



2025

Solutions for Individuals
Qualified Health Plans





For 90 years, Louisianians have trusted their health insurance needs to Blue Cross and Blue Shield of Louisiana (Louisiana Blue) 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 multiple 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.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.

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. The ACA recommends all individuals have health coverage.

Louisiana Blue currently serves 1.9 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 www.HealthCare.gov and may help lower your health insurance costs significantly. To find out if you qualify for help paying your premiums, visit www.lablue.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 Louisiana Blue 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 healthcare 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 to Essential Health Benefits.



Preventive and Wellness Benefits

Many 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.lablue.com/preventive for a full list of services that are covered.

No Lifetime Maximums

There are no lifetime maximums on Essential Health Benefits covered on any Louisiana Blue individual medical plans.

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 fitness memberships, spas and more.

Quality Blue Program

As a Louisiana Blue customer, your 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 you have a better, easier healthcare experience. Our Quality Blue program is part of your health benefits. If you are seeing a Quality Blue provider, you are already included in the program.

How does the Quality Blue program work?

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

What do I get out of seeing a Quality Blue provider?

- **Keeping Up with Care**

Seeing your Quality Blue provider can help you stay healthy and catch any problems early when they are easier to treat. Everyone should have at least one checkup a year. If you have a long-term health condition, your provider may recommend you have visits more often.

- **Reminders**

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

- **Lower Copays**

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

Is my doctor in the Quality Blue program?

Our Quality Blue program currently includes general practice, family practice, internal medicine, pediatrics and geriatrics providers. You can ask your provider if they are in the Quality Blue program or look them up in our directory at www.lablue.com/findcare. 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 you. If you have questions about how Louisiana Blue may share your claims information with your provider's office, please call the Louisiana Blue Information Governance Office at (225) 298-1751.



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 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. Members do not pay anything to work with a health coach. Visit www.lablue.com/stronger to learn more.

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 you see a medical provider online, 24/7, to treat routine, nonemergency health conditions. Your visit cost will depend on your plan type and benefits.

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 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. 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, 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.

Blue365®: Healthy Discounts and Deals

Blue365® offers you 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 your free online account at www.blue365deals.com/BCBSLA to access these exclusive discounts!

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FREE Identity Protection Services

Louisiana Blue 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**

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.



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 nearly 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.
- With HMO Network plans, care obtained outside your Louisiana HMO network is not covered unless it is emergency care.

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.lablue.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

Do you plan to travel, live or work outside the United States? Make sure you are protected with an international health plan that's backed by Blue Cross® Blue Shield®, a name you know and trust to provide access to quality care. GeoBlue provides the comprehensive coverage you need if you get sick or injured outside the United States, with plans for short-term international vacation travel and living and working abroad.

GeoBlue plans offer:

- 24/7/365 support from an experienced team of global health and safety experts
- Worldwide community of English-speaking providers trained in western-style medicine
- Global TeleMD™ telemedicine services to connect with a doctor by video or phone anywhere in the world
- Mobile tools that help you stay connected, informed, and navigate unfamiliar health systems around the world

To view all of the GeoBlue plans, visit www.lablue.com/geoblue.

Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member's health plan. This service is not intended to be used for emergency or urgent treatment medical questions.

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. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.

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 provider 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-maximum will apply for services you receive out of your network.

- **Coordination of Benefits**

Dual health coverage is becoming more common because of working couples with dual incomes, working Medicare beneficiaries and the extension of dependent coverage to children up to age 26. Louisiana Blue has guidelines to determine which plan will pay primary and which plan will pay secondary. These rules are outlined in the "coordination of benefits" provisions in your contract, the document that explains your benefits and how they are determined.

Your Plan's Network Coverage

Louisiana Blue 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.lablue.com/findcare or use the Louisiana Blue 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 into your account at www.lablue.com/login or by calling the Customer Service number on the back of your ID card.

