

## CALCASIEU PARISH SCHOOL BOARD

### SCHEDULE OF BENEFITS

Plan Name:		Group Number:
<b>Calcasieu Parish School Board Low Option</b>		<b>77376FF4</b>
Network:		Product Type:
<b>Preferred Care PPO</b>		<b>HDHP</b>
Plan's Original Benefit Date:	Plan's Amended Benefit Date:	Plan's Anniversary Date:
<b>May 1<sup>st</sup>, 2013</b>	<b>May 1<sup>st</sup>, 2023</b>	<b>May 1<sup>st</sup></b>
Benefit Period:		Calendar Year - January 1 through December 31

#### MEDICAL DEDUCTIBLE:

*Deductible Amounts listed apply to the 2023 Benefit Period.*

	NETWORK PROVIDERS	NON-NETWORK PROVIDERS
<b>Individual Deductible Amounts:</b>	\$3,000	\$3,000
<b>Family Deductible Amounts:</b>	\$6,000	\$6,000

#### Special Notes:

- The Deductible Amount is a single amount that includes eligible charges incurred from all Providers combined.
- This plan has a Per Member Within the Family Deductible Amount of six thousand dollars (\$6,000). No person may contribute more than six thousand dollars (\$6,000) to the Family Deductible Amount.
- If the Benefit Plan includes more than one (1) member, the Individual Deductible Amount is not applicable and only the Family Deductible Amount applies.
- To the extent required by federal law, cost sharing for Non-Emergency Services performed by Non-Network Providers at Network facilities will be at the Network level and based on the recognized amount.

#### The Benefit Period Deductible Amount DOES NOT apply to the following:

- Preventive or Wellness Care (Network Providers)

#### OUT-OF-POCKET AMOUNT:

*The Following accrue to the Out-of-Pocket Amount: Deductibles and Coinsurance.*

	NETWORK PROVIDERS	NON-NETWORK PROVIDERS
<b>Individual Out-of-Pocket Amounts:</b>	\$5,000	\$5,000
<b>Family Out-of-Pocket Amounts:</b>	\$10,000	\$10,000

#### Special Notes:

- The Out-of-Pocket amount is a single amount that includes eligible charges incurred from all Providers combined.
- This plan has a Per Member Within the Family Out-of-Pocket amount of six thousand eight hundred and fifty dollars (\$6,850). No person may contribute more than six thousand eight hundred and fifty dollars (\$6,850) to the Family Out-of-Pocket Amount.
- To the extent required by federal law, cost sharing for Non-Emergency Services performed by Non-Network Providers at Network facilities will be at the Network level and based on the recognized amount.

<b>MEDICAL BENEFITS – OFFICE VISITS (AFTER DEDUCTIBLE):</b>		
<i>Coinsurance shown as Company – Plan Participant responsibility.</i>	<b>NETWORK PROVIDERS</b>	<b>NON-NETWORK PROVIDERS</b>
<b>Office Visits:</b>	100% - 0%	80% - 20%

<b>MEDICAL BENEFITS – COINSURANCE:</b>		
<i>Coinsurance shown as Company – Plan Participant responsibility Deductible must be met prior to applicable Coinsurance unless stated otherwise.</i>	<b>NETWORK PROVIDERS</b>	<b>NON-NETWORK PROVIDERS</b>
<b>Ambulance Services:</b>		
Air Ambulance Services:	100% - 0%	100% - 0%
Ground Ambulance Services:	100% - 0%	80% - 20%
<b>Ambulatory Surgical Center and Outpatient Surgical Facility:</b> Includes all Surgical Professional and Physician Charges	100% - 0%	80% - 20%
<b>Dentofacial Anomalies:</b> Benefit limited to one thousand dollars (\$1,000) per Plan Participant per lifetime.	100% - 0%	80% - 20%
<b>Durable Medical Equipment:</b> These services require prior authorization if greater than three hundred dollars (\$300).	100% - 0%	80% - 20%
<b>Emergency Medical Services:</b> Performed in the Emergency Department of a Hospital. Includes Facility and Professional/Physician charges.	100% - 0%	100% - 0%
<b>High Tech Imaging:</b> Benefit Includes CT, MRI, MRA, PET, or Nuclear Cardiology. PET scans require prior authorization.	100% - 0%	80% - 20%
<b>Home Health Care:</b> These services require prior authorization.	100% - 0%	80% - 20%
<b>Hospice Care:</b> Bereavement Counseling services are available under Hospice Care for all covered family Members of a Plan Participant in Hospice Care prior to and within six (6) months following the Plan Participant's death. These services require prior authorization.	100% - 0%	80% - 20%
<b>Inpatient Hospital Admission:</b> Includes all Inpatient Hospital Facility Services.	100% - 0%	80% - 20%
<b>Mental Health and Substance Use Disorders:</b> Inpatient Services require prior authorization.	100% - 0%	80% - 20%

