LOUISIANA BLUE

WELCOME GUIDE

INDIVIDUAL MEMBERS



2027

01MK5305 R10/26 HMO Louisiana, Inc., is a subsidiary of Blue Cross and Blue Shield of Louisiana. Both companies are independent licensees of the Blue Cross Blue Shield Association.



Welcome to Blue Cross and Blue Shield of Louisiana

Dear Valued Member:

Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc., (hereinafter referred to as Louisiana Blue) are committed to the health of our members. We are proud to serve our fellow Louisianians and look forward to a long and healthy relationship.

Important Information

Please read this important booklet about your policy and keep it for your records. Inside, you'll find information about your insurance benefits, answers to frequently asked questions and a glossary of important insurance terms. You'll also learn how to access your account information and to get help from Louisiana Blue online, by phone or in person.

Please note: *You will receive your member ID card in the mail if you haven't already.*

Customer Service

If you have questions about your policy, you can reach us anytime by sending a secure message through your MyLABlue online account at **www.lablue.com**. Simply scroll to the bottom of the page and click **Contact Us** to send a message securely — day or night.

Don't have a login yet? Visit **www.lablue.com/public-secure-inquiry** to ask for an activation code without signing in.

For immediate support, please call the Customer Service number listed on your member ID card. If you're unsure which number to use, you can contact our general support line at 1-800-495-2583, available Monday through Friday, 8 a.m. to 5 p.m.

You may also email us at **help@lablue.com** for assistance.

In the meantime, this booklet should help you manage your healthcare and health insurance needs.

Once again, we are proud to welcome you to our member family. Thank you for allowing us the opportunity to serve you.

Sincerely,

Your Louisiana Blue Team

01MK3816 R09/26
HMO Louisiana, Inc., and Southern National Life Insurance Company, Inc., are subsidiaries of Blue Cross and Blue Shield of Louisiana. All three companies are independent licensees of the Blue Cross Blue Shield Association.

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Thank You for Choosing Louisiana Blue

Since 1934, Louisiana Blue has proudly supported the healthcare needs of Louisianians. We're dedicated to making quality care accessible and competitive, while helping you to get the most value from your new insurance policy.

Our Louisiana-based operations allow us to negotiate contracts face-to-face and work directly with local providers — ensuring personalized service and strong community connections. With over 90 years of trusted partnerships, we collaborate with leading healthcare systems and providers to offer high-quality products at competitive prices, serving more than 1.9 million members across the state.

As a Louisiana Blue member, you benefit from:

- Extensive provider networks
- A strong local presence
- Award-winning, responsive Louisiana-based customer service
- Convenient technology for access and information
- A member ID card globally recognized by most doctors worldwide
- Financial strength and long-term stability

Your Policy

Because we offer several different policies, it's a good idea to know what your specific Plan covers. These details are in your insurance policy (also known as your contract) and your *Schedule of Benefits*. The Schedule of Benefits is inserted in the front of your contract and is a summary of covered services and procedures, as well as any copayments, deductibles or coinsurance associated with them. Find your insurance policy at **www.lablue.com/contract-booklet**.

Customer Service

If you still have questions regarding coverage, please call Customer Service at the number on your member ID card or email us at **help@lablue.com**. Our team of experienced and knowledgeable customer service representatives — all located in Louisiana — can answer a wide range of questions. You may find some answers to your questions on our website at **www.lablue.com** or in the Frequently Asked Questions section within this brochure.



Understanding Key Terms*

These are terms you need to know to help you understand your plan.

- **Allowable Charge** – the lesser of either (1) the billed charge from the provider; or (2) the amount we establish or negotiate as the maximum amount allowed for all provider services covered under the terms of your policy.
- **Authorization** – a determination regarding your admission, continued hospital stay or other healthcare service or supply which, based on the information provided, satisfies the medical necessity clinical review criteria requirement, appropriateness of the healthcare setting or level of care and effectiveness. An authorization is not a guarantee of payment and is not a determination about your choice of provider.
- **Benefits** – the healthcare services and supplies the insurer agrees to pay for under the terms of your insurance policy.
- **Claim** – a request by an insured person (or a provider) for the insurance company to pay for healthcare services.
- **Coinsurance** – some insurance policies require the member to pay a percentage of the healthcare bill. This usually happens after the deductible has been satisfied. With coinsurance, the member pays a percentage, and the insurance company pays the rest, up to the company's allowable charge for the service.
- **Copayment** – a fixed dollar amount that a member pays for a covered service or prescription drug.
- **Deductible** – the amount a member must pay for covered healthcare services before insurance benefits kick in.
- **Dependents** – the spouse and/or unmarried children (whether natural, adopted or step) of an insured person, or other eligible people as listed in your Schedule of Benefits.
- **Drug formulary (or just formulary)** – a list of prescription drugs approved for use that may be covered.
- **Explanation of Benefits (EOB)** – the insurance company's written response to a claim, showing what the company paid and what the member must pay.
- **Health Savings Account (HSA)** – a tax-advantaged savings account that allows individuals to set aside funds to pay for qualified medical expenses. HSAs are available only to individuals enrolled in a qualified high-deductible health plan (HDHP), such as a Blue*Saver*® plan or another HSA-eligible health plan. IRS eligibility requirements and tax rules apply.
- **HIPAA** – Health Insurance Portability and Accountability Act of 1996. A federal law that allows people to qualify immediately for comparable health insurance coverage when they change jobs or relationships. It also specifies requirements to protect the security and privacy of personally identifiable health information.
- **Patient Protection and Affordable Care Act** – A federal law, passed in 2010, designed to expand access to affordable health insurance to more people, especially people of modest income.

