit www.lablue.com/managingcare to learn more.

Out-of-Network Coverage

Precision Blue plans provide protection to members who do not receive care from in-network providers by including a lower level of coverage for out-of-network providers. However, your members will save money and get the highest level of benefits by **staying in-network** for their care.

Prescription Drug Coverage

All Precision Blue plans include prescription drug coverage, which is an important part of a health insurance plan. A mail order program is also available. Drug benefits are managed by Express Scripts.*

Precision Blue plans have a covered drug list, or formulary, that includes thousands of generic and brand drugs, but not every drug is covered. View covered drug lists, search for drugs and find out how to save on drugs at www.lablue.com/pharmacy.

**Express Scripts is an independent company that provides pharmacy benefit management services to Blue Cross and Blue Shield of Louisiana, Inc., and HMO Louisiana, Inc.*



Zero Dollar Drug Copay Program

Our \$0 Drug Copay Program offers \$0 copay for certain drugs used to treat certain chronic conditions. Members do not have to meet a deductible before getting program drugs for \$0. Drugs in this program are regularly recommended to treat asthma, chronic obstructive pulmonary disease (COPD), coronary heart disease, diabetes, heart failure, depression and other common chronic conditions. The \$0 Drug Copay Program is available for copay-based pharmacy benefits. The program is not available for coinsurance-only pharmacy benefits. Go to **www.lablue.com/covereddrugs** for a list of drugs in the program.

FREE Identity Protection Services

The Cross and Shield is here to protect your members, in good times and in challenging times. That's why we offer free identity protection services, in partnership with Experian, to all of our eligible customers. And the identity protection applies to all parts of life, not just healthcare.

- **Complete Identity Repair and Restoration**

If you are a victim of identity theft, an investigator will act as your guide and advocate until the issue is resolved and your identity is restored. This includes contacting creditors and other institutions involved.

- **Fraud Alerts With Credit Monitoring—enrollment required**

This service offers additional layers of protection, including credit monitoring, \$1 million identity theft insurance, an annual credit score and credit report and ChildScan services for minors. You can also renew and remove fraud alerts on your credit file to help protect you from credit fraud.

Learn more at **www.lablue.com/idprotection**.

Blue365®: Healthy Discounts and Deals

Blue365® offers your members discounts on health and wellness resources, 365 days a year. Louisiana Blue and HMO members enjoy special discounts on many services, such as:

- Fitness memberships (in-person and virtual) and workout gear
- Wearable devices
- Meal delivery and nutrition programs
- Mental well-being resources
- Pet health resources
- Eye care
- Athletic footwear
- Hearing aids

Register for a free online account at www.blue365deals.com/BCBSLA to access these exclusive discounts!

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Telehealth for Convenient, Affordable Care

What is telehealth?

Telehealth, also called virtual care, is an easy and convenient way to be treated for routine, nonemergency health conditions or to access behavioral health services and other forms of care through an online connection. For those with telehealth benefits, virtual care is a great way to access and stay connected with a network provider. Some providers volunteer to be recognized and searchable in the online Louisiana Blue provider directory as providers of telehealth services. We recommend members reach out directly to their network provider for details on how to connect using telehealth. Louisiana Blue members can call the Customer Service number on their ID card to learn about their telehealth benefits.

If a member's regular provider does not offer telehealth options or is not available, Louisiana Blue offers members access to BlueCare, our online virtual care platform with virtual medical care 24/7 and scheduled behavioral health appointments.

BlueCare: Get Care From Anywhere!

Louisiana Blue members and any dependents who are covered on their plans can access online medical and behavioral health visits. BlueCare providers are U.S.-trained and board-certified. BlueCare providers are available in all 50 states. BlueCare meets state and federal healthcare services laws, is HIPAA-compliant and is as valid as an in-person visit.

Medical Visits:

- BlueCare costs less than the emergency room and urgent care centers.
- BlueCare lets your members see a medical provider online, 24/7, to treat routine nonemergency health conditions. Your visit cost will depend on your plan type and benefit.

Behavioral Health Visits:

- Online appointments for behavioral health needs are available with BlueCare. Members can simply log in and schedule a visit with a psychology or psychiatry provider.
- BlueCare behavioral health appointments can be a good service for members who may be experiencing depression, grief, stress or anxiety, who are dealing with life transitions ... and more.

Prescription drugs may be prescribed if needed. Prescription availability is defined by physician judgment; certain types of medication may not be prescribed. Visit cost will depend on the plan type and benefits. Members can use any major credit card and even HSA, HRA or FSA cards to pay for BlueCare. Their card will not be charged until their visit is over.

To sign up, visit **www.BlueCareLA.com** or download the free “BlueCare” app on your Apple or Android device.