<b>Organ, Tissue, and Bone Marrow Transplants:</b> Expenses for transportation, lodging and meals for the Plan Participant and family Members are limited to a maximum amount of two hundred dollars (\$200) per day up to a maximum amount of ten thousand dollars (\$10,000) per year. These services require prior authorization.	100% - 0%	80% - 20%
<b>Pregnancy Care:</b>	100% - 0%	80% - 20%
<b>Preventive or Wellness Care:</b> See the "Preventive or Wellness Care" Article for more details on Preventive or Wellness Care Benefits.	100% - 0% Deductible waived	80% - 20%
<b>Private Duty Nursing:</b> Benefit limited to Outpatient Services only. These services require prior authorization.	100% - 0%	80% - 20%
<b>Rehabilitative Care Services:</b> Inpatient Admission and Day Rehabilitation programs must begin within seventy two (72) hours following discharge from an Inpatient Hospital for the same or a similar condition. The Plan Participant must be able to tolerate a minimum of three (3) hours of active therapy per day. These services require authorization prior to admission.	100% - 0%	80% - 20%
<b>Skilled Nursing Facility:</b>	100% - 0%	80% - 20%
<b>Urgent Care Center:</b>	100% - 0%	80% - 20%
<b>Low-Tech Imaging and Laboratory Tests:</b> Imaging Services which include, but are not limited to, x-rays, machine tests and diagnostic imagining.	100% - 0%	80% - 20%

<b>PRESCRIPTION DRUG DEDUCTIBLE:</b>	
<i>The Prescription Drug Deductible is Integrated in the Medical Deductible.</i>	<b>ALL PROVIDERS</b>
<b>Individual Prescription Drug Deductible Amount:</b>	\$3,000
<b>Family Prescription Drug Deductible Amount:</b>	\$6,000
<b>Special Notes:</b>	
<ul style="list-style-type: none"> <li>• Prescription Drug Deductible is combined with the Medical Benefit Period Deductible Amounts.</li> <li>• Prescription Drug Deductible DOES accrue to the Benefit Period Deductible Amounts.</li> <li>• The Prescription Drug Deductible DOES accrue to the Out-of-Pocket amounts.</li> </ul>	

<b>PRESCRIPTION DRUG BENEFITS – COINSURANCE</b>		
<i>Coinsurance shown as Company – Plan Participant responsibility. Deductible must be met prior to applicable Coinsurance unless stated otherwise.</i>	<b>RETAIL</b>	<b>MAIL</b>
<b>Tier 1 – A Prescription Drug that is a Generic Drug</b>	100% - 0%	100% - 0%