**These are general descriptions of coverage and coverage terms and are not meant to replace any definitions in your insurance policy or Schedule of Benefits. In case of conflict, the language in your insurance policy or Schedule of Benefits prevails.*

- **Provider** – a term used for health professionals who provide healthcare services, including doctors and specialists, hospitals, urgent care clinics, allied health facilities and allied health professionals. A **participating provider** is part of an insurance company's network of providers that agree to accept a discounted rate for their services. A **primary care provider** (PCP) is a provider who is responsible for coordinating an individual's overall healthcare needs.

Key Insights Before You Seek Care

To receive the highest level of benefits, it's important to use providers within your plan's network. In-network providers offer care at lower, negotiated rates, which can significantly reduce your out-of-pocket costs and help prevent surprise bills.

Because provider participation may change, always check the most up-to-date directory at **findcare.lablue.com** or in the **MyLABlue mobile app**. Simply select your plan's network, then search for providers by name, specialty or procedure and narrow your results with easy-to-use filters.

Finding the right provider is easy. Click on a provider's name to view details — such as accepted networks, specialties and expertise, board certification, provider credentials, awards, recognitions, affiliated facilities, ratings & reviews, hours, phone numbers and locations — so you can choose care with confidence.

Before you get care, consider your options and costs:





Primary Care Provider (PCP) or Specialist	Urgent Care	Emergency Room (ER)
$	$ $	$ $ $ $
Provides ongoing care for non-emergent health issues. Focuses on preventive care and managing chronic conditions. No referral required to see a specialist, for faster access to care.	Provides care for minor illnesses or injuries that need to be looked at quickly but are not life-threatening. Most urgent care centers have night and weekend hours. They often do X-rays, lab work or stitches.	Provides care for life-threatening illnesses and injuries. Call 911 or go to the nearest emergency room. Emergency care is covered anywhere. However, authorization for an emergency inpatient admission must be requested within 48 hours of hospital admission.

Learn more about your options — and how to choose the right care — by visiting **lablue.com/save-money/choose-the-right-care**

Planned Stays in the Hospital

- **In-Network Hospital:** As long as you're staying at an in-network hospital and your doctor receives an authorization from us before your stay, you will get in-network benefits.
- **Out-of-Network Hospital:** If the hospital is outside of your network, you will need prior authorization to determine whether your stay is medically necessary. You will pay higher out-of-network costs. You may also be balance billed.

Lab Services

Out-of-network lab tests may have higher costs and even billed charges. Pay less by going to an in-network laboratory.

Prior Authorization

We may require prior authorizations (PA) to determine the medical necessity for inpatient and outpatient services or for supplies. Find a list of the services and supplies that require a PA on your schedule of benefits. In-network providers will process a required PA for you.

BlueCard® Program

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 independent Blue Plans across the country and in nearly 200 countries and territories worldwide through a single electronic network.

- With Blue Max and BlueSaver plans, if you go to a Preferred Care 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.

For more information visit **www.lablue.com/find-a-doctor/blue-card-program**.

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 in to your member account at **lablue.com** or visit **findcare.lablue.com** to use the Find Care provider directory and cost estimator tools.

Preventive and Wellness

Your benefits include many preventive services covered at 100%. Visit **www.lablue.com/preventive** for a full list of covered services when you use an in-network provider.

Care Management

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

Disease Management

If you have been diagnosed with a chronic health condition, you could benefit from an assessment by one of our Disease Management nurses, also called health coaches.

A health coach gives you:

- Personal, confidential support and attention
- Preventive and wellness care reminders
- Improved and up-to-date self-management techniques and support
- Nurse coaching support tailored to the areas where you want to see change
- Support for health decisions and conversations with caregivers and health providers

To contact a health coach, call 1-800-317-2299 and choose Option 1, or call (225) 295-3307 extension 1068 and choose Option 1.