BlueCare is powered by Amwell, a vendor that provides the BlueCare telehealth platform for Blue Cross and Blue Shield of Louisiana and its subsidiaries.

Precision Blue Plan Designs

We understand the need to stay committed to your members and health program investment while trying to control costs and improve outcomes. Precision Blue has several plan options that can help you maintain that balance.

Talk to your broker to find out which plan options are available to you based on your group size and service area.

Precision Blue Point of Service (POS) Plans

Precision Blue POS plans are designed to provide high-quality, cost-effective healthcare to your members. These health plans have copayments, coinsurance and deductibles for covered services. You'll get quality coverage with affordable premiums and the freedom to go directly to a primary care provider or specialist without a referral.

Precision Blue POS plan features:

- Copayments for most in-network primary care and specialist office visits
- Copayments or deductible then coinsurance for most inpatient and outpatient services
- Coverage for emergency services
- 2-tier pharmacy benefit with deductible then coinsurance and 4-tier pharmacy benefit with copayment and coinsurance options. Some plans may also have a separate drug deductible.



Compare Select Network Plans to Traditional PPO Plans

Trying to decide if a Precision Blue Select Network plan is a smart choice to offer your members? The chart below can help you compare networks, coverage and benefits, and costs.

	Traditional PPO	Precision Blue
What's the same?	<div> <div>Standard benefits*</div> <ul style="list-style-type: none"> • High-quality providers across a wide range of specialties • No referrals required • Preventive visits covered at 100% • Out-of-network coverage • ER services for life-threatening conditions covered as in-network • Wellness and care management programs • Essential health benefits • Blue365 health discounts and deals • Identity protection services </div>	
What's different?	Premium	\$\$\$
	Network**	Broad, national network
	Primary Care Provider (PCP) Selection	Local, market-defined network
	Out-of-state coverage	Yes PCP coordinates care to improve health and lower healthcare costs
		In-network for emergencies, Out-of-network for nonemergencies, Add-on: Away From Home Care***

*Each benefit's cost share varies by plan. Talk to your broker or see your contract booklet for full details.

**Search for participating providers at www.lablue.com/FindCare.

***Away From Home Care availability is subject to location. Contact your provider for more information.

Trust the Cross and Shield With More Than Medical Benefits for Whole-body Health

In addition to medical benefits, we offer an array of ancillary products that can help enhance your benefits package, improve your members' overall health and lower medical costs.

IMPROVING OVERALL HEALTH: Regular visits to the dentist and eye doctor can help identify and prevent future dental, vision and overall health problems. Offering DENTAL and VISION group benefits with MEDICAL from Louisiana Blue can improve your members' overall health and lower their medical costs.

- **Blue Dental Plans**

Oral health is about more than a good smile. Having regular dental exams can help find dental problems and other health conditions in the body like diabetes, heart disease, osteoporosis and cancer. Our Blue Dental Traditional plan covered services include diagnostic and preventive, basic, endodontics and periodontics when visiting an Advantage Plus 2.0 network provider.* The Advantage Plus 2.0 network is a large nationwide network of dental providers with over 4,200 provider locations in Louisiana. Contact your broker or visit employers.lablue.com/dental for more information.

*Advantage Plus 2.0 is a dental network of providers of United Concordia Companies, Inc., an independent company that administers dental benefits on behalf of Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc.





- **Blue Vision Plans**

Regular eye exams are important for good vision health. They can also detect risk factors for heart disease such as high cholesterol, high blood pressure and diabetes. Our Blue Vision plans come with low monthly premiums, an expansive network** of providers and retailers including Walmart®, Costco® and Visionworks®, and special features and discounts.

Each of our Blue Vision plans is packed with features such as eyeglass and contact lens benefits, a replacement contact lens program, expanded progressive lens options and blue light coating for digital screen protection, laser vision correction discounts and more. Contact your broker or visit **employers.lablue.com/vision** for more information.

***Davis Vision is an independent company that provides an extensive network of vision care providers on behalf of Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc.*

- **Blue Cross Blue Shield Global® International Health Plans**

Blue Cross Blue Shield Global® international health solutions are brought to you by GeoBlue®, Blue Cross Blue Shield's international health insurance partner. Part of the Blue Cross Blue Shield family, GeoBlue provides unparalleled global access and reliability with coverage for every community in the United States and over 190 countries around the world, making it the broadest global network available. Blue Cross Blue Shield Global plans are available to groups of 2+ employees for business travelers, expatriates on long-term assignments, and third-country nationals. Find out more about what Blue Cross Blue Shield Global products can do for your business. Contact your Louisiana Blue representative or visit **employers.lablue.com/travel-health-plans**.

Blue Cross Blue Shield Global is a Brand owned by Blue Cross Blue Shield Association. GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross Blue Shield Association and is made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985. 4 Ever Life Insurance Company is an independent licensee of the Blue Cross Blue Shield Association.