<b>Tier 2 – A Prescription Drug that is a Brand-Name Drug</b>	80% - 20%	80% - 20%
Retail:	Limited to a thirty (30) day supply	
Retail - Maintenance:	Limited to a ninety (90) day supply	
Mail Order:	Limited to a ninety (90) day supply	
Specialty:	Limited to a thirty (30) day supply	
<b>Special Notes:</b>		
<ul style="list-style-type: none"> <li>• Therapeutic/Treatment Vaccines are subject to payment of Deductible and Coinsurance.</li> <li>• Zostavax is covered according to the American Medical Association age recommendations.</li> <li>• Certain Generic preventive care (safe harbor) drugs in selected Prescription Drug categories are available at 100%, Deductible waived (no cost share to the Plan Participant) when a certain Generic Drug is purchased at a Network pharmacy.</li> </ul>		

<b>PRESCRIPTION DRUG STEP THERAPY:</b>
<p>Certain drugs and/or drug classes are subject to Step Therapy. In some cases, the Plan may require the Plan Participant to first try one or more Prescription Drugs to treat a medical condition before it will cover another Prescription Drug for that condition. For example, if a Tier 1 and Tier 2 drug both treat the Plan Participant's medical condition, the Plan may require the Plan Participant's Physician to prescribe the Tier 1 drug first. If the Tier 1 drug does not work for the Plan Participant, then the Plan will cover a prescription written for the Tier 2 drug. However, if Your Physician's request for a Tier 2 drug does not meet the necessary criteria to start a Tier 2 drug without first trying a Tier 1 drug, or if You choose a Tier 2 drug included in the Step Therapy program without first trying a Tier 1 alternative, You will be responsible for the full cost of the drug. Additional information is available on the Schedule of Benefits for Rx Tier Information, or by visiting <a href="http://www.bcbsla.com">www.bcbsla.com</a> or calling the customer service telephone number on the Plan Participant's ID Card.</p> <p>Examples may include but are not limited to the following:</p> <ul style="list-style-type: none"> <li>• Blood Pressure Medications: (example: Angiotensin Converting Enzyme Inhibitors, Angiotensin II Receptor Blockers, Direct Renin Inhibitors)</li> <li>• Pain Medications: (example: Non-Steroidal Anti-Inflammatory Drugs, COX-2 Inhibitors)</li> <li>• Cholesterol Medications: (example: HMG-CoA Reductase Inhibitors)</li> <li>• Sleep Medications: (example: Sedatives, Hypnotics)</li> <li>• Stomach Acid Medications: (example: Proton Pump Inhibitors)</li> <li>• Respiratory/Allergy Medications: (example: Nasal Antihistamines, Non-Sedating Antihistamines, Nasal Steroids)</li> <li>• Depression Medications: (example: Selective Serotonin Reuptake Inhibitors, Serotonin/Norepinephrine Reuptake Inhibitors)</li> </ul>

<b>PRESCRIPTION DRUG PRIOR AUTHORIZATION REQUIREMENTS:</b>
<p>The following categories of Prescription Drugs require prior Authorization. The Plan Participant's Physician must call 1-800-842-2015 to obtain the Authorization. The Plan Participant can call the customer service number on the back of his ID card or visit Our website at <a href="http://www.bcbsla.com/pharmacy">www.bcbsla.com/pharmacy</a> to determine what categories of Prescription Drugs require prior authorization.</p>
<b>Compound Drugs</b> over \$100
<b>Controlled Dangerous Substances</b> – Examples may include, but are not limited to:
<ul style="list-style-type: none"> <li>• Actiq®, OxyContin®</li> </ul>
<b>Specialty Drugs</b> – Examples may include, but are not limited to:

• Growth hormones*
• Anti-tumor necrosis factor drugs*
• Intravenous immune globulin*
• Interferons
• Monoclonal antibodies
• Hyaluronic acid derivatives for joint injection*
* Shall include all drugs that are in this category.
<b>Therapeutic/Treatment Vaccines</b> – Examples include, but are not limited to vaccines to treat the following conditions:
• Allergic Rhinitis
• Alzheimer’s Disease
• Cancers
• Multiple Sclerosis
• Substance Use Disorder
<b>Traditional Drugs</b> – these are not considered to be Specialty Drugs, are typically self-administered, and commonly dispensed by retail pharmacies. Examples may include but are not limited to:
• Provigil®, Nuvigil®, Symlin®, Byetta®, Victoza®

**CARE MANAGEMENT – PRIOR AUTHORIZATIONS:**

Requests for Authorization must be made to Blue Cross and Blue Shield of Louisiana by calling **1-800-523-6435**.

