CHOOSE BLUE CROSS AND BLUE SHIELD

Healthcare is a complex and ever-changing industry. That’s why it’s important to choose a reliable health insurance company that’s both innovative and customer-focused.

At Blue Cross and Blue Shield of Louisiana, we’re financially strong, customer-friendly and forward-thinking. We believe in being exceptional at every turn. That’s why we’re focused on providing health guidance, online tools, wellness programs and access to quality, affordable healthcare for all members. In fact, this is our mission.

We strive to deliver value... from our competitively priced healthcare plans to our robust network of doctors and hospitals that stretches throughout the state, our customers are at the forefront of every decision we make. We negotiate the best possible rates and provide the largest, most comprehensive network — all to keep rising healthcare costs manageable while insuring our members’ health.

And then we work to pay claims quickly and efficiently so customers can focus on their health and not their healthcare expenses. Accessible. Responsive. Reliable. Customers know they can count on the Cross and Shield.

That’s why Blue Cross is Louisiana’s largest health insurer, serving more than 1.1 million members. Louisiana-owned and -operated, Blue Cross is a mutual company, owned by policyholders, not stockholders. So it’s our customers’ interests we always have at heart. We employ more than 1,600 Louisianians; and with our Baton Rouge headquarters and District Offices in Alexandria, Houma, Lafayette, Lake Charles, Monroe, New Orleans and Shreveport, support is around the corner!

This information is presented for general information only. It is not a contract, nor is it intended to be construed as a contract. If there is any discrepancy between the information in this brochure and the benefit plan, the benefit plan will prevail. Premium will vary with the level of benefits chosen. For complete information, please refer to the benefit plan.
What We Offer

Blue Cross and our subsidiaries offer a full line of health insurance products for both individuals and groups. (For more information on our products see pages 8-13.)

- Both fully insured and self-insured (administrative services only) policies
- A full line of Medicare supplement insurance plans and Medicare prescription drug coverage
- Group term life, disability and dental insurance
- Voluntary benefit options for groups, such as life, disability and dental options for all group sizes

Financially Strong, Reliable

Blue Cross continues to receive “A” ratings for financial strength from noted national rating service Standard & Poor’s. We also hold accreditations from top national healthcare standards organizations, including accreditations for meeting privacy and quality standards.

Blue Cross maintains a surplus of funds to protect policyholders and ensure our ability to pay claims is not jeopardized by outside factors, such as an economic downturn or natural disaster.

CHOOSE BLUE FOR STRONG PROVIDER NETWORKS

Provider Networks and Programs

When it comes to choosing a health insurance company, strong physician and hospital networks are key. At Blue Cross, our expansive networks give members access to quality care throughout the state. From Bunkie to Baton Rouge, Newellton to New Orleans, Lake End to Lake Charles — and everywhere in between — you’ll find doctors and hospitals in our network ready to serve you.

- Nearly nine of every 10 doctors in Louisiana belong to a Blue Cross network.
- Our hospital networks feature every full-service acute care hospital in Louisiana.
- Using objective, evidence-based selection criteria, Blue Cross and Blue Shield companies identify medical facilities that demonstrate expertise in delivering quality healthcare and recognize them as Blue Distinction Centers for Specialty Care. These medical facilities, which are included in the Blue Cross network, are recognized for their distinguished clinical care and process in Bariatric Surgery, Cardiac Care, Transplants and Complex and Rare Cancers.
- Online provider directories allow members to search for network doctors and hospitals by name, specialty and location. Updated nightly, the directories are available at www.bcbsla.com.
- The BlueCard® Program allows members who travel or live outside of Louisiana to take advantage of savings the local Blue Plan has negotiated with doctors and hospitals in the area. The BlueCard logo is recognized across the nation and in more than 200 countries around the world.
CHOOSE BLUE FOR WELLNESS SERVICES AND GUIDANCE

With healthcare costs rising, it makes good sense for employers to have a wellness program to help improve and maintain the health of employees. Through education, lifestyle changes, disease management, health screenings and more, employers can help employees get healthier and manage healthcare expenses. Experts estimate that 70 percent of all disease is preventable; our wellness programs are designed to help avoid or delay the onset of chronic conditions that may affect you or your employees.