Case Management

Louisiana Blue Case Management helps coordinate members' health benefits with their doctors during and after acute illness. Our skilled nurses and clinical team support recovery, manage care gaps and promote wellness. Services are personalized to address seven health dimensions: financial, environmental, functional, support system, clinical, cognitive and physical — helping members navigate care and control costs. **Call 1-800-317-2299 to enroll in a Case Management program.**

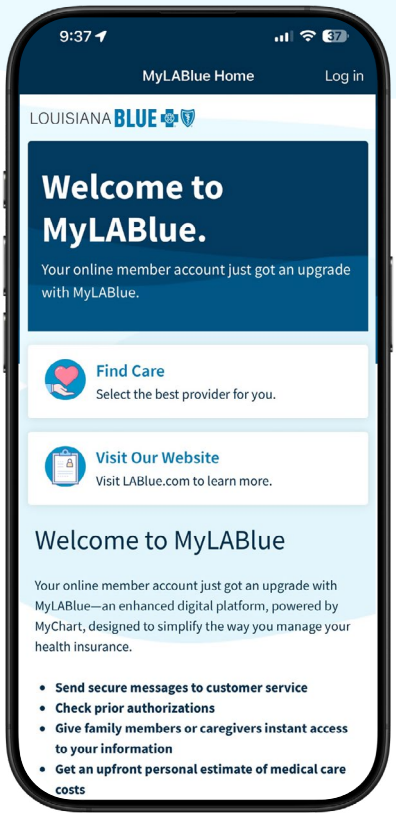
**This is not an inclusive list, and options may vary based on the plan(s) you have.*

Health and Wellness Discounts From Blue365®

Blue365®* offers discounts on health and wellness resources, 365 days a year. Register for a free online account at **www.blue365deals.com/lablue** to access these exclusive discounts on fitness memberships (in-person and virtual) and workout gear, wearable devices, meal delivery and nutrition programs, mental well-being resources, pet health resources, vision care, dental care, athletic footwear, hearing aids and more.

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Welcome to MyLABlue

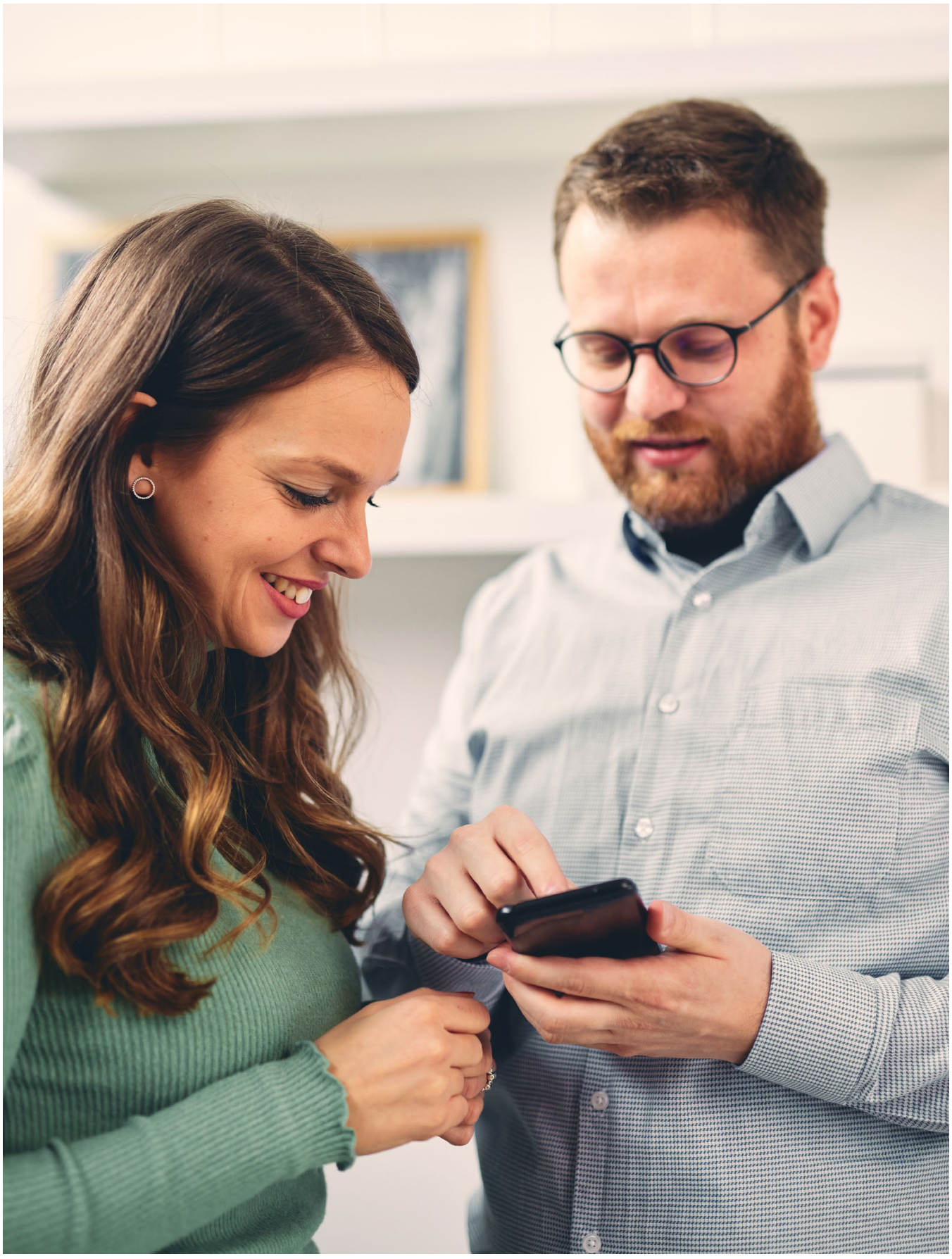
Your health insurance. Your way.