Online Convenience for Members

As a member, you should log in or register for an online member account at **www.lablue.com/login**, where you can:*



- **Manage Your Account**

View an ID card, view statements and claims, access forms, look up your plan benefits and cost share and more—all from a secure, password-protected online account.

- **Find Providers in Your Network and Estimate Costs**

Search your network to find a provider for the care you need. When you see a provider in your plan's network, you save money and get the most out of your benefits. You can search common medical procedures to see cost estimates based on your benefits. You can also get drug cost information based on your pharmacy benefits.

- **Take a Health Assessment**

Learn risks, get access to a personalized action plan and be set for a lifetime of good health.

- **Get Wellness Discounts**

Find Blue365® discounts on fitness memberships (in-person and virtual), workout gear, meal delivery and nutrition programs, mental well-being resources, pet health resources, eye care, athletic footwear, hearing aids and more.

- **Choose to Go Paperless**

Access your plan-related information conveniently through your online account. Any time a document that is part of the Paperless program becomes available, we will send you an email notification.

- **Read About Our Language Access Services**

You can request this brochure in a language other than English. Check the bottom of any page at **www.lablue.com** and click the language of your choice for this and other services. You can also call the Customer Service number on your ID card. If you are hearing impaired, call **1-800-711-5519** (TTY 711).

**This is not an inclusive list of online account features, and options may vary based on the plan(s) you have.*

Mobile Is the Way to Go

Downloading our Louisiana Blue app on an Apple or Android device will provide healthcare information at your fingertips!



- **Find a Doctor**
Find urgent care, locate a doctor or hospital, get directions, and save locations to any doctor or hospital.
- **View Claims and Digital ID Card**
See all of your important health information, like claims, costs, balances, benefits and medical ID card from your mobile device.
- **Contact Us**
You can get maps and directions to any of our local offices or get phone numbers to talk to a Customer Service representative.

We're Here to Help

With the Cross and Shield, you'll have the support and protection you deserve.



Your Broker

Get personal assistance from your broker, who can answer your questions, help you choose the plan that's right for you and guide you through the enrollment process. Don't have a broker? Give us a call and we can connect you with someone to help.



Online Solutions Through the Employers Portal

Our secure online portal lets you manage your group plan with the click of a mouse. Go to **employers.lablue.com** to get started with AccessBlue.



Your Regional Office Representative

Help is just a phone call away.

- Baton Rouge **(225) 295-2556**
- Monroe **(318) 323-1479**

If you have questions about how Louisiana Blue will protect and may use or disclose your confidential/protected health information and individually identifiable health information, please visit **www.lablue.com/privacy**.

Employer Notices

Change in Premium Amount

Premiums for this Benefit Plan may increase after the group's first twelve (12) months of coverage and every six (6) months thereafter, except when premiums may increase more frequently as described herein. We will give the group forty-five (45) days written notice of any change in premium rates ((ninety (90) days written notice for employer groups with more than 100 enrolled employees)). We will send notice to the group's latest address shown in our records. Any increase in premium is effective on the date specified in the rate change notice.

Your premiums are subject to change if any of the following events occur, including but not limited to: (1) the addition of a newly covered person; (2) the addition of a newly covered entity; (3) a change in age or geographic location of any individual insured or policyholder; (4) or a change in the benefit level of the benefit plan from that which was in force at the time of the last rate determination. An increase in premium will become effective on the next billing date following the effective date of the requested change. Continued payment of premium will constitute acceptance of the change.

Applicable to Large Groups (51+ MLR):

We reserve the right to increase the premiums more often than stated above due to a change in the extent or nature of the risk that was not previously considered in the rate determination process at any time during the life of the Benefit Plan.





Group Rates

As of Jan. 1, 2014, the Affordable Care Act imposed new government taxes and fees, new benefits and new rating calculations.

Federal law only allows members in the small group market to be rated according to the following factors within a benefit plan design:

- Geographic location
- Family composition
- Age
- Tobacco use

Renewability of Coverage

Louisiana Blue may terminate this Benefit Plan if any one of the following occurs:

- Group commits fraud or makes an intentional misrepresentation.
- Group fails to comply with a material plan provision, including, but not limited to provisions relating to eligibility, employer contributions or group participation rules. Termination for a reason addressed in this paragraph will be effective after group receives sixty (60) days written notice as described below.
- In the case of network plans, there is no longer any enrollee under the group benefit plan that lives, resides or works in the service area of Louisiana Blue or in the area for which Louisiana Blue is authorized to do business.
- Group's coverage is provided through a bona fide association and the employer's membership in the association ends.
- Louisiana Blue to offer this product or coverage in the market.



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