**Blue Cross offers a number of programs to promote wellness.**

**WalkingWorks**
This nationwide effort promotes more active lifestyles by encouraging participants to add more steps to their daily routines. You and your employees can take advantage of this quickly via our website at [www.bcbsla.com](http://www.bcbsla.com). Want to engage your entire workforce at the same time? Contact our District Offices for a free *Steps to Better Health* toolkit that includes everything you need to launch an employee walking program.

**Louisiana 2 Step Program**
Concerned about the obesity problem in Louisiana, Blue Cross and Pennington Biomedical Research Center in 2007 launched the Louisiana 2 Step, a fun, innovative program designed to encourage residents to *eat right* and *move more*. The centerpiece of the program is the free website at [www.Louisiana2Step.com](http://www.Louisiana2Step.com) with health tips and tools and interactive games to keep members motivated.

Blue Cross offers *Steps to Better Health*, a comprehensive employer toolkit that combines Louisiana 2 Step materials with information on WalkingWorks, healthcare cost education and workplace diversity. This turnkey solution for employers features a CD of program materials in Microsoft Word and Acrobat PDF formats that can be printed out at your office location. To request a copy, contact your local Blue Cross District Office.

**Dental, Vision and Hearing Discounts**
As an extra value, all covered members may receive instant discounts from our special network of dental, vision and hearing providers. We’ve negotiated with these providers to give our covered members significant savings on these services. Because this is a discount-only program and not a policy benefit, covered members enjoy immediate savings at the point of service and do not have to file claims or wait for reimbursement.
Wellness and Preventive Benefits

Blue Cross is committed to wellness and preventive care for all of our members and offers numerous wellness benefits with our group plans. These include first-dollar coverage for all of the following important services:

- Routine physical exams
- Digital rectal exams and routine hemoccult (colon) tests
- Prostate-specific antigen (PSA) tests
- Routine gynecological exams and Pap smears
- Immunizations
- Routine mammograms

Important: Check your contract for applicable services. Copayments and deductibles may apply.

CHOOSE BLUE FOR HEALTH MANAGEMENT TOOLS AND GUIDANCE

Employer Tools for Online Account Management

Blue Cross invests in technology that makes doing business with us simpler for you. We offer a broad range of employer tools for managing account information, keeping employee data current and analyzing cost and quality data.

AccessBlue, our online self-service portal, allows you and your employees an easy way to handle many routine customer service needs 24 hours a day, seven days a week. AccessBlue lets you review past claims, check claims status and also create a free Personal Health Record.

AccessBlue online tools enable employers to:

- Enter and track the status of applications
- Order replacement ID cards
- Cancel coverage for employees, when necessary
- Manage employee change requests online
- And more

Online Tools for Answers

We make it easy to get answers to your questions. Click on the Answer Button on www.bcbsla.com — it takes both employers and employees to a central list of options for account management and healthcare decision-making with a single click.
Member Health Management Tools

HIGH-TECH SOLUTIONS TO BETTER HEALTH

We make it our business to provide customers with an EXCEPTIONAL experience. That’s why we offer an innovative menu of service options to guide you in making informed decisions about your healthcare needs and practices.

Blue Cross provides a comprehensive range of easy-to-use online health management tools that customers can use to access their Blue Cross accounts, view treatment options and get cost estimates for treating a variety of health conditions. Learn more by clicking the Answer Button on our website at www.bcbsla.com.

Customers who have signed up for AccessBlue, our online member self-service portal, can handle many routine customer service needs 24 hours a day, seven days a week. AccessBlue allows customers to review past claims, check claims status and create a Personal Health Record.

Members are able to use the following tools through AccessBlue:

- **Healthcare Advisor℠**: Interactive research tool provides a complete medical encyclopedia and detailed, personalized information on health conditions, estimated treatment costs, questions to ask your doctor and more.
- **Prescription Drug Formulary**: Available online to help members identify cost-effective medication options to discuss with their doctor.