Your Prescription Drug Coverage

Prescription drug benefits are included in all plans. Your plan may have a separate drug deductible. Drug benefits are managed by Express Scripts* and include a specialty pharmacy network and a mail order program. 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 serves as the pharmacy benefit manager for Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc.*

Covered Drug 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 cost you less.
2. If there are any rules that you must follow before a drug may be covered.

Pay close attention to what your plan has. Is it a 2-tier pharmacy plan, a 3-tier pharmacy plan or a 4-tier pharmacy plan?

This means your plan has either two cost tiers, three cost tiers or four cost tiers 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 Coinsurance will apply once your deductible is met.			3-Tier Plans A separate drug deductible may apply, then copayments or coinsurance.			4-Tier Plans 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 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 2	\$ \$	Brand drugs
			Tier 3	\$ \$ \$	Includes traditional and specialty brands and generics and biosimilars and covered compound drugs	Tier 3	\$ \$ \$	Primarily brand drugs that may have a therapeutic alternative that is in Tier 1 or Tier 2, although some generic drugs may fall into this category. Covered compounded drugs are included in this tier.
						Tier 4	\$ \$ \$ \$	High-cost brand or generic drugs that are identified as specialty drugs

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.

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.lablue.com/pharmacy. If your doctor orders a new drug for you, ask 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

Louisiana Blue 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.

Bronze \$	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.
Silver \$\$	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.
Gold \$\$\$	This level has even richer benefits than silver, but also a higher monthly premium.

Louisiana Blue 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, 2024. You can receive coverage as early as Jan. 1, 2025.

Bronze \$	Silver \$\$	Gold \$\$\$
<p>Blue Connect Copay (PCP, Specialist, Urgent Care) 50/50 \$7,500 Standardized Plan (Lafayette; Shreveport; New Orleans service areas)</p> <p>Blue Max 70/50 \$6,700</p> <p>Blue Max Copay (PCP, Specialist, Urgent Care) 50/50 \$7,500 Standardized Plan</p> <p>Blue POS 70/50 \$4,550</p> <p>Blue POS 60/40 \$6,500</p> <p>Blue POS Copay (PCP, Specialist, Urgent Care) 50/50 \$7,500 Standardized Plan</p> <p>BlueSaver 60/40 \$6,100</p> <p>Community Blue Copay (PCP, Specialist, Urgent Care) 50/50 \$7,500 Standardized Plan (Baton Rouge service area)</p> <p>Precision Blue Copay (PCP, Specialist, Urgent Care) 50/50 \$7,500 Standardized Plan (Baton Rouge; Monroe service area)</p> <p>Signature Blue Copay (PCP, Specialist, Urgent Care) 50/50 \$7,500 Standardized Plan (New Orleans; Hammond/Northshore service areas)</p>	<p>Blue Connect 80/60 \$3,200 (Lafayette; Shreveport; New Orleans service areas)</p> <p>Blue Connect Copay (PCP, Specialist, Urgent Care) 60/40 \$5,000 Standardized Plan (Lafayette; Shreveport; New Orleans service areas)</p> <p>Blue Connect* Copay (PCP, Specialist, Urgent Care) 70/50 \$3,100 (Lafayette; Shreveport; New Orleans service areas)</p> <p>Blue Max Copay (PCP, Specialist, Urgent Care) 50/50 \$3,300</p> <p>Blue Max* Copay (PCP, Specialist, Urgent Care) 50/50 \$3,400</p> <p>Blue Max Copay (PCP, Specialist, Urgent Care) 60/40 \$5,000 Standardized Plan</p> <p>Blue POS* Copay (PCP, Specialist, Urgent Care) 70/50 \$2,700</p> <p>Blue POS 80/60 \$3,200</p> <p>Blue POS Copay (PCP, Specialist, Urgent Care) 60/40 \$5,000 Standardized Plan</p> <p>BlueSaver 90/70 \$3,200</p> <p>BlueSaver* 90/70 \$3,500</p>	<p>Blue Connect Copay (PCP, Specialist, Urgent Care) 75/55 \$1,500 Standardized Plan (Lafayette; Shreveport; New Orleans service areas)</p> <p>Blue Max 90/70 \$1,500</p> <p>Blue Max Copay (PCP, Specialist, Urgent Care) 75/55 \$1,500 Standardized Plan</p> <p>Blue POS Copay (PCP, Specialist, Urgent Care) 80/60 \$1,000</p> <p>Blue POS Copay (PCP, Specialist, Urgent Care) 75/55 \$1,500 Standardized Plan</p> <p>Community Blue Copay (PCP, Specialist, Urgent Care) 75/55 \$1,500 Standardized Plan (Baton Rouge service area)</p> <p>Precision Blue Copay (PCP, Specialist, Urgent Care) 75/55 \$1,500 Standardized Plan (Baton Rouge; Monroe service areas)</p> <p>Signature Blue Copay (PCP, Specialist, Urgent Care) 75/55 \$1,500 Standardized Plan (New Orleans; Hammond/Northshore service areas)</p>
	<p><i>*Plans sold off exchange only.</i></p>	

