

INDIVIDUAL

SPECIALIZED BENEFIT SOLUTIONS

Extra protection when you need it most.



Specialized Benefit Solutions

Your regular health insurance covers many things, but Blue Cross and Blue Shield of Louisiana (Louisiana Blue) offers special benefit plans that can provide extra protection for specific medical services or treatments. These plans are not meant to replace your main health coverage.

Louisiana Blue offers two specialized benefit solutions: Variable Income Plan (VIP) and Cancer and Serious Disease (CSD). Both come with several options. You can buy them as individual or family plans.

We're Here to Help

With Louisiana Blue, you'll have the support and protection you deserve.

- Get personal assistance from your agent who can answer your questions, help you choose the plan that's right for you and guide you through the enrollment process — **at no cost to you**. Don't have an agent? Call 1-800-821-2758 and we can connect you with someone to help. You can call Customer Service toll-free at 1-800-495-2583 from 8 a.m. to 5 p.m. CST, Monday through Friday.
- Have a question about your claim? Your answer is just a click or call away. Want to know if a service is covered under your plan? Get the answers to your healthcare questions by visiting **www.lablue.com/help**.

This is an informational brochure only and is not a contract nor intended to be construed as a contract. If there is any discrepancy between the information in this brochure and the contract, the contract will prevail.



Variable Income Plan (VIP)

The Variable Income Plan (VIP) gives you protection every day while you're hospitalized. VIP offers essential protection and peace of mind. Hospital stays can be costly and a financial burden, even after other health insurances have paid their parts.

Our Variable Income Plan supplements your regular healthcare coverage by paying you dollars-per-day for any covered hospital stay. Cash benefits* are paid directly to you for each day spent in the hospital. We offer several plans to suit your needs and budget.

Plan Options

- **Preferred Plan:** Choose \$250, \$200 or \$100 cash benefit for each inpatient hospital day. Payments begin the day you are admitted to the hospital.
- **Budget Plan:** Choose \$250, \$200 or \$100 cash benefit for each inpatient hospital day. For this option, payments begin the third day of your hospital stay.

General Conditions

Application and Waiting Period

You can apply for an individual or family plan at any time. Applications for coverage may be denied based on the health status of the applicant. Once your application is approved and your premium is paid, we will assign an Effective Date. Your coverage will begin on that date, subject to any applicable waiting period. Pre-existing conditions have a 365-day waiting period.

Limitations and Exclusions

Some admissions are not covered, including:

- Admissions that are not medically necessary
- Admissions for pre-existing conditions during the first year of coverage
- Obstetrical care except maternity complications in certain membership categories
- Substance use disorders and cosmetic treatments — limitations and exclusions
- Admissions for dental care and treatment, and dental appliances
- Admissions outside the United States
- Admissions already in progress on the plan's Effective Date

See contract for complete list.

Premiums and Renewability

Premiums are subject to change by the company periodically. Premiums can change when you reach ages 35, 50 and 65. The company will end your plan if the premium is not paid within 30 days after the due date. Variable Income Plan refers to contract #40XX1172.

**If you assign benefits to an in-state hospital, cash benefits will be paid directly to that hospital.*

Cancer and Serious Disease (CSD)

At Louisiana Blue, we understand the emotional and financial challenges of chronic illnesses. That's why we offer affordable coverage tailored for cancer and serious diseases (CSD). Discover our plans and choose the one that fits your needs.

CSD Plans Cover

- Cancer (any type)
- Diphtheria
- Encephalitis (sleeping sickness)
- Leukemia
- Polio
- Poliomyelitis
- Rabies
- Scarlet Fever
- Sickle Cell Anemia
- Smallpox
- Spinal Meningitis (Meningococci)
- Tetanus
- Tularemia

Plan Options

CSD offers two options: Plan F-Comprehensive 80 and Plan G-Comprehensive 50.

Plan F — Comprehensive 80

- \$100,000 overall lifetime maximum per member
- \$3,000 lifetime maximum for inpatient private-duty nursing services (accrues to overall lifetime maximum)
- 100 percent coverage of first \$10,000 of allowable charges; thereafter, Plan F covers 80 percent of the allowable charges up to the remaining lifetime maximum

Plan G — Comprehensive 50

- \$100,000 overall lifetime maximum per member
- \$3,000 lifetime maximum for inpatient private-duty nursing services (accrues to overall lifetime maximum)
- 100 percent coverage of first \$10,000 of allowable charges; thereafter, Plan G covers 50 percent of the allowable charges up to the remaining lifetime maximum

Covered Services, Treatments and Supplies

See contract for complete details.