MyLABlue is Louisiana Blue's secure, personalized digital experience designed to help you and your employees manage your health insurance — anytime, anywhere. Whether you're on your laptop, phone or tablet, **MyLABlue** makes it easy to stay connected to your coverage.

You can access MyLABlue at lablue.com or by downloading the MyLABlue app. And for added convenience, you can link **MyLABlue** to your MyChart account, giving you one seamless place to manage your health and health insurance information.

With MyLABlue, you also have access to a variety of tools designed to make managing your health insurance easier. Here are a few highlights:

- View your health plan information at a glance
- Download and use your digital ID card
- Find doctors and care options in your network
- Check the status of certain prior authorizations
- Message customer service securely
- Pay your insurance premium
- Share your health information with a family member, caretaker or authorized delegate
- Blue Advantage members will also be able to access their Flex Card and Healthy Rewards.



FREQUENTLY ASKED QUESTIONS

1. What documents do I need to make the best use of my coverage?

- **Member ID card** – This personalized card has your unique policy number on it. Please carry it with you. Providers will want to see it before they serve you. Your member ID card is replaced annually. It may be mailed to you separately from your policy.
- **Insurance Policy** – This is your contract. It spells out the benefits and coverage provisions of your policy. It includes what is covered, what is not and any dollar limits. Your Application for Coverage and your Schedule of Benefits are part of your insurance policy. Your contract is replaced annually.
- **Schedule of Benefits** – This is a summary of the services and procedures for which you will receive coverage, as well as any copayments, deductibles and coinsurance associated with them. Your Schedule of Benefits is replaced annually.
- **Summary of Benefits and Coverage (SBC)** – Provides standard benefit information to help you understand your health coverage.

2. How do I know if something is covered?

You can find coverage information in three places: Your Insurance Policy (contract), your online member account and your Schedule of Benefits. The Schedule of Benefits explains your financial obligations for services, including copayments, deductibles and coinsurance.

Your policy and Schedule of Benefits together provide the specific details of your coverage, including pharmacy coverage, hospital coverage, office visits, your financial obligations for services, and any exclusions, limitations and condition-specific criteria for benefits.

Your digital account at **my.lablue.com** gives you 24/7 access to all the information described above and more. You can also submit questions about your benefits from your member account.

If you still have questions regarding coverage, please call Customer Service at the number on your member ID card or use our secure online inquiry form at **www.lablue.com/public-secure-inquiry**.

3. How do I find a doctor in my network?

You can search for providers in your network by visiting our Find Care online provider directory at **www.lablue.com** or **findcare.lablue.com**. Always check the Find Care online provider directory for the most up-to-date providers in your network. Providers are subject to change.

You can also call Customer Service, and a courteous representative will help you find a provider.

4. How do I find out if I have prescription coverage, and if so, how much my prescription will cost?

First, please check your Schedule of Benefits to see what type of prescription drug coverage you have, if any.

Louisiana Blue offers several ways to help you get the most out of your prescription drug coverage. You can search for a prescription drug on your covered drug list (also known as a *formulary*) at **www.lablue.com/CoveredDrugs**. You or your doctor may request a formulary exception, but not all drugs qualify. Learn more at **www.lablue.com/pharmacy**.

Your personal prescription drug information is also available online through Express Scripts* at **www.express-scripts.com**. Here you will find out-of-pocket cost information, a pharmacy locator and more.

**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.*

5. Where do I check to see if something should be preauthorized?

Inpatient hospital stays and certain other services require authorization before you receive the services. Your Schedule of Benefits includes a summary list of these services or procedures that require prior authorization.

You can view a detailed list of items and services that require prior authorization by visiting **www.lablue.com/priorauth**. On this web page, you will see links to the Drugs Requiring Prior Authorization guide and the current Product Enhancements Guide for medical benefits. The Product Enhancements Guide is organized by the name of your plan (for example, Preferred Care PPO, Blue Connect, Bridge Blue, etc.) Find the page for your plan to see a list of all services that require prior authorization, from inpatient services to medical devices and behavioral health to hospice care.

If you have any questions, our Customer Service representatives will be glad to answer them. Just call the number on your member ID card.

6. How do I file a claim?

If you receive services from a network provider, your claims will be filed automatically for you. You do not need to submit a claim. In case you do need to file a claim, forms are available in the Forms and Tools section, which is at the bottom of every page on our **lablue.com** website.

7. What if I lose my member ID card, policy or Schedule of Benefits? How do I get new copies?

If you lose any of these items, you can contact Customer Service by calling 1-800-495-2583 or emailing **help@lablue.com** to request replacements. Additionally, you can order a new member ID card and view your digital member ID card through your **my.lablue.com** account.

8. What if I don't agree with a decision made by Louisiana Blue or HMO Louisiana?

We encourage you to share any concerns regarding the care or services you receive from us or our network providers. That's why we have a formal process for members to appeal any of our decisions or state any grievances. Some of our decisions may also allow you to seek an independent external review. To learn more about these processes, please visit www.lablue.com, call Customer Service at the number on your member ID card, or refer to the Complaint, Grievance and Appeal Procedure section of your policy.