Your Choice of Products

Our networks include a wide variety of primary care providers and specialists, including behavioral health providers. To search for the most up-to-date providers in each network listed below, visit www.lablue.com/findcare.

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 four-tier copayment structure, 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 **Preferred Care PPO network**.

BlueSaver

- **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 statewide **Preferred Care PPO network**.
- When you choose an eligible BlueSaver high-deductible health plan, you can put money in a Health Savings Account (HSA) that will help you pay your deductible and your share of covered medical expenses. An HSA may have tax benefits for you.
- We recommend a *MySmartSaver* HSA with this plan. *MySmartSaver* 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.
- Several copayment, coinsurance and deductible plan options to meet your needs.
- A four-tier copayment structure, 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 HMO/POS network**. Certain plans may not be available in all parishes. See plan details for more information.
- Members must choose a primary care provider (PCP) to handle most of their medical needs when sick or injured.

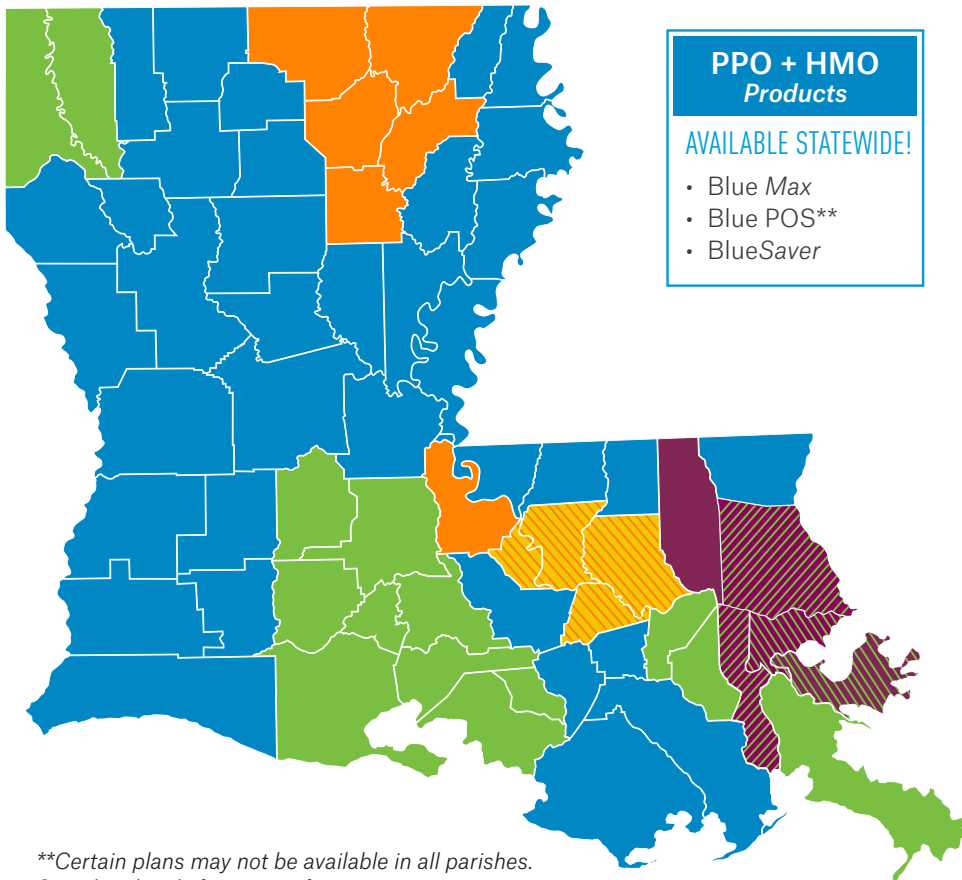
**HealthEquity, Inc., is an IRS authorized non-bank custodian of HSAs, and the preferred HSA custodian for eligible Blue Cross members enrolled in our high-deductible health plans. Members who qualify may open an HSA with any HSA trustee or custodian and should seek guidance from a tax professional or financial advisor. See IRS Publication 969 for more about HSAs. Blue Cross and Blue Shield of Louisiana and HealthEquity are 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 four-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** (Greater New Orleans, Lafayette and Shreveport service areas), **Community Blue** (Baton Rouge service area), **Precision Blue** (Greater Baton Rouge and Greater Monroe/West Monroe service areas) and **Signature Blue** (New Orleans and Hammond/Northshore service areas).
- 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.

