



Solutions for Individuals | 2021  
*Qualified Health Plans*





*For over 85 years, Louisianians have trusted their health insurance needs to Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc. As the leading health insurer in the state, we take our mission of improving the health and lives of Louisianians to heart.*

*We are here to help you protect your health and that of your loved ones — and your peace of mind. With nine offices located around the state, we're always ready to serve you. We know many people have never had to shop for health insurance, so we are here — along with our agents — to answer questions and to support you.*

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**Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc. are Qualified Health Plan Issuers on the Health Insurance Marketplace.**

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

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 policy.

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.BCBSLA.COM/HBP** OR BY CALLING THE CUSTOMER SERVICE PHONE NUMBER ON YOUR ID CARD.

# Healthcare Reform: What Does It Mean to You?

Healthcare changed when the Affordable Care Act (ACA) – also known as healthcare reform – went into effect in 2010. Here’s what you need to know:

## **1. It’s important to have health coverage, according to the ACA.**

Blue Cross and Blue Shield of Louisiana currently serves 1.8 million members. We offer plans for every budget so you can get coverage and peace of mind.

## **2. You might qualify for help from the government.**

If you qualify based on your income, you can get subsidies – also known as advanced premium tax credits – from the federal government to help you pay for your health insurance. If you qualify, these subsidies are available when you buy a plan through [healthcare.gov](http://healthcare.gov) and may help lower your health insurance costs significantly. To find out if you qualify for help paying your premiums, visit [www.bcbsla.com/whatyoupay](http://www.bcbsla.com/whatyoupay).

## **3. You can’t be denied coverage.**

Even if you’re sick or have a pre-existing condition, you can’t be charged more or denied coverage.



# What All Individual Qualified Health Plans Cover

All individual Blue Cross qualified health insurance plans meet the rules set by the healthcare reform laws. Any plan you buy will offer these key benefits:

## Essential Health Benefits

- **Office visits**  
A visit to your doctor's office.
- **Prescription drugs**  
Drugs prescribed by a doctor to treat an acute illness, like an infection, or an ongoing condition, like high blood pressure.
- **Preventive and wellness services and chronic disease management**  
These services include routine physicals, screenings and immunizations. Chronic disease management is an integrated approach to manage an ongoing condition, like asthma or diabetes.
- **Hospitalization**  
Care you receive as a patient in a hospital.
- **Emergency services**  
Care for conditions which, if not immediately treated, could lead to serious disability or death.
- **Lab tests, blood work, X-rays**  
Testing blood, tissues, etc. from a patient to help a doctor diagnose a medical condition and monitor the effectiveness of treatment.
- **Maternity and newborn care**  
Care provided to women during pregnancy and during and after labor; care for newly born children.
- **Mental health care and substance use disorder services, including behavioral health treatment**  
Care to evaluate, diagnose and treat mental health and substance use disorder issues.
- **Pediatric dental and vision services**  
All plans include benefits for annual pediatric eye exams, glasses, dental exams, cleanings, fluoride treatment, fillings and oral surgery.
- **Rehabilitation services and devices**  
Services and devices to help people with injuries, disabilities or chronic conditions gain or recover mental and physical skills.
- **Contraceptive coverage**  
Contraceptive methods and counseling for all women, as prescribed by a healthcare provider.

*Certain limitations and exclusions apply.*



## **Preventive and Wellness Benefits**

Preventive and wellness services are covered at 100% when you go to a provider in your network. These covered services include annual exams, colonoscopies, mammograms and more. See [www.bcbsla.com/preventive](http://www.bcbsla.com/preventive) for a full list of services that are covered.

## **No Lifetime Maximums**

There are no lifetime dollar maximums on any Blue Cross individual medical plans.

## **Prescription Drug Benefits**

Prescription drugs are a regular medical expense for many people and are the most-used part of any health insurance plan. Prescription benefits are managed by Express Scripts\* and include:

- A broad nationwide pharmacy network
- A specialty pharmacy network
- A mail order program

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

# Why Choose Blue?

We are committed to offering value with our health insurance plans. As a customer, you can take advantage of innovative health programs focused on keeping you well. Plus, you get value-added wellness programs and exclusive discounts on wellness services such as gym memberships, spas and more.

## Quality Blue Primary Care

We work with primary care doctors around the state to help you get the best care possible. Through our Quality Blue Primary Care (QBPC) program, we share data and information with doctors enrolled in our program that help them give you focused care. This program continues to bring great results for patients, particularly those with chronic conditions.

### What is better with Quality Blue Primary Care?

#### Health Coaching

If you have a condition such as high blood pressure, diabetes, heart disease or chronic kidney disease, you may receive helpful calls and extra attention from our Blue Cross nurses between your doctor's appointments to help you stay healthy.

#### Reminders/Appointments

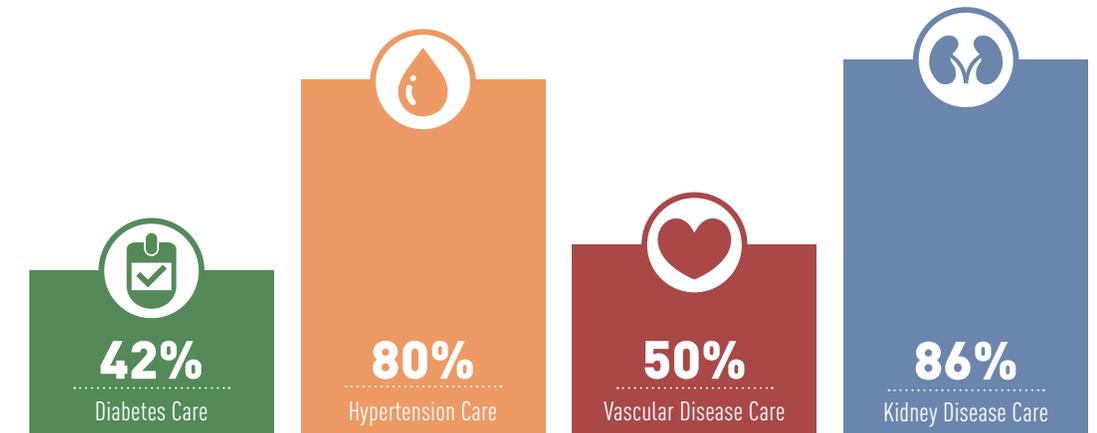
Doctors will have more information about members' health history and may send notices about screenings, shots or tests they should have. Blue Cross nurses will work with your doctor's office to coordinate your care.