Members and the public also have access to a variety of additional online tools, including:

- **Coverage Advisor℠**: This tool is great for helping consumers understand what healthcare services their family is likely to need and then estimate the costs. It lets the website visitor compare coverage plans and choose the one that best fits their cost and benefits needs. Coverage Advisor also helps consumers consider the financial and tax impact of their plan choices.
- **Healthcare Facts****: Allows visitors to conduct online research on most Louisiana hospitals and offers cost, quality and safety information.
- **Provider Directories**: Updated daily, our searchable online provider directories give members the latest information on network doctors and hospitals.

*Healthcare Advisor and Coverage Advisor are powered by WebMD Health Services, an independent company that provides healthcare information to Blue Cross and Blue Shield of Louisiana customers.

**Healthcare Facts, owned by ConsumerAware, provides healthcare information to Blue Cross and Blue Shield of Louisiana customers.
Personal Health Records Encourage Members to Track Healthcare

Personal Health Records (PHR) can help members become more invested in their healthcare. They allow members to keep track of their lab tests, doctor visits and prescription medicines and become more educated about their general health. And in chaotic times, such as emergencies or hurricanes, PHR can be crucial to your health.

Blue Cross’ personal health record service, WebMD*, is a world leader in health information services and provides members with a portable, comprehensive and easy-to-use PHR solution. Most Blue Cross customers have access to their PHR through AccessBlue, day or night. This is a free service. Each member owns their PHR and may share it with doctors or hospital staff; if the member changes insurance carriers, he or she may take the PHR with them.

Blue Health Record

Most Blue Cross members registered with AccessBlue can create, review and print out a claims-based health record that provides a quick overview of care — such as doctor office visits, lab work and prescriptions filled — over the last three years. This service is also free to members.

CHOOSE BLUE FOR MEDICAL MANAGEMENT SERVICES

Medical Management

Our in-house medical team of doctors, pharmacists and nurses works to make sure the healthcare needs of members are met effectively and affordably. Our Medical Management Department oversees a number of proactive outreach initiatives to help improve patient health outcomes and minimize costs. These initiatives include:

• Case management; disease management; post-discharge outreach calls; pharmacy care coordination; drug choice management and retrospective drug utilization review. We also send reminder notices for preventive care, such as mammograms, cancer screenings and more.

• Our Case Management staff assists members with acute illnesses in managing their health and their healthcare dollars. For those members with chronic conditions such as asthma, diabetes and heart failure, the Disease Management Program staff provides educational materials and advice on medications and treatment plans designed to complement — not replace — the care they receive from their physicians.

*WebMD is an independent company that provides personal health record services for Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc.
Pharmacy Services
Blue Cross’ Pharmacy Services Department helps integrate our pharmacy programs with other Care Management services. The department regularly updates our formulary, or list of covered drugs, identifies lower-cost medication alternatives, participates in care management planning, promotes generic alternatives and oversees the specialty medication pharmacy program.

FOR EXTENSIVE PORTFOLIO OF PRODUCTS AND HEALTH SAVINGS TOOLS

Consumer-Directed Healthcare

Consumer-directed healthcare offers individuals, employers and employees an alternative to traditional health insurance plans. It allows consumers more say in their healthcare management and more incentives to keep their medical expenses low. Consumer-directed health plans can save money for individual policyholders or — in the case of a group plan — both the company and employee. Other advantages include lower premiums, more control over healthcare choices and the option to open a health savings account (HSA) for tax-free savings. A CDHP generally has three parts:
1. a high-deductible health plan, such as BlueSaver
2. a funding mechanism, such as a health savings account
3. health and wellness information and educational tools

Solutions for Groups

BlueSaver

Our fastest-growing group healthcare product is BlueSaver, our HSA-compatible product. A high-deductible health plan, BlueSaver works with your HSA to help you save for tax-qualified medical expenses, including some of those not usually covered by insurance. Funds in the HSA account that aren’t used for medical expenses can accumulate tax-free from year to year until retirement.