If a required Authorization is not requested prior to Admission or receiving other Covered Services and supplies, the Plan will have the right to determine if the Admission or other Covered Services or supplies were Medically Necessary.

If the Admission or other Covered Services and supplies were not Medically Necessary, the Admission or other Covered Services and supplies will not be covered and the Plan Participant must pay all charges incurred.

If the Admission or other Covered Services and supplies were Medically Necessary, Benefits will be provided based on the participating status of the Provider rendering the services.

**AUTHORIZATION OF INPATIENT AND EMERGENCY ADMISSIONS:**

Inpatient Admissions must be Authorized. Refer to “Care Management” and if applicable “Pregnancy Care and Newborn Care Benefits” sections of the Benefit Plan for complete information. Requests for Authorization of Inpatient Admissions for Concurrent Review of an Admission in progress must be made to Blue Cross and Blue Shield of Louisiana by calling 1-800-523-6435.

If a Network Provider or a Participating Provider fails to obtain a required Authorization, We will reduce Allowable Charges by the penalty amount stipulated in the Provider’s contract with Us or with another Blue Cross and Blue Shield plan. This penalty applies to all covered Inpatient charges. The Network Provider or Participating Provider is responsible for the penalty and all charges not covered. The Plan Participant remains responsible for his Deductible and any Coinsurance percentages.

If a Non-Network Provider fails to obtain a required Authorization, the Plan will reduce Allowable Charges by the amount shown below. This penalty applies to all covered Inpatient charges. The Plan Participant is responsible for all charges not covered and for any applicable Deductible and Coinsurance percentage.

Additional Plan Participant responsibility if Authorization is not requested for an Inpatient Admission to a Non-Network Provider Hospital: **One thousand dollar (\$1,000) reduction of the Allowable Charges**

**AUTHORIZATION OF OUTPATIENT SERVICES, INCLUDING OTHER COVERED SERVICES AND SUPPLIES:**

If a Network Provider or Participating provider fails to obtain a required Authorization, We will reduce the Allowable Charges by the amount shown below. This penalty applies to all services and supplies requiring an Authorization. The Network Provider is responsible for the penalty and all charges not covered. The Plan Participant remains responsible for the applicable Deductible Amount and Coinsurance percentage.

Additional Network Provider responsibility if Authorization is not requested for Outpatient services and supplies: **Thirty percent (30%) reduction of the Allowable Charges.**

If a Non-Network Provider fails to obtain a required Authorization, Benefits will be paid at the lower Non-Network level shown on this Schedule of Benefits. The Plan Participant is responsible for all charges not covered and for any applicable Deductible Amount and Coinsurance percentage.

**SERVICES THAT REQUIRE PRIOR AUTHORIZATION:**

The following Outpatient services and supplies require Authorization prior to the services being rendered or supplies being received.

- Air Ambulance (Non-Emergency)
- Cardiac Rehabilitation
- Cellular Immunotherapy
- Day Rehabilitation Programs
- Gene Therapy
- Home Health Care
- Hospice
- Hyperbarics
- Intensive Outpatient Programs
- Low Protein Foods
- Partial Hospitalization Programs
- PET Scan
- Private Duty Nursing
- Prosthetic Appliances
- Pulmonary Rehabilitation
- Residential Treatment Centers
- Surgical Treatment of Erectile Dysfunction (including penile implants)
- Transplant Evaluation & Transplants

**ELIGIBILITY WAITING PERIOD**

The Plan Administrator will determine the Eligibility Waiting Period and Effective Date of coverage for all eligible employees and their Dependents. Under no circumstances will the initial Eligibility Waiting Period exceed ninety (90) days following the date of Hire.