QBPC is part of any Blue Cross member's benefits. Check out [www.bcbsla.com/myQBPC](http://www.bcbsla.com/myQBPC) to learn more about how this program helps you.

### Is my doctor in Quality Blue Primary Care?

QBPC participants currently include major health systems such as Baton Rouge General Physicians Group, The Baton Rouge Clinic, Ochsner Health System, Gulf South Quality Network, Shreveport Family Doctors and others. Look up your doctor's name in our directory at [www.bcbsla.com/findcare](http://www.bcbsla.com/findcare). QBPC doctors have a blue [Q] next to their names.

## QBPC IS ALREADY GETTING BETTER HEALTH RESULTS



SOURCE: QBPC Quality Measures data through September 2019.

### Care Management

Members become stronger 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 get stronger. With a team of clinical professionals, including doctors, nurses, dietitians, pharmacists and social workers, we educate and encourage members on their journey to optimal health. If you have diabetes, heart disease, other chronic conditions, traumatic injuries or serious illnesses, these programs help guide you through the healthcare system and get the services you need in a timely manner. Visit [www.bcbsla.com/stronger](http://www.bcbsla.com/stronger) to learn more.

### BlueCare: *Get Care from Anywhere!*

Online medical and behavioral health visits are available to members and any dependents who are covered on their plans. All BlueCare providers are U.S. trained and board-certified.

#### Medical Visits

- BlueCare costs less than the ER and urgent care centers.
- BlueCare lets you see doctors online, 24/7, to treat non-emergency, common conditions like fever, colds and cough, stomach bugs or pink eye.

#### Behavioral Health Visits

- Online appointments for behavioral health needs are available with BlueCare. 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 feeling depression, grief, stress, life transitions, anxiety, couples' counseling and more.

Drugs may be prescribed if needed. Prescription availability is defined by physician judgment; certain types of medication may not be prescribed. Before your BlueCare visit, you'll see what it will cost. This depends on your plan type and benefits. You can use any major credit card, and even HSA or FSA cards, to pay for BlueCare. Your card will not be charged until your visit is over.

To sign up, download the free BlueCare app or visit [www.BlueCareLA.com](http://www.BlueCareLA.com). Have your Blue Cross ID card number handy.



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

## **Blue365®: Healthy Discounts and Deals**

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

- Gym memberships
- Nutrition deals
- Sports clothing and shoes
- Eye care
- Elective procedures (ex. LASIK)
- Hearing aids

Register for your free online account at [www.blue365deals.com/BCBSLA](http://www.blue365deals.com/BCBSLA) to access these exclusive discounts!

©Blue Cross and Blue Shield Association — All Rights Reserved. The Blue365 program is brought to you by the Blue Cross and Blue Shield Association. The Blue Cross and Blue Shield Association is an association of independent, locally operated Blue Cross and/or Blue Shield Companies. Blue Cross and Blue Shield of Louisiana is an independent licensee of the Blue Cross and Blue Shield Association.





## **FREE Identity Protection Services**

The Cross and Shield is here to protect you 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 – no enrollment required**

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, a \$1 million identity theft insurance policy, 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.bcbsla.com/idprotection](http://www.bcbsla.com/idprotection).



## The BlueCard® Program

Your healthcare benefits travel with you wherever you go – across the country and around the world. BlueCard® is a national program that allows you to receive healthcare services while traveling or living in another Blue Plan's service area. The program links participating healthcare providers with the independent Blue Plans across the country and in more than 200 countries and territories worldwide through a single electronic network.

- With Blue *Max* and Blue*Saver* plans, if you go to a PPO provider in another state or country, your plan will pay in-network as if you were at home.
- With Blue Point of Service and Select Network plans, unless it is emergency care, care obtained outside your Louisiana HMO network will be paid at the out-of-network benefit level.

## Blue Dental for Individuals and Families

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. Dental providers in the Advantage Plus Network\* provide covered services at significant savings to you. Contact your agent or visit [www.bcbsla.com/shop-plans/dental](http://www.bcbsla.com/shop-plans/dental) for more information.

\*Advantage Plus Network is administered by United Concordia Companies, Inc. United Concordia is an independent company that administers dental benefits on behalf of Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc.



## **GeoBlue®: Products for the Unique Needs of International Travelers**

GeoBlue products are international health plans designed to help business and leisure travelers access trusted doctors and hospitals across 180 countries. Individual plans are available for you if you are a U.S. citizen who lives or travels abroad.

GeoBlue offers services such as:

- Live customer service open 24 hours a day, 7 days a week, 365 days a year
- Worldwide community of English-speaking physicians trained in western medicine
- A GeoBlue global health coordinator to schedule doctor appointments, guarantee payments for cashless access to care, and arrange for any necessary follow-up treatment
- Mobile tools to help members decide what level of care to seek and quickly identify the best and most convenient options

To view all of the GeoBlue plans, visit [www.bcbsla.com/geoblue](http://www.bcbsla.com/geoblue).

# How Your Plan Works

## Your Cost Share

These are the terms you need to know to help you understand the benefit charts in this brochure.

- **Premium**

A premium is the monthly payment you have to pay for your plan.

- **Copayments**

If your plan has a copayment, or copay, this means that you pay a set dollar amount, or flat fee, for some kinds of care, such as at your doctor's office or pharmacy. Your copayment will be a lower amount for a primary care doctor and higher for specialists.

- **Deductibles**

If you choose a plan with a deductible, this is the amount you must pay up front before your insurance pays for your care. If your plan also has copayments, these copays will not count toward your deductible. Your plan will also have a separate out-of-network deductible.