BlueSaver offers:
• Wide range of deductibles for individuals and families
• Lifetime protection of $5 million for each covered member
• Prescription drug coverage
• Preventive and wellness benefits with first-dollar coverage
• Inpatient and outpatient coverage
• Access to the largest provider networks in the nation
• Emergency room coverage
• Nationwide access to your health benefits
• Compatibility with Internal Revenue Code requirements for health savings accounts
Health Savings Account

A health savings account or HSA allows individuals or group customers who are covered by a qualified high-deductible health plan — like our BlueSaver plan— to save pre-tax money in an interest-bearing, tax-advantaged account. These funds can be used to pay for qualified medical expenses, such as prescription and nonprescription drugs, eyeglasses or contact lenses, etc.

HSAs offer a number of advantages, including:

- tax-deductible contributions and distributions
- unused contributions roll over each year
- health savings account goes with you if you change jobs or retire

The MySmartSaver® HSA is our preferred health savings account for members who have a Blue Cross BlueSaver plan. This free account with no monthly fees and no application or set-up fees offers a Visa-branded debit card, competitive interest rates, investment options and more. For more information, visit www.mysmartsaver.com.

*MySmartSaver is owned by Bancorp Bank, an independent company that provides HSA options to Blue Cross and Blue Shield of Louisiana customers.

GroupCare

Does your employer group plan need broad coverage and flexible options at competitive rates? GroupCare from Blue Cross gives employers the choice of a number of options to customize your group’s coverage with benefits that best fit the needs of employees. Take advantage of Blue Cross’ strong provider networks with our PPO that brings you savings in premium and out-of-pocket costs.

GroupCare offers:

- Variety of deductibles
- Lifetime maximum of $5 million in benefits
- Prescription drug benefits
- Preventive and wellness care
- Physician copayment plans (optional)
- Maternity benefits (optional for small groups)
- Dental plan (optional)
- Emergency room and hospitalization benefits
- Accidental Injury Endorsement

GroupCare refers to Benefit Plan #40XX0492.
HMO and POS

Are you looking for an employer group plan that combines managed care with choice? HMO Louisiana, Inc., a wholly owned subsidiary of Blue Cross, offers HMO and Point of Service (POS) plans in the Baton Rouge, New Orleans and Shreveport service areas that can meet your group’s healthcare needs and budget.

The HMO plan allows members to seek care within HMO Louisiana’s broad network of physicians, hospitals and allied providers with minimal out-of-pocket expense. The POS plan allows members to enjoy the cost savings of an HMO, with a unique advantage: the ability to choose providers outside of the network and still receive benefits.

Other features include:
- No deductibles within the network
- Series of program choices
- Prescription drug benefits
- Preventive and wellness care
- Out-of-network coverage for POS plans
- An ID card recognized across the country
- Maternity benefits (optional for small groups)
- Dental plan (optional)

HMO refers to Benefit Plan #1310000004; POS refers to Benefit Plan #1310000027.

PremierBlue

PremierBlue is our newest group health benefit plan with enhanced features of a Preferred Provider Organization (PPO) and network benefits of a Point-of-Service product. Members access the Preferred Care PPO network for covered services from participating doctors, hospitals and allied health professionals. This select network spans Louisiana, and its members get the highest level of benefits when they receive in-network care. A deductible and coinsurance may apply to care received outside the network.

Features of the PremierBlue plan include:
- In- and out-of-network benefits
- Wide selection of copayment options
- One copayment for primary care physicians and specialists
- Lifetime maximum of $5 million in benefits
- Prescription drug benefits
- Preventive and wellness care
- Access to broad network of PPO providers
- Maternity benefits (optional for small groups)
- Dental plan (optional)

PremierBlue refers to Benefit Plan #40XX1375.
trueBlue

This unique benefit plan makes comprehensive health coverage affordable for your employer group through cost sharing. Members manage a higher portion of their healthcare spending, but in return, pay lower premiums. With trueBlue, your premium savings for your employer group can be as much as 30 percent over our most popular PPO plan.

trueBlue covers a complete list of services, including:

- Choice of deductibles
- Lifetime maximum of $5 million in benefits
- Prescription drug coverage
- Preventive and wellness care
- Inpatient and outpatient services
- Doctor visits
- Lab tests and X-rays
- Emergency room care
- Maternity benefits (optional for small groups)
- Dental plan (optional)

trueBlue refers to contract #40XX1224.