2025 Products by Area Find the Products Available to You



BLUE CONNECT
+ PPO and HMO Products

Parishes:
Greater New Orleans/Northshore
Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, St. Tammany
Lafayette/Acadiana
Acadia, Evangeline, Iberia, Lafayette, St. Landry, St. Martin, St. Mary, Vermilion
Shreveport/Bossier
Bossier and Caddo

COMMUNITY BLUE
+ PPO and HMO Products

Parishes: Ascension, East Baton Rouge, Livingston, West Baton Rouge

PRECISION BLUE
+ PPO and HMO Products

Parishes:
Greater Baton Rouge
Ascension, East Baton Rouge, Livingston, Pointe Coupee, West Baton Rouge
Greater Monroe/West Monroe
Caldwell, Morehouse, Ouachita, Richland, Union

SIGNATURE BLUE
+ PPO and HMO Products

Parishes: Jefferson, Orleans, St. Bernard (NEW), St. Tammany, Tangipahoa (NEW)

**Certain plans may not be available in all parishes. See plan details for more information.

Blue Max Plan Comparisons

Your covered benefits:*		Plans with deductibles:	
METAL LEVEL		GOLD	
		Deductible: \$1,500	Deductible: \$1,500
Plan name		90/70 \$1,500	Copay 75/55 \$1,500 (PCP, Specialist, Urgent Care) (Standardized Plan)
Deductible options for benefit period in-network	Single	\$1,500	\$1,500
	Family	\$4,500	\$3,000
Max out-of-pocket including deductible, copayments & coinsurance	Single	\$9,200	\$7,800
	Family	\$18,400	\$15,600
Coinsurance in-network	We pay	90%	75%
	You pay	10%	25%
Coinsurance out-of-network	We pay	70%	55%
	You pay	30%	45%
If you go to a doctor's office	Primary	Deductible then 10% coinsurance	\$30 per visit
	QB	Deductible then 10% coinsurance	\$30 per visit
	Specialist	Deductible then 10% coinsurance	\$60 per visit
Urgent care	You pay	Deductible then 10% coinsurance	\$45 per visit
If you go to an outpatient ambulatory surgical center		Deductible then 10% coinsurance	Deductible then 25% coinsurance
If you go to an emergency room		Deductible then 10% coinsurance	Deductible then 25% coinsurance
If you are admitted as an inpatient to a hospital		Deductible then 10% coinsurance	Deductible then 25% coinsurance
Drug deductible per member		No separate drug deductible; medical deductible applies	No separate drug deductible; Pharmacy Tier 1-4 waive deductible
Prescription drugs per fill	You pay	Drug deductible then: Tier 1: 10% generic coinsurance Tier 2: 10% brand coinsurance	Tier 1: \$15 copay Tier 2: \$30 copay Tier 3: \$60 copay Tier 4: \$100 copay
Preventive care services		Plan pays 100% in-network	
Pregnancy care office visit		Deductible then 10% coinsurance	\$60 per pregnancy
Physical, occupational, speech therapy rehabilitation services		Deductible then 10% coinsurance	\$30 per visit
Mental health & substance use disorder	Office	Deductible then 10% coinsurance	\$30 per visit
	Inpatient	Deductible then 10% coinsurance	Deductible then 25% coinsurance
	Outpatient	Deductible then 10% coinsurance	Deductible then 25% 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 contract for a complete list of covered services, benefits, limitations and exclusions, as well as how a member or ordering practitioner on behalf of a member may request a review for an override of coverage exclusions.