- **Coinsurance**

Once you've paid your deductible, you'll pay a set percentage, or coinsurance, for your care. You will pay the lowest coinsurance amount when you stay in-network for care.

- **Maximum Out-of-Pocket**

What you pay toward your medical and pharmacy deductibles, copayments and coinsurance applies to your maximum out-of-pocket. Once you've paid your maximum out-of-pocket, your insurance will pay 100% of the cost of covered care for the remainder of the calendar year. A separate out-of-pocket-max will apply for services you receive out of your network.

## Your Plan's Network Coverage

Blue Cross and Blue Shield of Louisiana has one of the largest doctor and hospital networks in the region. This means you have access to the care you need at a lower price. In order to get the most out of your health plan and keep your costs as low as possible, it's important that you get care from a provider in your network.

It's easy to look up doctors and hospitals in your network. Just go to [www.bcbsla.com/findcare](http://www.bcbsla.com/findcare) or use the BCBSLA mobile app and choose your plan's network directory.

## Selecting a Primary Care Provider

With Blue POS or a Select Network, you must pick a primary care provider (PCP) in your network to handle most of your 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. You may also select a Nurse Practitioner (NP) or Physician Assistant (PA) as your PCP if he or she is set up in our system as a network primary care provider. You must choose a PCP. If you do not choose a PCP, one will be chosen for you. You can change your PCP at any time by logging onto your account at [www.bcbsla.com](http://www.bcbsla.com) or by calling Blue Cross Customer Service at the number on the back of your ID card.

## Your Prescription Drug Coverage

Prescription drug benefits are included in all plans. A mail order program is also available and highly recommended for lower costs. Your plan may have a separate drug deductible. Drug benefits are managed by Express Scripts.\* To get the most value out of your drug benefits, you should take a drug that is covered under your plan.

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

## Zero Dollar Drug Copay Program

With our \$0 Drug Copay Program, most members can get drugs in the program without worrying about the cost. Not taking needed medicines for chronic health problems can be dangerous and cause lasting health damage.

Members who have an eligible plan can get \$0 Drug Copay Program drugs at no cost share. Go to [www.bcbsla.com/covereddrugs](http://www.bcbsla.com/covereddrugs) for a list of drugs in the program. To find out if you have an eligible plan, call the Customer Service number on your ID card.

## Covered Drugs List

Your plan has a covered drug list, or formulary, that includes thousands of generic and brand drugs, but not every drug is covered. How much you pay for the drugs on the list depends on the plan you choose and the drug you buy. If you fill a drug that is not on the covered drug list, you could have to pay the full cost of the drug.

### Two things a covered drug list can tell you:

1. If there are other drugs you can take for your health problem that will cost you less.
2. About any rules that you must follow before a drug is covered.

### Pay close attention to what your plan has. Is it a 2-tier pharmacy plan or a 3-tier pharmacy plan?

This means your plan has either two tiers of cost for drugs or three tiers of cost for drugs. Drugs in the lower tiers cost less than drugs in the higher tiers. To save money, start with a drug in tier 1. If that one doesn't work, you can move up to a higher cost drug in a higher tier, and so on.

2-Tier Plans			3-Tier Plans		
Coinsurance will apply once your medical deductible is met.			A separate drug deductible may apply, then copayments or coinsurance.		
Tier 1	\$	Generic drugs	Tier 1	\$	Primarily generic drugs, although some brand-name drugs may fall into this category
Tier 2	\$ \$	Brand drugs	Tier 2	\$ \$	Includes traditional and specialty brands and generics and biosimilars
			Tier 3	\$ \$ \$	Includes traditional and specialty brands and generics and biosimilars and covered compound drugs

**Find out if your drugs are covered before you fill**

You and your doctor can check to see if drugs you take are covered at [www.bcbsla.com/pharmacy](http://www.bcbsla.com/pharmacy). If your doctor orders a new drug for you, ask him if the drug is on your covered drug list before you go to the pharmacy.

## Choose the Plan That's Right for You

### Your Plan's Metal Level

Blue Cross offers healthcare plans in three metal levels – bronze, silver and gold. Plans in each metal level have similar benefits, but differ on how the costs of the benefits are applied.

<b>Bronze</b> \$	This level has the lowest monthly premium, but also has the highest deductibles. This means you'll pay the highest amount of up-front costs for your healthcare with a Bronze level plan.
<b>Silver</b> \$\$	This level has slightly higher monthly premiums than bronze, but also richer benefits. If you qualify for extra savings, called cost-share reductions, you must choose a silver-level Marketplace plan.
<b>Gold</b> \$\$\$	This level has even richer benefits than silver, but also a higher monthly premium.



## Blue Cross and HMO Plans by Metal Level

We're proud to offer a range of plans to suit your needs and your budget. You may enroll in any of our plans starting Nov. 1, 2020 through Dec. 15, 2020. You can receive coverage as early as Jan. 1, 2021.