9. How does Louisiana Blue determine covered benefits?

Louisiana Blue's covered benefits are designed to meet all applicable federal and state requirements. Each year, our products are reviewed and updated to reflect regulatory changes, clinical best practices, and evolving member needs. Existing benefits may be modified, and new benefits — such as emerging medical technologies or treatments — are evaluated for inclusion based on medical evidence, safety, effectiveness, and value. Most benefit updates or changes are communicated to members through mandated notices, plan documents and other approved informational channels.

Making a Payment

You have four convenient options to pay your premium:

1 Online

Log in to your Louisiana Blue account at **my.lablue.com**. Select Pay My Bill to make a one-time payment with a debit card, credit card or checking account. You can also set up automatic monthly payments with your checking account or credit card. **Need help signing up for an online account?** Call the Customer Service number on your member ID card.

2 Phone

Call 1-800-392-4087, Monday – Friday, 8 a.m. to 5 p.m., to pay with your credit card. Have your member ID card ready.

3 Mail

Send a check, money order or cashier's check via postal mail.

- Make sure your payment amount matches the amount on your bill exactly.
- Write your member number and month you are paying on your check, money order or cashier's check. Example, if you are paying your March premium, write March on your check.
- Include your payment coupon in the envelope with your payment.
- Do NOT send cash.
- Mail your payment to the address listed on your payment coupon.

Your payment could be delayed if the amount does not match the payment notice or if you do not include your payment coupon. Allow 10 days for your payment to reach Louisiana Blue.



4 In Person

Visit one of our Regional Offices, Monday – Friday, 8 a.m. – 5 p.m. (except office holidays) to pay in person with a check, money order or cashier's check. We do not accept cash as payment. Find your closest Regional Office at **www.lablue.com/help**.

How Louisiana Blue Will Contact You

During our business relationship, you can expect us to contact you in several ways. Most communications will come through regular mail and, in some cases, email.

Some exceptions include:

- Telephone surveys
- Telephone reminders of recommended wellness visits or immunizations
- Calls to members who are eligible for special services, such as help managing a disease or difficult condition
- Returning your call
- Text message reminders about recommended care and health services

Mail may include:

- Newsletters
- Notices we must send to comply with state or federal insurance guidelines
- Explanation of Benefits (EOB)
- Letters
- Questionnaires and surveys
- Forms requesting information
- Notice of Amendment of Contracts

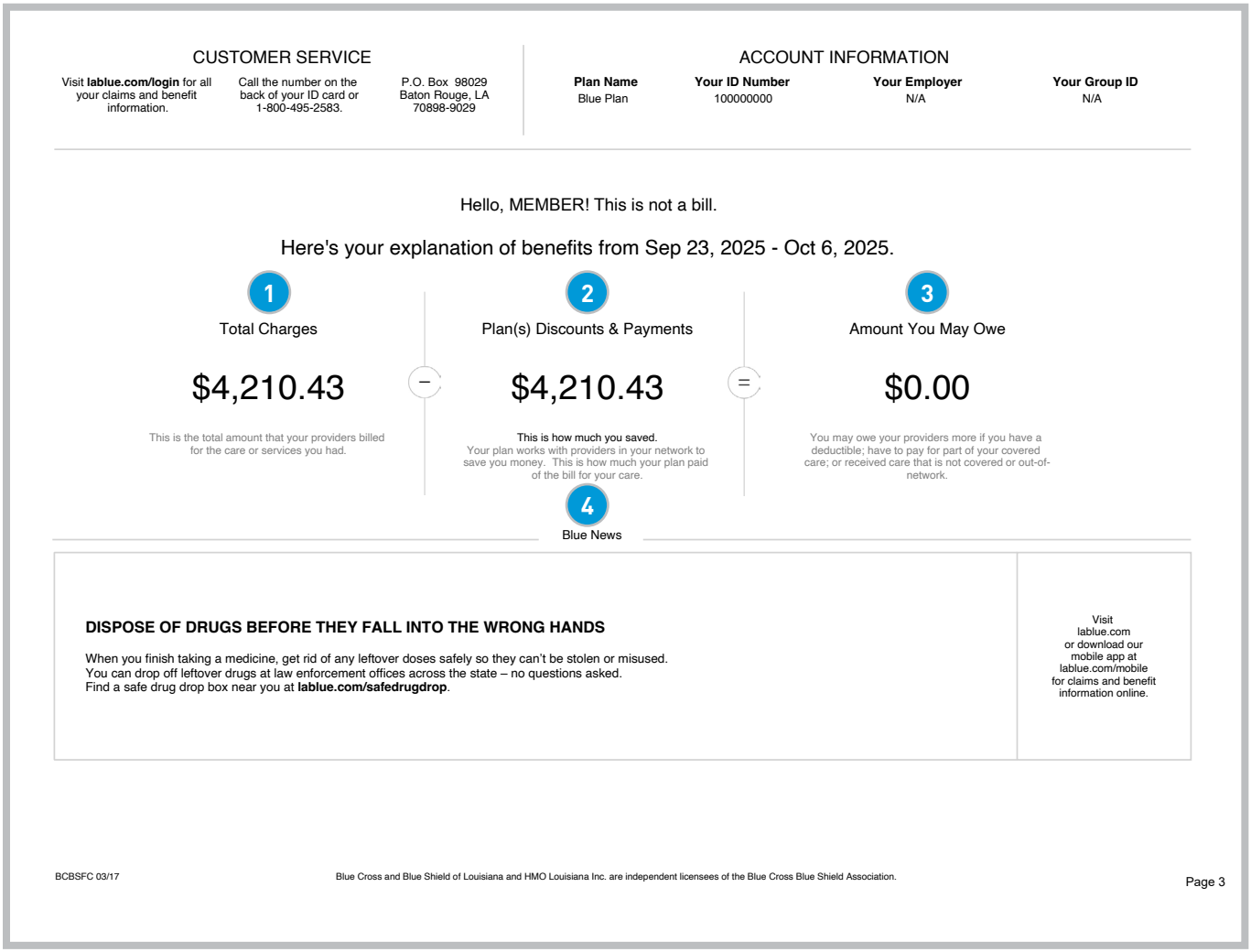
Please note:

- All written communications will show the Louisiana Blue or HMO Louisiana, Inc. logo. If the logo appears to be crooked or distorted, it may not be an authentic communication from us.
- If at any time you are suspicious or concerned that a communication you receive may not really be from Louisiana Blue, please contact us immediately.
- You may report suspicious activity at **www.lablue.com/report-fraud**.



How to Read Your **Explanation of Benefits** (EOB)

You receive this document whenever you make a medical or dental visit, or when you purchase medications. It contains a summary page, followed by details of each of your visits and pharmacy purchases.



CUSTOMER SERVICE

Visit **lablue.com/login** for all your claims and benefit information.

Call the number on the back of your ID card or 1-800-495-2583.

P.O. Box 98029
Baton Rouge, LA
70898-9029

ACCOUNT INFORMATION

Plan Name	Your ID Number	Your Employer	Your Group ID
Blue Plan	100000000	N/A	N/A

Hello, MEMBER! This is not a bill.

Here's your explanation of benefits from Sep 23, 2025 - Oct 6, 2025.

1 Total Charges

$4,210.43

This is the total amount that your providers billed for the care or services you had.

−

2 Plan(s) Discounts & Payments

$4,210.43

This is how much you saved.
Your plan works with providers in your network to save you money. This is how much your plan paid of the bill for your care.

=

3 Amount You May Owe

$0.00

You may owe your providers more if you have a deductible; have to pay for part of your covered care; or received care that is not covered or out-of-network.

4 Blue News

DISPOSE OF DRUGS BEFORE THEY FALL INTO THE WRONG HANDS

When you finish taking a medicine, get rid of any leftover doses safely so they can't be stolen or misused.
You can drop off leftover drugs at law enforcement offices across the state – no questions asked.
Find a safe drug drop box near you at **lablue.com/safedrugdrop**.

Visit lablue.com or download our mobile app at lablue.com/mobile for claims and benefit information online.

BCBSFC 03/17

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SUMMARY

1 **TOTAL CHARGES**
What the doctor, clinic or hospital charged for care.

2 **PLAN(S) DISCOUNTS & PAYMENTS**
This is your discount on care costs or what your plan paid for care.

3 **AMOUNT YOU MAY OWE**
This is the part of your claims you may have to pay out-of-pocket.

4 **BLUE NEWS**
Look here for messages from us about other services we offer to help you manage your coverage or care.

Medical Claim Detail

				1	-	2				=	3		
				Amount Charged		Plan(s) Discounts & Payments					Your Responsibility		
Provider Name/ Claim Number	Date of Service	Type of Service	See Notes			Member Discount	Not Covered	Plan Paid	Other Insurance Paid		Exclusions	Deductible	Copay/ Coinsurance
Provider Name 200006918900	8/21/2025	Anesthesia	A,B	$1,080.00		$802.80	$0.00	$277.20	$0.00		$0.00	$0.00	$0.00
Provider Name 200006918900	8/21/2025	Anesthesia	C,B	$120.00		$67.00	$0.00	$53.00	$0.00		$0.00	$0.00	$0.00
Provider Name 200006918200	8/21/2025	Anesthesia	D,B	$846.00		$664.56	$0.00	$181.44	$0.00		$0.00	$0.00	$0.00
Provider Name 200000360600	9/12/2025	Outpatient Services	E,B	$549.00		$449.25	$0.00	$99.75	$0.00		$0.00	$0.00	$0.00
Provider Name 200009190300	9/12/2025	Lab Services	F,B	$66.09		$53.88	$0.00	$12.21	$0.00		$0.00	$0.00	$0.00
Provider Name 200009190300	9/12/2025	Lab Services	G,B	$1,510.20		$1,438.02	$0.00	$72.18	$0.00		$0.00	$0.00	$0.00
Provider Name 200009190300	9/12/2025	Lab Services	H,B	$39.14		$31.67	$0.00	$7.47	$0.00		$0.00	$0.00	$0.00
TOTAL				$4,210.43		$3,507.18	$0.00	$703.25	$0.00		$0.00	$0.00	$0.00
Amount You May Owe				$4,210.43	-	$4,210.43				=	$0.00		4

