

GROUP HEALTH PLANS

COMMUNITY BLUE



Select Network product designed for **Ascension, East Baton Rouge, Livingston** and **West Baton Rouge** parishes



2026



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

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., (hereinafter Louisiana Blue) 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 MEMBER 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.

Generally, group size is determined by Medical Loss Ratio (MLR) count. Under MLR counts, a group with 50 or fewer employees is considered a small group; 51 or more employees is considered a large group. Talk to a broker to find out which plan options are available to you based on your group size and service area.

Welcome to Louisiana Blue

Louisiana Blue has put Louisiana first since 1934. Our mission remains true — to improve the health and lives of Louisianians. By working with local providers, we tailor our plans and services to meet the specific needs of our members. Selecting a Louisiana-based plan offers personalized care, helps invest in the local economy and our community and with 9 Regional Offices across the state, we're accessible to you. We are proud to offer:



Competitive Premiums

With more than 90 years of trusted partnerships, we work with top healthcare systems and providers to deliver high-quality products at competitive prices.



Top-Quality Doctors

Members have access to a full range of top-quality providers, specialists and clinics that coordinate care, resulting in better health outcomes.



Excellent Benefits

We offer comprehensive in-network benefits, including all essential health benefits. While staying in-network maximizes savings, we also provide out-of-network coverage. Benefits also include many preventive services covered at 100% and prescription drug coverage for medications.



Innovative Care Programs

Members can participate in wellness and care management programs that offer health coaching, education and support for those with chronic conditions and serious illnesses. We also offer exclusive discounts through our Blue365^{®*} program to promote a healthy lifestyle.



Digital Solutions

Access your Louisiana Blue insurance faster with MyLABlue, powered by MyChart. Easily track your insurance activity, connect securely with customer service, estimate costs, check the status of your prior authorizations, search in-network providers, download your digital member ID card and much more — online, in the app or through MyChart. MyLABlue makes managing your care simple, secure and stress-free.

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Maximize Your Benefits

Louisiana Blue has one of the region's largest provider and facility networks, offering access to care at lower costs. To minimize expenses and maximize health plan benefits, members should use in-network providers. Members can easily find providers in our online Find Care provider directory at findcare.lablue.com by selecting their plan's network. It's important for members to always check the provider directory for the most up-to-date providers in their network. Providers are subject to change.

What Is Telehealth?

Telehealth, or virtual care, is a 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. Members can look for a telehealth provider on our Find Care provider directory at findcare.lablue.com. Telehealth providers have an **"Offers Virtual Care"** indicator. To learn about your telehealth benefits, call the Customer Service number on your member ID card.

Getting Started With Community Blue

Community Blue is part of our Select Network products, created and designed to save you and your members money. Community Blue plans are offered at a lower price than traditional PPO plans due to our partnership with select doctors and hospitals. Despite the lower cost, Community Blue plans provide the same level of care and benefits as broader network plans.

Offering a Community Blue product option is a great fit if:

- Your group is domiciled in the Community Blue service area
- Your members are willing to seek care from in-network primary care providers (PCPs), specialists and local hospitals in a defined network in exchange for lower premiums
- Your members are willing to choose a PCP to handle most of their medical needs when sick or injured and work with them to get the most value from their plan
- Your members are willing to check our Find Care provider directory at www.lablue.com/community-blue before a doctor visit or hospital stay to find providers in the Community Blue network

Prescription Drug Coverage

Community Blue plans include prescription drug coverage. Members should review their plan's covered drug list, or formulary, that includes thousands of generic and brand drugs at www.lablue.com/pharmacy. Not every drug is covered. Drug benefits are managed by Express Scripts.* A mail order program is also available.

Two things a covered drug list can tell a member:

1. If there are other drugs they can take for their health condition that costs less.
2. If there are any rules they must follow before a drug may be covered.