SILVER			BRONZE	
Deductible: \$3,300	Deductible: \$3,400 <small>(Sold off exchange only)</small>	Deductible: \$5,000	Deductible: \$6,700	Deductible: \$7,500
Copay 50/50 \$3,300 (PCP, Specialist, Urgent Care)	Copay 50/50 \$3,400 (PCP, Specialist, Urgent Care)	Copay 60/40 \$5,000 (PCP, Specialist, Urgent Care) (Standardized Plan)	70/50 \$6,700	Copay 50/50 \$7,500 (PCP, Specialist, Urgent Care) (Standardized Plan)
\$3,300	\$3,400	\$5,000	\$6,700	\$7,500
\$9,900	\$10,200	\$10,000	\$18,400	\$15,000
\$9,200	\$9,200	\$8,000	\$9,200	\$9,200
\$18,400	\$18,400	\$16,000	\$18,400	\$18,400
50%	50%	60%	70%	50%
50%	50%	40%	30%	50%
50%	50%	40%	50%	50%
50%	50%	60%	50%	50%
\$40 per visit	\$40 per visit	\$40 per visit	Deductible then 30% coinsurance	\$50 per visit
\$25 per visit	\$25 per visit	\$40 per visit	Deductible then 30% coinsurance	\$50 per visit
\$65 per visit	\$65 per visit	\$80 per visit	Deductible then 30% coinsurance	\$100 per visit
\$65 per visit	\$65 per visit	\$60 per visit	Deductible then 30% coinsurance	\$75 per visit
Deductible then 50% coinsurance	Deductible then 50% coinsurance	Deductible then 40% coinsurance	Deductible then 30% coinsurance	Deductible then 50% coinsurance
Deductible then 50% coinsurance	Deductible then 50% coinsurance	Deductible then 40% coinsurance	Deductible then 30% coinsurance	Deductible then 50% coinsurance
Deductible then 50% coinsurance	Deductible then 50% coinsurance	Deductible then 40% coinsurance	Deductible then 30% coinsurance	Deductible then 50% coinsurance
\$500 separate drug deductible	\$500 separate drug deductible	No separate drug deductible; medical deductible applies; Pharmacy Tier 1-2 waive deductible	No separate drug deductible; medical deductible applies	No separate drug deductible; medical deductible applies; Pharmacy Tier 1 waive deductible
Tier 1: Generic Drug deductible then \$15 copay Tier 2: Preferred Brand Drug deductible then 20% coinsurance (\$250 max) Tier 3: Non-Preferred Brand Drug deductible then 30% coinsurance (\$250 max)	Tier 1: Generic Drug deductible then \$15 copay Tier 2: Preferred Brand Drug deductible then 20% coinsurance (\$250 max) Tier 3: Non-Preferred Brand Drug deductible then 30% coinsurance (\$250 max)	Tier 1: \$20 copay Tier 2: \$40 copay Tier 3: Non-Preferred Brand Drug deductible then \$80 copay Tier 4: Specialty Drug deductible then \$125 copay	Tier 1: Medical deductible then 30% generic coinsurance Tier 2: Medical deductible then 50% brand coinsurance	Tier 1: \$25 copay Tier 2: Medical deductible then \$50 copay Tier 3: Medical deductible then \$100 copay Tier 4: Medical deductible then \$150 copay
Plan pays 100% in-network				
\$65 per pregnancy	\$65 per pregnancy	\$80 per pregnancy	Deductible then 30% coinsurance	\$100 per pregnancy
Deductible then 50% coinsurance	Deductible then 50% coinsurance	\$40 per visit	Deductible then 30% coinsurance	\$50 per visit
\$40 per visit	\$40 per visit	\$40 per visit	Deductible then 30% coinsurance	\$50 per visit
Deductible then 50% coinsurance	Deductible then 50% coinsurance	Deductible then 40% coinsurance	Deductible then 30% coinsurance	Deductible then 50% coinsurance
Deductible then 50% coinsurance	Deductible then 50% coinsurance	Deductible then 40% coinsurance	Deductible then 30% coinsurance	Deductible then 50% coinsurance

