

Product & Premiums		2016/2017 Benefits																																																	
<p><b>Medical Insurance</b>            Blue Cross Blue Shield of LA            www.bcbsla.com / 800-599-2583</p> <p><b>Payroll Deductions (26 Pay Periods)</b></p> <table> <tr> <td>Employee</td> <td>\$45.81</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$229.06</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$201.57</td> </tr> <tr> <td>Family</td> <td>\$384.84</td> </tr> </table>		Employee	\$45.81	Employee + Spouse	\$229.06	Employee + Child(ren)	\$201.57	Family	\$384.84	<table> <thead> <tr> <th></th> <th><u>Network</u></th> <th><u>Non-Network</u></th> </tr> </thead> <tbody> <tr> <td><b>Deductible (Family)</b></td> <td>\$1500 (\$4500)</td> <td>\$3000 (\$9000)</td> </tr> <tr> <td><b>Doctor Office Visits</b></td> <td>\$40 (\$55 Specialist)</td> <td>Deductible &amp; Co-Ins.</td> </tr> <tr> <td><b>Co-Insurance</b></td> <td>70%</td> <td>50%</td> </tr> <tr> <td><b>Co-Ins. Out-of-Pocket Maximum (Family)</b></td> <td>\$6350 (\$12,700) Includes in-network deductibles, copays &amp; co-insurance</td> <td>\$12,700 (\$25,400)</td> </tr> <tr> <td><b>Prescription Benefit</b></td> <td colspan="2">\$15 Generic / \$40 Preferred Brand / \$70 Non-Preferred Brand 10% Specialty Drugs up to \$150 max per prescription</td> </tr> </tbody> </table>				<u>Network</u>	<u>Non-Network</u>	<b>Deductible (Family)</b>	\$1500 (\$4500)	\$3000 (\$9000)	<b>Doctor Office Visits</b>	\$40 (\$55 Specialist)	Deductible & Co-Ins.	<b>Co-Insurance</b>	70%	50%	<b>Co-Ins. Out-of-Pocket Maximum (Family)</b>	\$6350 (\$12,700) Includes in-network deductibles, copays & co-insurance	\$12,700 (\$25,400)	<b>Prescription Benefit</b>	\$15 Generic / \$40 Preferred Brand / \$70 Non-Preferred Brand 10% Specialty Drugs up to \$150 max per prescription																						
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<p><b>In an effort to keep cost down, here are some things you can do to help:</b></p> <ul style="list-style-type: none"> <li>• Use network providers and hospitals</li> <li>• Use preventive / wellness benefits for early detection of serious health issues. Your wellness benefits cover 100% of the cost of preventive services. In other words, exams and other covered preventive services are provided at no cost to you!</li> <li>• Use generic drugs when available</li> <li>• Use mail service to purchase maintenance or prescription drugs</li> <li>• Stay healthy and informed</li> <li>• Use the emergency room only when appropriate (for emergencies)</li> <li>• Question costly procedures</li> </ul> <p><b>Blue Cross Employee AccessBlue Online Instructions:</b></p> <p>Step 1 <a href="http://www.bcbsla.com">www.bcbsla.com</a></p> <p>Step 2 If you are already a member choose "My Account". If you don't have an account, choose "Register for an Account"</p> <p>Step 3 For either option above, you will need to follow the instructions given on the screen during this process</p>																																																			
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