Claim Notes

A - Charge exceeds Blue Cross allowable amount of $277.20.
B - Plan paid the provider.
C - Charge exceeds Blue Cross allowable amount of $53.00.
D - Charge exceeds Blue Cross allowable amount of $181.44.
E - Charge exceeds Blue Cross allowable amount of $99.75.
F - Charge exceeds Blue Cross allowable amount of $12.21.
G - Charge exceeds Blue Cross allowable amount of $72.18.
H - Charge exceeds Blue Cross allowable amount of $7.47.

BCBSFC 03/17

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MEDICAL CLAIM DETAIL

1 **AMOUNT CHARGED**
What the doctor, clinic or hospital charged for care.

PLAN(S) DISCOUNTS & PAYMENTS
This is your discount on care costs or what your plan paid for care.

YOUR RESPONSIBILITY
This is what you must pay for care before your health coverage begins to pay or the parts of your care that are not covered by your plan.

AMOUNT YOU MAY OWE
This is the part of your claims you may have to pay out-of-pocket.

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SUMMARY OF PRIVACY PRACTICES NOTICE

Blue Cross and Blue Shield of Louisiana (Louisiana Blue) and its affiliate, HMO Louisiana, Inc., believe that privacy and confidentiality regarding personal medical information is important to every customer. And securely protecting our customers' privacy is a responsibility we take very seriously.

We want you to know there is a federal regulation that governs the privacy of your medical information and how we use and share that information in the course of our regular business activities. This federal regulation requires us to provide you with a detailed description — or "Notice" — of how we use your medical information.

The attached Notice goes into detail on how we may use and share your medical information in the course of treatment, payment and healthcare (business) operations. In general, unless it is described in the accompanying Notice, we will **not** use or disclose your medical information **without** your written authorization. For example, we may use and disclose your medical information to:

- Enroll you in our plan
- Determine your eligibility for benefits
- Pay your claims
- Underwrite your contract/certificate of coverage
- Share data with your doctor
- Give your healthcare providers updates that help them treat you
- Connect you with health coaches
- Audit our business practices
- Conduct medical reviews
- Conduct quality improvement activities
- Bill you or your employer for your premiums
- Develop strategic business plans
- Remind you about important screenings, shots or tests
- Participate in research, if appropriate regulations are followed
- Improve our services

Your information may be shared with the physicians or other providers who treat you, with other insurance companies, with your employer if you are covered under a group plan (following specific guidelines), or with a company we hire to help us do our work. We may also disclose your medical information to your family members, friends and others you choose to involve in your healthcare or in the payment of your healthcare.

Although this occurs rarely, we may also use and disclose your medical information when required by law for various public interest activities, including regulatory oversight of our company (by the Department of Insurance, for example), law enforcement, disaster relief, and certain other public benefit functions.

The federal privacy rules also give you certain rights. Please review this entire Notice to learn about your rights and how to put them to use for you, as well as the procedure to voice complaints regarding our privacy practices.

Maintaining your trust and confidence is our highest priority, and we value your business. Thank you for being our customer.

01MK1780 R09/25 Blue Cross and Blue Shield of Louisiana and its subsidiaries, HMO Louisiana, Inc. and Southern National Life Insurance Company Inc., are independent licensees of the Blue Cross Blue Shield Association.

BLUE CROSS AND BLUE SHIELD OF LOUISIANA & HMO LOUISIANA, INC. NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY. THE PRIVACY OF YOUR MEDICAL INFORMATION IS IMPORTANT TO US.

Our Legal Duty

We are required by applicable federal and state law to maintain the privacy of your medical information. We are also required to give you this Notice about our privacy practices, our legal duties, and your rights concerning your medical information. We must follow the privacy practices that are described in this Notice while it is in effect. This Notice takes effect Jan. 1, 2026, and will remain in effect unless we replace it.

We reserve the right to change our privacy practices and the terms of this Notice at any time, provided such changes are permitted by applicable law. We reserve the right to make the changes in our privacy practices and the new terms of our Notice effective for all medical information that we maintain, including medical information we created or received before we made the changes. Before we make a significant change in our privacy practices, we will change this Notice and send the new Notice to our health plan subscribers at the time of the change.

You may request a copy of our Notice at any time. For more information about our privacy practices, or for additional copies of this Notice, please contact us using the information at the end of this Notice.

Uses and Disclosures of Medical Information

We will refer to your "health information" throughout this Notice. When we say "health information," we mean what the federal privacy rules ("the HIPAA privacy regulations") call "Protected Health Information." This is individually identifiable health information, including demographic information, collected from you or created or received by a healthcare provider, a health plan, your employer if you are covered under a group plan, or a healthcare clearinghouse and that relates to: (i) your past, present, or future physical or mental health or condition; (ii) the provision of healthcare to you; (iii) the past, present, or future payment for the provision of healthcare to you. Any terms not defined in this Notice should have the same meaning as they have in the HIPAA Privacy Regulations as set out in 45 C.F.R. § 164.501.