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

NOTE: If there is any discrepancy between the information in this brochure and the contract, the contract prevails.

BlueSaver Plan Comparisons

Your covered benefits:*		Plans with deductibles:		
METAL LEVEL		SILVER		BRONZE
		Deductible: \$3,200	Deductible: \$3,500 <small>(Sold off exchange only)</small>	Deductible: \$6,100
Plan name		90/70 \$3,200	90/70 \$3,500	60/40 \$6,100
Deductible options for benefit period in-network	Single	\$3,200	\$3,500	\$6,100
	Family	\$6,400	\$7,000	\$12,200
Max out-of-pocket including deductible, copayments & coinsurance	Single	\$7,600	\$8,000	\$8,000
	Family	\$15,200	\$16,000	\$16,000
Coinsurance in-network	We pay	90%	90%	60%
	You pay	10%	10%	40%
Coinsurance out-of-network	We pay	70%	70%	40%
	You pay	30%	30%	60%
If you go to a doctor's office	Primary	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
	QB	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
	Specialist	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Urgent care	You pay	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
If you go to an outpatient ambulatory surgical center		Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
If you go to an emergency room		Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
If you are admitted as an inpatient to a hospital		Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Drug deductible per member		No separate drug deductible; medical deductible applies		
Prescription drugs per fill	You pay	Tier 1: Medical deductible then 10% generic coinsurance	Tier 1: Medical deductible then 10% generic coinsurance	Tier 1: Medical deductible then 40% generic coinsurance
		Tier 2: Medical deductible then 40% brand coinsurance	Tier 2: Medical deductible then 40% brand coinsurance	Tier 2: Medical deductible then 60% brand coinsurance
Preventive care services		Plan pays 100% in-network		
Pregnancy care office visit		Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Physical, occupational, speech therapy rehabilitation services		Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
Mental health & substance use disorder	Office	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
	Inpatient	Deductible then 10% coinsurance	Deductible then 10% coinsurance	Deductible then 40% coinsurance
	Outpatient	Deductible then 10% coinsurance	Deductible then 10% 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 contract for a complete list of covered services, benefits, limitations and exclusions, as well as how a member or ordering practitioner on behalf of a member may request a review for an override of coverage exclusions.