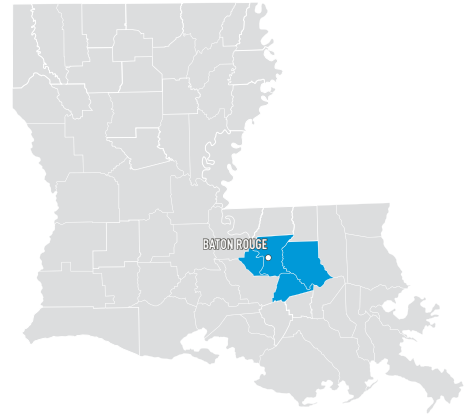
\$0 Dollar Drug Copay Program

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.

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

Community Blue Network*

Service Area, Doctors and Hospitals



Community Blue plans are designed for businesses domiciled in:

- **Ascension**
- **East Baton Rouge**
- **Livingston**
- **West Baton Rouge**

Community Blue members have access to Baton Rouge General, The Baton Rouge Clinic and other participating providers. Although the Community Blue product is only offered in the Greater Baton Rouge area, members can also access Community Blue network providers in other parishes. This broader range of providers is beneficial for groups with members residing throughout the state. For a complete list of in-network providers, visit the online directory at **www.lablue.com/community-blue**.

Providers include:

- **Baton Rouge General Medical Center**
- **Baton Rouge General Physicians Group**
- **Ochsner Medical Center Baton Rouge**
- **Ochsner Clinic**
- **Ochsner The Grove**
- **The Baton Rouge Clinic****

Community Blue Plan Design

Community Blue POS plans are designed to provide high-quality, cost-effective healthcare to your members. Community Blue offers several plan options.

Community Blue POS plan features:

- Copayments for most in-network primary care and specialist office visits
- Copayments or deductible then coinsurance for inpatient and outpatient services
- Coverage for emergency services
- 2-tier pharmacy benefit with deductible then coinsurance and 4-tier pharmacy benefit with copayment and coinsurance options. Some plans may also have a separate drug deductible and a maximum coinsurance for certain type of drugs.

*Always check the online provider directory for the most up-to-date providers in each network. Providers are subject to change.

**Select physicians available at The Baton Rouge Clinic. Does not include gastroenterologist physicians.

Essential Programs, Tools and Resources*

Find Care

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.

Log into your member account at lablue.com or visit findcare.lablue.com to use the Find Care Provider Directory and Cost Estimator Tools.

Selecting a Primary Care Provider

Members must choose a PCP. If they do not choose a PCP, one will be chosen for them. Members can change their PCP at any time by logging into their account at my.lablue.com or by calling the Customer Service number on the back of their member ID card.

Quality Blue Program

Quality Blue works with general practice, family practice, internal medicine, pediatric medicine and geriatrics providers to improve health outcomes and provide affordable access to quality care. If your member is seeing a Quality Blue provider, they are already part of the program. We securely share members' health information with Quality Blue providers to help them understand their medical history and any updates since the last visit, ensuring they receive the care they need. Visit www.lablue.com/QualityBlue to learn more about how this program helps your members.

Members can look up a provider's name on our Find Care provider directory at www.lablue.com/community-blue. Quality Blue providers have an indicator as shown below:

QUALITY BLUE PROVIDER

If you have questions about how Louisiana Blue may share your members' claims information with their provider's office, please call the Louisiana Blue Information Governance Office at (225) 298-1751.



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

Essential Programs, Tools and Resources*

Preventive and Wellness

Visit www.lablue.com/preventive for a full list of preventive and wellness services covered at 100% when your members go to an in-network provider.

Care Management

If your members have diabetes, heart disease, traumatic injuries, serious illnesses or other chronic conditions, our care management programs help guide them through the healthcare system and get the services they need in a timely manner. Members do not pay anything to work with a health coach. Visit www.lablue.com/managingcare to learn more.

Blue365®: Healthy Discounts and Deals

Blue365®** offers discounts on health and wellness resources 365 days a year. Register for a free online account at www.blue365deals.com/labblue to access these exclusive discounts.