Bronze \$	Silver \$\$		Gold \$\$\$
<b>Blue Connect</b> (Lafayette; Shreveport service areas) 70/50 \$4,550	<b>Blue Connect</b> (Lafayette; Shreveport; New Orleans service areas) 80/60 \$3,400	<b>Blue Connect*</b> (Lafayette; Shreveport; New Orleans service areas) copay 70/50 \$2,900	<b>Blue Connect</b> (Lafayette; Shreveport; New Orleans service areas) copay 80/60 \$1,000
<b>Blue Max</b> 70/50 \$6,700	<b>Blue Connect</b> (Lafayette; Shreveport; New Orleans service areas) copay 70/50 \$2,800	<b>Blue Max*</b> copay 60/40 \$3,100	<b>Blue Max</b> 90/70 \$1,500
<b>Blue POS</b> 70/50 \$4,550	<b>Blue Max</b> copay 60/40 \$3,000	<b>Blue POS*</b> copay 70/50 \$2,600	<b>Blue POS</b> copay 80/60 \$1,000
<b>Blue POS</b> 60/40 \$6,500	<b>Blue POS</b> 100/80 \$3,500	<b>BlueSaver *</b> 90/70 \$3,300	<b>Community Blue</b> (Baton Rouge service area) copay 80/60 \$1,000
<b>BlueSaver</b> 60/40 \$6,100	<b>Blue POS</b> 80/60 \$3,400	<b>Community Blue*</b> (Baton Rouge service area) copay 70/50 \$2,900	<b>Precision Blue</b> (Baton Rouge service area) copay 80/60 \$1,000
<b>Community Blue</b> (Baton Rouge service area) 70/50 \$4,550	<b>Blue POS</b> copay 60/40 \$4,300	<b>Precision Blue</b> (Baton Rouge service area) copay 70/50 \$3,000	<b>Signature Blue</b> (New Orleans service area) copay 80/60 \$1,000
<b>Precision Blue</b> (Baton Rouge service area) 70/50 \$4,550	<b>BlueSaver</b> 90/70 \$3,100	<b>Signature Blue*</b> (New Orleans service area) copay 70/50 \$2,900	
<b>Precision Blue</b> (Baton Rouge service area) 70/50 \$4,550	<b>Community Blue</b> (Baton Rouge service area) copay 70/50 \$2,800	<i>*Plans sold off exchange only.</i>	
<b>Precision Blue</b> (Baton Rouge service area) 80/60 \$3,400	<b>Precision Blue</b> (Baton Rouge service area) 80/60 \$3,400		
<b>Precision Blue</b> (Baton Rouge service area) copay 70/50 \$2,900	<b>Precision Blue</b> (Baton Rouge service area) copay 70/50 \$2,900		
<b>Signature Blue</b> (New Orleans service area) 80/60 \$3,400	<b>Signature Blue</b> (New Orleans service area) 80/60 \$3,400		
<b>Signature Blue</b> (New Orleans service area) 80/60 \$3,400	<b>Signature Blue</b> (New Orleans service area) 80/60 \$3,400		
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<b>Signature Blue</b> (New Orleans service area) 80/60 \$3,400	<b>Signature Blue</b> (New Orleans service area) 80/60 \$3,400		

# Your Choice of Products

## Blue Max

- A comprehensive health plan offered statewide, with extensive coverage for your peace of mind.
- **Several copayment, coinsurance and deductible plan options to meet your needs.**
- A three-tier copayment and coinsurance structure or a two-tier coinsurance structure will apply for prescription drugs, depending on the plan you buy. Some plans may also have a separate drug deductible.
- Accesses the **Preferred Care PPO network**.

## BlueSaver

- A qualified high-deductible health plan, which means you can put tax-free money in a Health Savings Account (HSA) that will help you pay your deductible and your share of covered medical expenses.
- **Several deductible and coinsurance options are available to meet your needs; no copayments apply.**
- A two-tier coinsurance structure applies for prescription drugs. Once your medical deductible is met, the amount of your pharmacy coinsurance depends on the plan you buy.
- Accesses the **Preferred Care PPO network**.
- We recommend a MySmart\$aver HSA with this plan. MySmart\$aver is provided by HealthEquity\* to help you successfully save for qualified medical expenses now and into retirement. Visit <https://learn.healthequity.com/mysmartsaver/hsa> or call Customer Service at 1-866-346-5800 to learn more.

## Blue Point of Service

- Offered through our subsidiary, HMO Louisiana, Inc. These plans are available statewide.
- You pay a set copayment for most benefits when you get care from a network provider.
- A three-tier copayment and coinsurance structure or a two-tier coinsurance structure will apply for prescription drugs, depending on the plan you buy. Some plans may also have a separate drug deductible.
- Accesses the statewide **HMO Louisiana network**.
- Members must choose a primary care provider (PCP) to handle most of their medical needs when sick or injured.

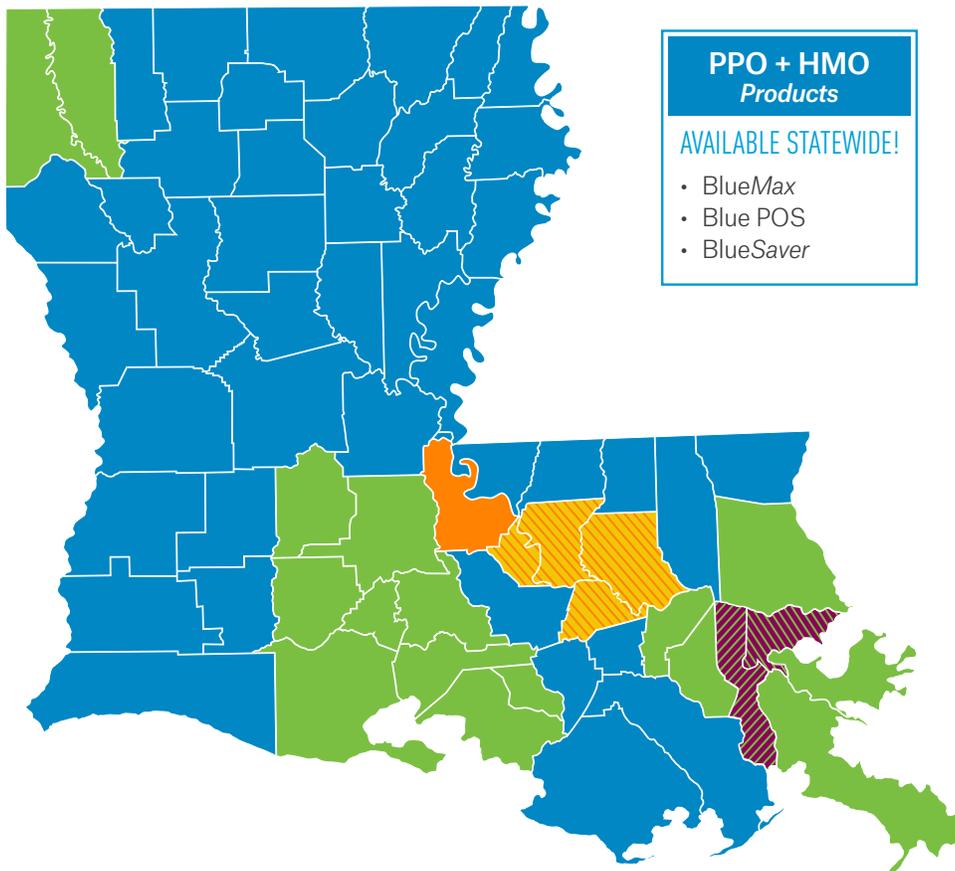
*\*HealthEquity, Inc. is an independent company that administers Health Savings Accounts to Blue Cross members enrolled in BlueSaver, our high-deductible health plans. Members who qualify may open a HSA with any HSA administrator and should seek guidance from a tax professional or financial advisor. Blue Cross and Blue Shield of Louisiana is not engaged in rendering tax, legal or investment advice.*