Blue Point of Service Plan Comparisons

GOLD		SILVER	
Deductible: \$1,000	Deductible: \$1,500	Deductible: \$2,700 <small>(Sold off exchange only)</small>	Deductible: \$3,200
Copay 80/60 \$1,000 (PCP, Specialist, Urgent Care)	Copay 75/55 \$1,500 (PCP, Specialist, Urgent Care) (Standardized Plan)	Copay 70/50 \$2,700 (PCP, Specialist, Urgent Care)	80/60** \$3,200
\$1,000	\$1,500	\$2,700	\$3,200
\$3,000	\$3,000	\$8,100	\$9,600
\$8,900	\$7,800	\$9,200	\$7,700
\$17,800	\$15,600	\$18,400	\$15,400
80%	75%	70%	80%
20%	25%	30%	20%
60%	55%	50%	60%
40%	45%	50%	40%
\$40 per visit	\$30 per visit	\$45 per visit	Deductible then 20% coinsurance
\$25 per visit	\$30 per visit	\$30 per visit	Deductible then 20% coinsurance
\$60 per visit	\$60 per visit	\$65 per visit	Deductible then 20% coinsurance
\$60 per visit	\$45 per visit	\$65 per visit	Deductible then 20% coinsurance
Deductible then 20% coinsurance	Deductible then 25% coinsurance	Deductible then 30% coinsurance	Deductible then 20% coinsurance
Deductible then 20% coinsurance	Deductible then 25% coinsurance	Deductible then 30% coinsurance	Deductible then 20% coinsurance
Deductible then 20% coinsurance	Deductible then 25% coinsurance	Deductible then 30% coinsurance	Deductible then 20% coinsurance
\$500 separate drug deductible	No separate drug deductible; Pharmacy Tier 1-4 waive deductible	No separate drug deductible; medical deductible applies	No separate drug deductible; medical deductible applies
Drug deductible then: Tier 1 Generic drug: \$7 copay Tier 2 Preferred Brand drug: 20% coinsurance (\$250 max) Tier 3 Non-Preferred Brand drug: 30% coinsurance (\$250 max)	Tier 1: \$15 copay Tier 2: \$30 copay Tier 3: \$60 copay Tier 4: \$100 copay	Tier 1: Medical deductible then 30% generic coinsurance Tier 2: Medical deductible then 50% brand coinsurance	Tier 1: Medical deductible then 20% generic coinsurance Tier 2: Medical deductible then 40% brand coinsurance
Plan pays 100% in-network			
\$60 per pregnancy	\$60 per pregnancy	\$65 per pregnancy	Deductible then 20% coinsurance
\$40 per visit	\$30 per visit	\$45 per visit	Deductible then 20% coinsurance
\$40 per visit Deductible then 20% coinsurance Deductible then 20% coinsurance	\$30 per visit Deductible then 25% coinsurance Deductible then 25% coinsurance	\$45 per visit Deductible then 30% coinsurance Deductible then 30% coinsurance	Deductible then 20% coinsurance Deductible then 20% coinsurance Deductible then 20% coinsurance
You will pay \$0 for diagnostic & preventive dental and routine eye exams & hardware when received from a network provider			

NOTE: If there is any discrepancy between the information in this brochure and the contract, the contract prevails.

**Plan unavailable in following parishes: Ascension, East Baton Rouge, Jefferson, Livingston, Orleans, St. Bernard, St. Tammany and West Baton Rouge.

Blue Point of Service Plan Comparisons

Your covered benefits:*		
METAL LEVEL		SILVER
		Deductible: \$5,000
Plan name		Copay 60/40 \$5,000 (PCP, Specialist, Urgent Care) (Standardized Plan)
Deductible options for benefit period in-network	Single	\$5,000
	Family	\$10,000
Max out-of-pocket including deductible, copayments & coinsurance	Single	\$8,000
	Family	\$16,000
Coinsurance in-network	We pay	60%
	You pay	40%
Coinsurance out-of-network	We pay	40%
	You pay	60%
If you go to a doctor's office	Primary	\$40 per visit
	QB	\$40 per visit
	Specialist	\$80 per visit
Urgent care	You pay	\$60 per visit
If you go to an outpatient ambulatory surgical center		Deductible then 40% coinsurance
If you go to an emergency room		Deductible then 40% coinsurance
If you are admitted as an inpatient to a hospital		Deductible then 40% coinsurance
Drug deductible per member		No separate drug deductible; medical deductible applies; Pharmacy Tier 1-2 waive deductible
Prescription drugs per fill	You pay	Tier 1: \$20 copay Tier 2: \$40 copay Tier 3: Non-Preferred Brand Drug deductible then \$80 copay Tier 4: Specialty Drug deductible then \$125 copay
Preventive care services		Plan pays 100% in-network
Pregnancy care office visit		\$80 per pregnancy
Physical, occupational, speech therapy rehabilitation services		\$40 per visit
Mental health & substance use disorder	Office	\$40 per visit
	Inpatient	Deductible then 40% coinsurance
	Outpatient	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 contract for a complete list of covered services, benefits, limitations and exclusions, as well as how a member or ordering practitioner on behalf of a member may request a review for an override of coverage exclusions.