Hospital and Professional Services

- Inpatient room and board, general nursing services, special care unit and skilled nursing services
- Operating, recovery and treatment rooms and equipment
- Drugs and medicines, including take-home prescription drugs
- Blood transfusions
- Anesthesia, including supplies and services
- Medical and surgical supplies, casts and splints
- Diagnostic services and physical therapy from a hospital employee
- X-ray and laboratory services
- Radiation and chemotherapy

Medical and Surgical Benefits

- Inpatient and outpatient surgery, including preoperative and postoperative medical visits
- Multiple surgical procedures performed at the same surgical setting
- Surgeon's and assistant surgeon's fees
- Anesthesia
- Second surgical opinions
- Outpatient services of an ambulatory surgical center, allied health facility or urgent care center

Other Covered Services, Supplies and Equipment

- Ambulance service benefits to or from a hospital
- Durable medical equipment, orthotic devices and prosthetic appliances
- Disposable medical equipment or supplies
- Organ, tissue and bone marrow transplant benefits
- Private-duty nursing services while in the hospital
- Hospice care in a hospital
- Home health care benefits
- Oral surgery benefits
- Physical therapy benefits
- Chiropractic services benefits
- Breast reconstructive surgery services
- Prescription drugs

General Conditions

Application and Waiting Period

You can apply for an individual or family plan at any time. Applications for coverage may be denied based on the health status of the applicant. Once your application is approved and your premium is paid, we will assign an Effective Date. Your coverage will begin on that date, subject to any applicable waiting period. Following the Effective Date of coverage, there is a 60-day period during which time no benefits are available.

Limitations and Exclusions

Below is a partial listing of policy exclusions. Please see your contract for complete details.

- Services, treatment or supplies rendered within 60 days after the Effective Date of coverage
- Experimental services, supplies or equipment
- Drugs and medicines not approved by the U.S. Food and Drug Administration (FDA)
- Services that are cosmetic or restorative
- Services for mental disorders, alcohol or drug abuse and eating disorders
- Services covered by workers' compensation or employee liability laws
- Transportation services other than ambulance
- Speech, occupational or recreational therapy
- Food or food supplements, including gastric tube feedings

Premiums and Renewability

Premiums will vary depending on age, family composition and CSD plan selection. Rates are changed on the basis of age and family composition. The CSD contracts can be terminated for nonpayment of premium, failure to meet eligibility requirements, fraud, non-Louisiana residency and material misrepresentation. Plan F refers to Cancer and Serious Disease contract #23XX9978. Plan G refers to Cancer and Serious Disease contract #23XX9632. Both are specialized benefit policies.

The BlueCard® Program

The BlueCard® program is available for Cancer and Serious Disease (CSD) members and offered exclusively to Blue Cross Blue Shield members. It features a global network of healthcare providers. BlueCard allows members to receive healthcare services while traveling or living in another Blue Plan's service area. The program links participating healthcare providers with independent Blue Plans across the country and in more than 200 countries and territories worldwide through a single electronic network. For more information visit www.lablue.com/find-a-doctor/blue-card-program.

It's easy to access a provider in the BlueCard system:

- Visit the BlueCard Doctor and Hospital Finder website at www.bcbs.com.
- Call the BlueCard Access line at 1-800-810-BLUE (2583).

REGIONAL OFFICES

ALEXANDRIA **(318) 442-8107**

4508 Coliseum Blvd., Suite A
Alexandria, LA 71303

BATON ROUGE **(225) 295-2527**

5525 Reitz Ave.
Baton Rouge, LA 70809

HOUMA **(985) 853-5965**

1437 St. Charles St., Suite 135
Houma, LA 70360

LAFAYETTE **(337) 231-0005**

5501 Johnston St.
Lafayette, LA 70503

LAKE CHARLES **(337) 480-5315**

219 West Prien Lake Road
Lake Charles, LA 70601

MONROE **(318) 398-4955**

122 St. John St.
Monroe, LA 71201

NEW ORLEANS **(504) 832-5800**

3235 North Causeway Blvd.
Metairie, LA 70002

or

Orleans Tower
1340 Poydras St., Suite 100
New Orleans, LA 70112

SHREVEPORT **(318) 795-4911**

411 Ashley Ridge Blvd.
Shreveport, LA 71106

Customer Service — Baton Rouge

1-800-392-4087

5525 Reitz Ave.

Baton Rouge, LA 70809-3802

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