## Select Network Plans (Blue Connect, Community Blue, Precision Blue and Signature Blue)\*

- Our select network plans may be a good fit for you if you want to pay less each month for your premium, have reviewed the provider directory and are willing to see doctors, clinics and hospitals in the defined network.
- Several copayment, coinsurance and deductible plan options to meet your needs.
- A three-tier copayment and coinsurance structure or a two-tier coinsurance structure will apply for prescription drugs, depending on the plan you buy. Some plans may also have a separate drug deductible.
- Accesses the following HMO/POS networks: **Blue Connect** (New Orleans, Lafayette and Shreveport service areas), **Community Blue** (Baton Rouge service area), **Precision Blue** (Baton Rouge service area) and **Signature Blue** (New Orleans service area).
- Members must choose a primary care provider (PCP) to handle most of their medical needs when sick or injured.

*\*Please refer to our separate Individual Blue Connect, Community Blue, Precision Blue and Signature Blue brochures for more information.*

## 2021 Products by Area Find the Products Available to You



**PPO + HMO Products**  
**AVAILABLE STATEWIDE!**  
 • BlueMax  
 • Blue POS  
 • BlueSaver

**BLUE CONNECT**  
 + PPO and HMO Products  
**Parishes:** Acadia, Bossier, Caddo, Evangeline, Iberia, Jefferson, Lafayette, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, St. Landry, St. Martin, St. Mary, St. Tammany, Vermilion

**COMMUNITY BLUE**  
 + PPO and HMO Products  
**Parishes:** Ascension, East Baton Rouge, Livingston, West Baton Rouge

**PRECISION BLUE**  
 + PPO and HMO Products  
**Parishes:** Ascension, East Baton Rouge, Livingston, Pointe Coupee, West Baton Rouge

**SIGNATURE BLUE**  
 + PPO and HMO Products  
**Parishes:** Jefferson and Orleans

## Blue Max Plan Comparisons

Your covered benefits are:*		Plans with deductibles:		
METAL LEVEL		GOLD	SILVER	
		Deductible: \$1,500	Deductible: \$3,000	Deductible: \$3,100 (Sold off exchange only)
Plan name		90/70 \$1,500	Copay 60/40 \$3,000	Copay 60/40 \$3,100
Deductible options for benefit period in-network	Single	\$1,500	\$3,000	\$3,100
	Family	\$4,500	\$9,000	\$9,300
Max out-of-pocket including deductible, copayments & coinsurance	Single	\$8,550	\$8,550	\$8,550
	Family	\$17,100	\$17,100	\$17,100
Coinsurance in-network	We pay	90%	60%	60%
	You pay	10%	40%	40%
Coinsurance out-of-network	We pay	70%	40%	40%
	You pay	30%	60%	60%
If you go to a doctor's office	Primary	Deductible then 10% coinsurance	\$40 per visit	\$40 per visit
	QBPC	Deductible then 10% coinsurance	\$25 per visit	\$25 per visit
	Specialist	Deductible then 10% coinsurance	\$55 per visit	\$55 per visit
Urgent care	You pay	Deductible then 10% coinsurance	\$55 per visit	\$55 per visit
If you go to an outpatient ambulatory surgical center		Deductible then 10% coinsurance	Deductible then 40% coinsurance	Deductible then 40% coinsurance
If you go to an emergency room		Deductible then 10% coinsurance	Deductible then 40% coinsurance	Deductible then 40% coinsurance
If you are admitted as an inpatient to a hospital		Deductible then 10% coinsurance	Deductible then 40% coinsurance	Deductible then 40% coinsurance
Drug deductible per member		No separate drug deductible; medical deductible applies	\$500 separate drug deductible	\$500 separate drug deductible
Prescription drugs per fill	You pay	<b>Tier 1:</b> Medical deductible then 10% Generic coinsurance <b>Tier 2:</b> Medical deductible then 10% Brand coinsurance	<b>Tier 1:</b> Generic Drug deductible then \$15 copay <b>Tier 2:</b> Preferred Brand Drug deductible then 20% coinsurance (\$250 max) <b>Tier 3:</b> Non-Preferred Brand Drug deductible then 30% coinsurance (\$250 max)	<b>Tier 1:</b> Generic Drug deductible then \$15 copay <b>Tier 2:</b> Preferred Brand Drug deductible then 20% coinsurance (\$250 max) <b>Tier 3:</b> Non-Preferred Brand Drug deductible then 30% coinsurance (\$250 max)
Preventive care services		Plan pays 100% in-network		
Pregnancy care office visit		Deductible then 10% coinsurance	\$55	\$55
Physical, occupational, speech therapy rehabilitation services		Deductible then 10% coinsurance	Deductible then 40% coinsurance	Deductible then 40% coinsurance
Mental health & substance use disorder	Office	Deductible then 10% coinsurance	\$40 per visit	\$40 per visit
	Inpatient	Deductible then 10% coinsurance	Deductible then 40% coinsurance	Deductible then 40% coinsurance
	Outpatient	Deductible then 10% coinsurance	Deductible then 40% coinsurance	Deductible then 40% coinsurance
Pediatric dental & vision		You will pay \$0 for diagnostic & preventive dental and routine eye exams & hardware when received from a network provider		

\*This is only a partial list of benefits and services covered. Separate in- and out-of-network deductibles and maximum out-of-pocket will apply. Please see your subscriber contract (policy) for a complete list of services covered, as well as limitations and exclusions.