FREE Identity Protection Services

We offer free identity protection services to all eligible members in partnership with Experian. It includes fraud alerts with credit monitoring and identity repair and restoration services if you are the victim of identity theft. The identity protection applies to all parts of life, not just healthcare. Learn more at www.lablue.com/idprotection.

Digital Solutions

MyLABlue, Louisiana Blue's enhanced digital platform powered by MyChart, simplifies the way you and your members manage health insurance.

With MyLABlue, you can:

- Send secure messages to customer service
- Check prior authorizations
- Give family members or caregivers instant access to your information
- Get an up-front personal estimate of medical care costs
- And still do the essentials — view your claims, benefits and in-network providers, and download your digital member ID card.

Already using MyChart? After you activate your account, you can add MyLABlue to your MyChart app and access your health insurance information in one place!

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 or call the Customer Service number on your member ID card. If you are hearing impaired, call 1-800-711-5519 (TTY 711).

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

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Trust Louisiana Blue With More Than Medical Benefits

Whole-body health involves looking at the whole person and addressing factors that can impact a member's well-being or contribute to a disease. In addition to medical benefits, Louisiana Blue offers an array of ancillary products that can enhance benefit packages, improve overall health and reduce medical costs.

Regular dental and vision exams can detect many health conditions such as high cholesterol, high blood pressure, diabetes and other conditions like osteoporosis and cancer. Also, addressing and managing risk factors like depression and stress at an early stage can help restore health, prevent many chronic illnesses and stop any progressions across a person's lifetime.

Visit employers.lablue.com/shop-plans to learn more about our plan options and ask your broker for more information.

We're Here to Help!

With Louisiana Blue, you'll have the guidance and support you need.



Your Broker

Get personal assistance from your broker who can answer your questions, help you choose the plan that's right for you and guide you through the enrollment process.

Don't have a broker? Give us a call and we can connect you with someone to help.



Online Solutions Through the Employers Portal

Our secure online portal lets you manage your group plan with just a click. Go to employers.lablue.com to get started with AccessBlue.



Your Regional Office Representative

Help is just a phone call away.

- Baton Rouge — **(225) 295-2556**

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.

Employer Notices

Change in Premium Amount

Premiums for this Benefit Plan may increase after the group's first 12 months of coverage and every 6 months thereafter, except when premiums may increase more frequently as described herein. We will give the group 45 days written notice of any change in premium rates or 90 days written notice for employer groups with more than 100 enrolled employees. We will send notice to the group's latest address shown in our records. Any increase in premium is effective on the date specified in the rate change notice.

Your premiums are subject to change if any of the following events occur, including but not limited to: (1) the addition of a newly covered person; (2) the addition of a newly covered entity; (3) a change in age or geographic location of any individual insured or policyholder; (4) or a change in the benefit level of the Benefit Plan from that which was in force at the time of the last rate determination. An increase in premium will become effective on the next billing date following the effective date of the requested change. Continued payment of premium will constitute acceptance of the change.

Applicable to Large Groups (51+ MLR):

We reserve the right to increase the premiums more often than stated above due to a change in the extent or nature of the risk that was not previously considered in the rate determination process at any time during the life of the Benefit Plan.

Group Rates

Federal law (the Affordable Care Act) only allows members in the small group market to be rated according to the following factors within a Benefit Plan design:

- Geographic location
- Family composition
- Age
- Tobacco use

Renewability of Coverage

Louisiana Blue may terminate this Benefit Plan if any one of the following occurs:

- Group commits fraud or makes an intentional misrepresentation.
- Group fails to comply with a material plan provision, including but not limited to provisions relating to eligibility, employer contributions or group participation rules. Termination for a reason addressed in this paragraph will be effective after group receives 60 days written notice.
- In the case of network plans, there is no longer any enrollee under the group benefit plan that lives, resides or works in the service area of Louisiana Blue or in the area for which Louisiana Blue is authorized to do business.
- Group's coverage is provided through a bona fide association and the employer's membership in the association ends.
- Louisiana Blue ceases to offer this product or coverage in the market.



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