BRONZE		
Deductible: \$4,550	Deductible: \$6,500	Deductible: \$7,500
70/50 \$4,550	60/40 \$6,500	Copay 50/50 \$7,500 (PCP, Specialist, Urgent Care) (Standardized Plan)
\$4,550	\$6,500	\$7,500
\$13,650	\$18,400	\$15,000
\$9,200	\$9,200	\$9,200
\$18,400	\$18,400	\$18,400
70%	60%	50%
30%	40%	50%
50%	40%	50%
50%	60%	50%
Deductible then 30% coinsurance	Deductible then 40% coinsurance	\$50 per visit
Deductible then 30% coinsurance	Deductible then 40% coinsurance	\$50 per visit
Deductible then 30% coinsurance	Deductible then 40% coinsurance	\$100 per visit
Deductible then 30% coinsurance	Deductible then 40% coinsurance	\$75 per visit
Deductible then 30% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance
Deductible then 30% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance
Deductible then 30% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance
No separate drug deductible; medical deductible applies; Pharmacy Tier 1 waive deductible	No separate drug deductible; medical deductible applies	No separate drug deductible; medical deductible applies; Pharmacy Tier 1 waive deductible
Tier 1: \$20 copay Tier 2: Preferred Brand Drug deductible then 50% coinsurance Tier 3: Non-Preferred Brand Drug deductible then 50% coinsurance	Tier 1: Medical deductible then 40% generic coinsurance Tier 2: Medical deductible then 60% brand coinsurance	Tier 1: \$25 copay Tier 2: Preferred Brand Drug deductible then \$50 copay Tier 3: Non-Preferred Brand Drug deductible then \$100 copay Tier 4: Specialty Drug deductible then \$150 copay
Plan pays 100% in-network		
Deductible then 30% coinsurance	Deductible then 40% coinsurance	\$100 per pregnancy
Deductible then 30% coinsurance	Deductible then 40% coinsurance	\$50 per visit
Deductible then 30% coinsurance	Deductible then 40% coinsurance	\$50 per visit
Deductible then 30% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance
Deductible then 30% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance

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

NOTE: If there is any discrepancy between the information in this brochure and the contract, the contract prevails.

We're Here to Help

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



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.lablue.com/login today to register for your account.



By Phone

Help is just a phone call away. Call Customer Service toll-free at **1-800-392-4087** from 8 a.m. to 8 p.m. CST, Monday through Friday.

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.



Online Convenience

Log in or register for your 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 Your 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 fitness memberships (in-person and virtual), workout gear, wearable devices, 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 to you, 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).

Mobile Is the Way to Go

Download our Louisiana Blue app on your Apple or Android device 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 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.

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

Regional Offices

Alexandria

(318) 442-8107

4508 Coliseum Boulevard, Suite A
Alexandria, LA 71303

Baton Rouge

(225) 295-2527

5525 Reitz Avenue
Baton Rouge, LA 70809

Houma

(985) 853-5965

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

Lafayette

(337) 231-0005

5501 Johnston Street
Lafayette, LA 70503

Lake Charles

(337) 480-5315

219 West Prien Lake Road
Lake Charles, LA 70601

Monroe

(318) 398-4955

122 St. John Street
Monroe, LA 71201

New Orleans

(504) 832-5800

3235 North Causeway Boulevard
Metairie, LA 70002

or

(504) 518-7364

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

Shreveport

(318) 795-4911

411 Ashley Ridge Boulevard
Shreveport, LA 71106

Customer Service—Baton Rouge

1-800-392-4087

5525 Reitz Avenue
Baton Rouge, LA 70809-3802

www.lablue.com

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