## BlueSaver Plan Comparisons

BRONZE	SILVER		BRONZE
Deductible: \$6,700	Deductible: \$3,100	Deductible: \$3,300 (Sold off exchange only)	Deductible: \$6,100
70/50 \$6,700	90/70 \$3,100	90/70 \$3,300	60/40 \$6,100
\$6,700	\$3,100	\$3,300	\$6,100
\$17,100	\$6,200	\$6,600	\$12,200
\$8,550	\$6,900	\$6,900	\$6,900
\$17,100	\$13,800	\$13,800	\$13,800
70%	90%	90%	60%
30%	10%	10%	40%
50%	70%	70%	40%
50%	30%	30%	60%
Deductible then 30% coinsurance	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Deductible then 30% coinsurance	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Deductible then 30% coinsurance	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Deductible then 30% coinsurance	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Deductible then 30% coinsurance	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Deductible then 30% coinsurance	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Deductible then 30% coinsurance	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
No separate drug deductible; medical deductible applies			
<b>Tier 1:</b> Medical deductible then 30% Generic coinsurance <b>Tier 2:</b> Medical deductible then 50% Brand coinsurance	<b>Tier 1:</b> Medical deductible then 10% Generic coinsurance <b>Tier 2:</b> Medical deductible then 10% Brand coinsurance	<b>Tier 1:</b> Medical deductible then 10% Generic coinsurance <b>Tier 2:</b> Medical deductible then 10% Brand coinsurance	<b>Tier 1:</b> Medical deductible then 40% Generic coinsurance <b>Tier 2:</b> Medical deductible then 60% Brand coinsurance
Plan pays 100% in-network			
Deductible then 30% coinsurance	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Deductible then 30% coinsurance	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Deductible then 30% coinsurance	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Deductible then 30% coinsurance	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Deductible then 30% coinsurance	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance

You will pay \$0 for diagnostic & preventive dental and routine eye exams & hardware when received from a network provider

## Blue Point of Service Plan Comparisons

Your covered benefits are:*		Plans with deductibles:	
METAL LEVEL		GOLD	SILVER (Sold off exchange only)
		Deductible: \$1,000	Deductible: \$2,600
Plan name		Copay 80/60 \$1,000	Copay 70/50 \$2,600
Deductible options for benefit period in-network	Single	\$1,000	\$2,600
	Family	\$3,000	\$7,800
Max out-of-pocket including deductible, copayments & coinsurance	Single	\$8,550	\$8,550
	Family	\$17,100	\$17,100
Coinsurance in-network	We pay	80%	70%
	You pay	20%	30%
Coinsurance out-of-network	We pay	60%	50%
	You pay	40%	50%
If you go to a doctor's office	Primary	\$40 per visit	\$40 per visit
	QBPC	\$25 per visit	\$25 per visit
	Specialist	\$60 per visit	\$60 per visit
Urgent care	You pay	\$60 per visit	\$60 per visit
If you go to an outpatient ambulatory surgical center		Deductible then 20% coinsurance	Deductible then 30% coinsurance
If you go to an emergency room		\$450 copay per visit; waived if admitted	\$550 copay per visit; waived if admitted
If you are admitted as an inpatient to a hospital		Deductible then 20% coinsurance	Deductible then 30% coinsurance
Drug deductible per member		\$500 separate drug deductible	No separate drug deductible; medical deductible applies
Prescription drugs per fill	You pay	<b>Tier 1:</b> Generic drug deductible then \$7 copay <b>Tier 2:</b> Preferred Brand drug deductible then 20% coinsurance (\$250 max) <b>Tier 3:</b> Non-Preferred Brand drug deductible then 30% coinsurance (\$250 max)	<b>Tier 1:</b> Medical deductible then 30% Generic coinsurance <b>Tier 2:</b> Medical deductible then 50% Brand coinsurance
Preventive care services		Plan pays 100% in-network	
Pregnancy care office visit		\$60	\$60
Physical, occupational, speech therapy rehabilitation services		\$40 per visit	\$40 per visit
Mental health & substance use disorder	Office	\$40 per visit	\$40 per visit
	Inpatient	Deductible then 20% coinsurance	Deductible then 30% coinsurance
	Outpatient	Deductible then 20% coinsurance	Deductible then 30% coinsurance
Pediatric dental & vision		You will pay \$0 for diagnostic & preventive dental and routine eye exams & hardware when received from a network provider	

\*This is only a partial list of benefits and services covered. Separate in- and out-of-network deductibles and maximum out-of-pocket will apply. Please see your subscriber contract (policy) for a complete list of services covered, as well as limitations and exclusions.