Dual Choice

Dual Choice options from Blue Cross allow employers to offer health insurance at reduced costs and at the same time provide better coverage and more benefits. Dual Choice presents small group employers (2-99 lives) with numerous product combination possibilities, providing more flexibility in benefit options. For example: you can combine any HMO Louisiana plan with a Blue Cross PPO plan.

With Dual Choice, your employer group gets:

- Flexibility
- Affordability
- Choice
- Convenience of purchasing two different health plans from a single carrier

Dual Choice is not available for LADA and LFA at this time. Certain other enrollment restrictions apply.
OPTIONAL SERVICES

Flexible Spending Plans
Also referred to as a Section 125 “Cafeteria Plan,” it lets employees set aside a certain amount of each paycheck on a pre-tax basis to help with costs associated with qualified expenses not covered by insurance and dependent care assistance.

Employee Advantages
- Tax savings (federal income tax, state and local taxes and social security tax)
- Increases take-home pay because taxable income is reduced
- Convenient way to save for healthcare expenses such as deductibles, coinsurance, over-the-counter medicines and more
- Easy account access 24/7 to check account balances, claim status, submit questions and review qualified medical expenses

Employer Advantages
- Allows employer to offer more benefits to employees
- Save approximately eight percent on every dollar employees redirect to their account
- Helps to cushion health insurance increases to lessen impact on employee’s paycheck
- Convenient access to reports, check registers and forms around the clock

Blue Cross Standard Menu of Cafeteria Plans Include:
- Premium-Only Plan (allows employees to have their premiums for most employer-sponsored health plans deducted from their paycheck pre-tax)
- Medical Reimbursement Account (allows an employee to redirect a portion of their salary on a pre-tax basis to pay for qualified medical out-of-pocket expenses not covered by insurance)
- Dependent Care Assistance Plan (allows employees to pay for dependent care with pre-tax dollars)

Full-Service Cafeteria Plan Administration
As an added value, we offer full-service administration of your cafeteria plan. We provide plan documentation and complete all 5500 forms required by the IRS on time and accurately.
We also perform all necessary Discrimination Testing to ensure your company’s compliance.
CHOOSE BLUE FOR VOLUNTARY BENEFITS

Voluntary Benefits

Voluntary benefit programs allow you to offer the benefits that employees and their dependents want at little or no additional cost to you. Voluntary plans, offered through our Employee’s Choice Voluntary Group Benefit Plan with no employer contributions, allow the employee to pay 100 percent of the premiums through payroll deduction. These benefits are available at competitive group rates and offer convenience, value and choice.

Our comprehensive Employee’s Choice product portfolio includes:

- Voluntary group dental
- Voluntary short-term and long-term disability
- Voluntary group term life insurance and accidental death & dismemberment
- Voluntary high-limit accidental death and dismemberment

An independent licensee of the Blue Cross and Blue Shield Association.
Solutions for Individuals
Blue Cross also makes individual solutions available for you to offer employees who are not yet eligible for coverage — or as an option for those employees who may be leaving your company. Individuals may contact an authorized local agent or call the nearest Blue Cross District Office for more information on any of the following individual products:

**BlueSaver**
Our HSA-qualified high-deductible health plan gives you sound, affordable health coverage while you build a financial cushion for your future medical needs.

**Blue Max**
Maximum coverage . . . maximum choice. Our most comprehensive individual major medical plan helps pay for covered everyday medical expenses as well as hospitalization.

**Point of Service**
Managed care with the power of Blue! HMO Louisiana, Inc., a wholly owned subsidiary of Blue Cross, offers a series of Point of Service (POS) plans that work like an HMO plan with a unique advantage: the ability to choose providers outside of the network and still receive benefits.