SILVER			BRONZE	
Deductible: \$3,400	Deductible: \$3,500	Deductible: \$4,300	Deductible: \$4,550	Deductible: \$6,500
80/60 \$3,400	100/80 \$3,500	Copay 60/40 \$4,300	70/50 \$4,550	60/40 \$6,500
\$3,400	\$3,500	\$4,300	\$4,550	\$6,500
\$10,200	\$10,500	\$12,900	\$13,650	\$17,100
\$8,550	\$8,550	\$8,550	\$8,550	\$8,550
\$17,100	\$17,100	\$17,100	\$17,100	\$17,100
80%	100%	60%	70%	60%
20%	0%	40%	30%	40%
60%	80%	40%	50%	40%
40%	20%	60%	50%	60%
Deductible then 20% coinsurance	Deductible	\$45 per visit	Deductible then 30% coinsurance	Deductible then 40% coinsurance
Deductible then 20% coinsurance	Deductible	\$30 per visit	Deductible then 30% coinsurance	Deductible then 40% coinsurance
Deductible then 20% coinsurance	Deductible	\$65 per visit	Deductible then 30% coinsurance	Deductible then 40% coinsurance
Deductible then 20% coinsurance	Deductible	\$65 per visit	Deductible then 30% coinsurance	Deductible then 40% coinsurance
Deductible then 20% coinsurance	Deductible	Deductible then 40% coinsurance	Deductible then 30% coinsurance	Deductible then 40% coinsurance
Deductible then 20% coinsurance	Deductible	\$550 copay per visit; waived if admitted	\$900 copay per visit; waived if admitted	Deductible then 40% coinsurance
Deductible then 20% coinsurance	Deductible	Deductible then 40% coinsurance	Deductible then 30% coinsurance	Deductible then 40% coinsurance
No separate drug deductible; medical deductible applies	No separate drug deductible; medical deductible applies	\$500 separate drug deductible	No separate drug deductible; medical deductible applies	No separate drug deductible; medical deductible applies
<b>Tier 1:</b> Medical deductible then 20% Generic coinsurance <b>Tier 2:</b> Medical deductible then 40% Brand coinsurance	<b>Tier 1:</b> Medical deductible <b>Tier 2:</b> Medical deductible then 20% Brand coinsurance	<b>Tier 1:</b> Generic Drug deductible then \$15 copay <b>Tier 2:</b> Preferred Brand Drug deductible then 20% coinsurance (\$250 max) <b>Tier 3:</b> Non-Preferred Drug deductible then 30% coinsurance (\$250 max)	<b>Tier 1:</b> Medical deductible then 30% Generic coinsurance <b>Tier 2:</b> Medical deductible then 50% Brand coinsurance	<b>Tier 1:</b> Medical deductible then 40% Generic coinsurance <b>Tier 2:</b> Medical deductible then 60% Brand coinsurance
Plan pays 100% in-network				
Deductible then 20% coinsurance	Deductible	\$65	Deductible then 30% coinsurance	Deductible then 40% coinsurance
Deductible then 20% coinsurance	Deductible	\$45 per visit	Deductible then 30% coinsurance	Deductible then 40% coinsurance
Deductible then 20% coinsurance	Deductible	\$45 per visit	Deductible then 30% coinsurance	Deductible then 40% coinsurance
Deductible then 20% coinsurance	Deductible	Deductible then 40% coinsurance	Deductible then 30% coinsurance	Deductible then 40% coinsurance
Deductible then 20% coinsurance	Deductible	Deductible then 40% coinsurance	Deductible then 30% coinsurance	Deductible then 40% coinsurance
You will pay \$0 for diagnostic & preventive dental and routine eye exams & hardware when received from a network provider				

# We're Here to Help

With Blue Cross and Blue Shield of Louisiana, you'll have the support you need to protect every day.



## Your Agent

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? Give us a call and we can connect you with someone to help.



## Online

Your online account lets you manage your account, pay bills, order ID cards, review your benefits and see claims status. It also gives you exclusive access to wellness tools and discounts. Go to [www.bcbsla.com/login](http://www.bcbsla.com/login) today to register for your account.



## By Phone

Help is just a phone call away. Call Customer Service toll-free at **1-800-495-2583** from 8 a.m. to 8 p.m. CST, Monday through Friday.



## Online Convenience

Log in or register for your online account at [www.bcbsla.com/login](http://www.bcbsla.com/login), where you can:



- **Take Your Personal Health Assessment**  
Learn your risks, get access to a personalized action plan and be set for a lifetime of good health.
- **Get Wellness Discounts**  
Find Blue365® discounts on gym memberships, workout clothes, nutrition deals, Lasik surgery and more.
- **Manage Your Account**  
View or request an ID card, change your contact information, view claims data, choose to go paperless and more.
- **Get Your Explanation of Benefits**  
Store and organize important health information in a secure, password-protected, online record.

## Mobile Is the Way to Go

Download our BCBSLA app on your iPhone or Android and have your 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 Your Claims and Digital ID Card**  
See all of your important health information, like your costs, balances, benefits and medical ID card from your mobile device.
- **Contact Us**  
Submit a question about your claims or benefits on our mobile app. You can also get maps and directions to any of our local offices or talk to a Customer Service representative.
- **Face and Touch ID**  
Unlock the app securely and conveniently.



Blue Cross and Blue Shield of Louisiana  
HMO Louisiana  
Southern National Life

## **Nondiscrimination Notice**

Discrimination is Against the Law

Blue Cross and Blue Shield of Louisiana and its subsidiaries, HMO Louisiana, Inc. and Southern National Life Insurance Company, Inc., does not exclude people or treat them differently on the basis of race, color, national origin, age, disability or sex in its health programs or activities.

Blue Cross and Blue Shield of Louisiana and its subsidiaries:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (audio, accessible electronic formats)
- Provide free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, you can call the Customer Service number on the back of your ID card or email **MeaningfulAccessLanguageTranslation@bcbsla.com**. If you are hearing impaired call 1-800-711-5519 (TTY 711).

If you believe that Blue Cross, one of its subsidiaries or your employer-insured health plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you have the right to take the following steps;

### **1. If you are fully insured through Blue Cross, file a grievance with Blue Cross by mail, fax, or email.**

Section 1557 Coordinator  
P. O. Box 98012  
Baton Rouge, LA 70898-9012  
225-298-7238 or 1-800-711-5519 (TTY 711)  
Fax: 225-298-7240  
Email: Section1557Coordinator@bcbsla.com

### **2. If your employer owns your health plan and Blue Cross administers the plan, contact your employer or your company's Human Resources Department. To determine if your plan is fully insured by Blue Cross or owned by your employer, go to [www.bcbsla.com/checkmyplan](http://www.bcbsla.com/checkmyplan).**

Whether Blue Cross or your employer owns your plan, you can file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Or

Electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

# NOTICE

Free language services are available. If needed, please call the Customer Service number on the back of your ID card. Hearing-impaired customers call 1-800-711-5519 (TTY 711).

Tiene a su disposición servicios lingüísticos gratuitos. De necesitarlos, por favor, llame al número del Servicio de Atención al Cliente que aparece en el reverso de su tarjeta de identificación. Clientes con dificultades auditivas, llamen al 1-800-711-5519 (TTY 711).

Des services linguistiques gratuits sont disponibles. Si nécessaire, veuillez appeler le numéro du Service clientèle figurant au verso de votre carte d'identification. Si vous souffrez d'une déficience auditive, veuillez appeler le 1-800-711-5519 (TTY 711).

Có dịch vụ thông dịch miễn phí. Nếu cần, xin vui lòng gọi cho Phục Vụ Khách Hàng theo số ở mặt sau thẻ ID của quý vị. Khách hàng nào bị suy giảm thính lực hãy gọi số 1-800-711-5519 (TTY 711).

我们为您提供免费的语言服务。如有需要，请致电您 ID 卡背面的客户服务号码。听障客户请拨打 1-800-711-5519 (TTY 711)。

الخدمات اللغوية متاحة مجاناً. يرجى، إذا اقتضى الأمر، الاتصال برقم خدمة العملاء المدون على ظهر بطاقة التعريف الخاصة بك. إذا كنت تعاني من إعاقة في السمع، فيرجى الاتصال بالرقم 1-800-711-5519 (TTY 711).

Magagamit ang mga libreng serbisyo sa wika. Kung kinakailangan, pakitawagan ang numero ng Customer Service sa likod ng iyong ID kard. Para sa mga may kapansanan sa pandinig tumawag sa 1-800-711-5519 (TTY 711).

무료 언어 서비스를 이용하실 수 있습니다. 필요한 경우 귀하의 ID 카드 뒤에 기재되어 있는 고객 서비스 번호로 연락하시기 바랍니다. 청각 장애가 있는 분은 1-800-711-5519 (TTY 711)로 연락하십시오.

Oferecemos serviços linguísticos grátis. Caso necessário, ligue para o número de Atendimento ao Cliente indicado no verso de seu cartão de identificação. Caso tenha uma deficiência auditiva, ligue para 1-800-711-5519 (TTY 711).

ພວກເຮົາມີບໍລິການແປພາສາໃຫ້ທ່ານພຣີ. ຖ້າທ່ານຕ້ອງການບໍລິການນັ້ນ, ກະລຸນາໂທຫາພະແນກບໍລິການລູກຄ້າຕາມເບີໂທທີ່ຢູ່ທາງຫຼັງຂອງບັດປະຈຳຕົວຂອງທ່ານ. ຖ້າທ່ານຫຼຸບໍ່ດີ, ຂໍໃຫ້ໂທເບີ 1-800-711-5519 (TTY 711).

無料の言語サービスをご利用頂けます。あなたのIDカードの裏面に記載されているサポートセンターの電話番号までご連絡ください。聴覚障害がある場合は、1-800-711-5519 (TTY 711)までご連絡ください。

زبان سے متعلق مفت خدمات دستیاب ہیں۔ اگر ضرورت ہو تو، براہ کرم اپنے آئی ڈی کارڈ کی پشت پر موجود کسٹمر سروس نمبر پر کال کریں۔ سمعی نقص والے کسٹمرز 1-800-711-5519 (TTY 711) پر کال کریں۔

Kostenlose Sprachdienste stehen zur Verfügung. Falls Sie diese benötigen, rufen Sie bitte die Kundendienstnummer auf der Rückseite Ihrer ID-Karte an. Hörbehinderte Kunden rufen bitte unter der Nummer 1-800-711-5519 (TTY 711) an.

خدمات رایگان زبان در دسترس است. در صورت نیاز، لطفاً با شماره خدمات مشتریان که در پشت کارت شناسایی تان درج شده است تماس بگیرید. مشتریانی که مشکل شنوایی دارند با شماره 1-800-711-5519 (TTY 711) تماس بگیرید.

Предлагаются бесплатные переводческие услуги. При необходимости, пожалуйста, позвоните по номеру Отдела обслуживания клиентов, указанному на оборотной стороне Вашей идентификационной карты. Клиенты с нарушениями слуха могут позвонить по номеру 1-800-711-5519 (Телефон с текстовым выходом: 711).

มีบริการด้านภาษาให้ใช้ได้ฟรี หากต้องการ โปรดโทรศัพท์ติดต่อฝ่ายการบริการลูกค้าตามหมายเลขที่อยู่ด้านหลังบัตรประจำตัวประชาชนของท่าน สำหรับลูกค้าที่มีปัญหาทางการได้ยิน โปรดโทรศัพท์ไปที่หมายเลข 1-800-711-5519 (TTY 711)

## Regional Offices

### Alexandria

**318-442-8107**

4508 Coliseum Boulevard, Suite A  
Alexandria, LA 71303

### Monroe

**318-398-4955**

2360 Tower Drive, Suite 102  
Monroe, LA 71201

### Baton Rouge

**225-295-2527**

5525 Reitz Avenue  
Baton Rouge, LA 70809

### New Orleans

**504-832-5800**

3501 North Causeway Boulevard, Suite 600  
Metairie, LA 70002

### Houma

**985-223-3499**

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

**504-518-7364**

Orleans Tower Office  
1340 Poydras Street, Suite 100  
New Orleans, LA 70112

### Lafayette

**337-231-0005**

5501 Johnston Street  
Lafayette, LA 70503

### Shreveport

**318-795-4911**

411 Ashley Ridge Boulevard  
Shreveport, LA 71106

### Lake Charles

**337-480-5315**

219 West Prien Lake Road  
Lake Charles, LA 70601

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### Customer Service - Baton Rouge

**1-800-495-2583**

5525 Reitz Avenue  
Baton Rouge, LA 70809-3802

[www.bcbsla.com](http://www.bcbsla.com)

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Information on the most current rating is available at [www.standardandpoors.com](http://www.standardandpoors.com) or by calling Standard & Poor's at 212-438-2400.



Louisiana