**Blue Select**
Where simplicity and affordability meet. We’ve taken our most basic individual plan and enhanced it with features that customers requested most — and priced it to fit any budget.

**Blue Value**
Blue Value offers the protection of catastrophic coverage at a minimum premium cost. Blue Value features coverage for large, unplanned medical expenses, such as hospital stays and surgery, plus a separate drug discount program that lets you purchase prescription medicines at discounted prices at participating pharmacies.

Solutions for Seniors

**BlueChoice 65 and BlueChoice 65 Select**
Our full line of Medicare supplement plans is designed to help seniors pay for some of the medical expenses that Medicare doesn’t cover. Enjoy the freedom to choose most doctors, direct access to specialists and automatic claims filing, all at competitive rates.

Options in our BlueChoice 65 solutions for seniors include Part B deductible coverage, Part B excess charges, skilled nursing coinsurance and a prescription drug program. Our BlueChoice 65 SELECT plans feature lower premiums and a select network of hospitals that have agreed to waive your Part A deductible and coinsurance.

*BlueChoice 65 refers to contracts #40XX0420, #40XX0421, #40XX0422, #40XX0425. BlueChoice 65 Select refers to contracts #40XX0721, #40XX0722 and #40XX0723 and is not connected with or endorsed by the U.S. government or the federal Medicare program. Please see your agent for benefit exclusions, limitations and reductions.*
RxBLUE

The only Medicare Part D prescription drug plan in Louisiana with the strength and stability of the Cross and Shield provides reliable, affordable access to a wide selection of medications, including all Medicare Part D-approved drugs. You pay low monthly premiums and affordable copayments and gain access to a large network of participating pharmacies across the state.

Blue Cross and Blue Shield of Louisiana has contracted with the Centers for Medicare & Medicaid Services to offer RxBLUE, a Medicare Part D prescription drug plan.

CHOOSE BLUE FOR COMMUNITY COMMITMENT

Committed to Community and Diversity

Blue Cross is committed to improving the communities we serve throughout Louisiana. This state is our home, and we actively seek ways to support programs that focus on children, health, volunteerism and education. Our corporate philanthropy program sponsors many organizations and funds numerous grants each year. Our anchor program — the Angel Award — seeks out and honors individuals throughout the state who do outstanding volunteer work on behalf of Louisiana children.

Our employees support our mission of volunteerism through participation in Team Blue, our employee volunteer corps that gives hours of time each year to non-profits and worthy causes around the state.

Diversity

Diversity is one of Blue Cross’ core values and is actively supported and encouraged throughout our company. Our Diversity Advisory Council, consisting of employees with varied backgrounds and jobs, is an active presence in our workplace. From vendors and producers to providers and employees, Blue Cross is committed to incorporating diversity in every aspect of our business.

CHOOSE BLUE FOR EXCEPTIONAL CUSTOMER SERVICE

At Blue Cross, we want customers to have an exceptional customer service experience. That’s why we’ve developed an innovative menu of service options to make it simpler to reach us with your questions.

Individual and group customers and employers can handle many routine customer service needs or get answers to health insurance questions night or day by clicking the Answer Button on our website at www.bcbsla.com.

Employers can perform member maintenance tasks such as submitting applications, ordering employee ID cards, canceling employee coverage and approving or denying employee change requests.

Our Call Center offers personal service for customers who prefer to reach us by phone. Just call the number on your ID card or call any of our eight District Offices listed on the back of this brochure. We are here to serve you.
# District Office Phone Numbers

<table>
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<tr>
<th>Location</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td>Alexandria</td>
<td>318.448.1660</td>
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<tr>
<td>Baton Rouge</td>
<td>225.295.2556</td>
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<td>Houma</td>
<td>985.223.3499</td>
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<td>Lafayette</td>
<td>337.232.7527</td>
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<td>318.323.1479</td>
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<tr>
<td>New Orleans</td>
<td>504.832.5800</td>
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<td>Shreveport</td>
<td>318.795.0573</td>
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