Required Disclosures of Your Health Information

We **must** disclose your health information:

- To you or someone who has the legal right to act for you (your personal representative), if the information you seek is contained in a designated record set, and
- To the Secretary of the Department of Health and Human Services, if necessary, to investigate or determine our compliance with the HIPAA Privacy Regulations.

Permissive Disclosures of Your Health Information

We **have the right** to use and disclose your health information for:

Treatment: We may disclose your health information to a physician or other healthcare provider to treat you. For example, we may send a copy of a member's medical records we maintain to a physician who needs the additional information to treat the member.

Payment: We may use and disclose your health information to pay claims from physicians, hospitals and other healthcare providers for services delivered to you that are covered by your health plan, to determine your eligibility for benefits, to coordinate your benefits with other payers, to determine the medical necessity of care delivered to you, to obtain premiums for your health coverage, to issue explanations of benefits, and the like. We may disclose your health information to a healthcare provider or another health plan for that provider or plan to obtain payment or engage in other payment activities.

Healthcare Operations: We may use and disclose your health information for healthcare operations. Healthcare operations include:

- reviewing and evaluating healthcare provider and health plan performance, healthcare provider and health plan accreditation, certification, licensing and credentialing activities;
- healthcare quality assessment and improvement activities;
- conducting or arranging for medical reviews, audits and legal services, including fraud and abuse detection and prevention;
- underwriting and premium rating our risk for health coverage (although we are prohibited from using or disclosing any genetic information for these underwriting purposes); and
- business planning, development, management and general administration, including customer service, grievance resolution, de-identifying health information and creating limited data sets for healthcare operations, public health activities and research;
- sharing detailed medical claims and wellness information with your primary care physician to improve care and reduce costs.

For a full list of the activities covered by the terms in this section, please consult the definitions set out in 45 C.F.R. § 164.501.

Others Covered by the Privacy Rule: We may disclose your health information to another health plan or to a healthcare provider for certain healthcare operations subject to federal privacy protection laws. We may do so as long as the plan or provider has or had a relationship with you and the health information is for that plan's or provider's healthcare quality assessment and improvement activities, evaluation, or fraud and abuse detection and prevention. For example, we may share your information with your doctors for their licensing or credentialing activities.

Business Associates: We hire individuals and companies to perform various functions on our behalf or to provide certain types of services for us. In order to help us, these business associates may receive, create, maintain, use, or disclose your health information. Before they may have any contact with your health information, we require them to sign a written agreement stating they will keep your health information private and secure.

Examples of our business associates include:

- Medical experts hired to review claims;
- A pharmacy benefit management company hired to assist us in managing pharmacy claims;
- A company hired to conduct data analysis to help us determine which of our programs and services are most helpful to customers, which should be changed and others that we should start.

Your Authorization: You may give us written authorization to use your health information or to disclose it to anyone for any purpose. If you give us an authorization, you may revoke it in writing at any time. However, we will not be able to undo any action that was taken before that authorization was revoked. Unless you give us a written authorization, we will not use or disclose your health information for any purpose other than those described in this Notice. To the extent (if any) that we maintain or receive psychotherapy notes about you, most disclosures of these notes require your authorization. Also, to the extent (if any) that we use or disclose your information for our fundraising practices, we will provide you with the ability to opt out of future fundraising communications. In addition, most (but not all) uses and disclosures of health information for marketing purposes and disclosures that constitute a sale of protected health information require your authorization.

Family, Friends and Others Involved in Your Care or Payment for Care: Unless you object, we may disclose your health information to a family member, friend or any other person you involve in your healthcare or payment for your healthcare. We will disclose only the health information that is related to the person's involvement. We may use or disclose your name, location, and general condition to notify, or to assist an appropriate public or private agency to locate and notify, a person responsible for your healthcare in appropriate situations, such as medical emergency or during disaster relief efforts (for example, to Red Cross during a natural disaster).

Before we make such a disclosure, we will provide you with an opportunity to object. If you are not present or are incapacitated or it is an emergency or disaster relief situation, we will use our professional judgment to determine whether disclosing your health information is in your best interest under the circumstances.

Your Employer: We may disclose to your employer whether or not you are enrolled in a health plan that your employer sponsors. We may disclose summary health information to your employer to use to obtain premium bids for the health insurance coverage offered under the group health plan in which you participate or to decide whether to modify, amend or terminate that group health plan. Summary health information is information about claims history, claims expenses or types of claims experienced by the enrollees in your group health plan. Although this summary health information does not specifically identify any individual, it still may be possible to identify you or others through review of this summary health information.

We may disclose your health information and the health information of others enrolled in your group health plan to your employer to administer your group health plan. Before we may do that, your employer must meet certain requirements. This includes amending the plan document for your group health plan to establish the limited uses and disclosures it may make of your health information. Please see your group health plan document for a full explanation of the limitations placed on your employer for the use of this information and for any disclosures that may be made to the group health plan itself.

Health-Related Products and Services: Where permitted by law, we may use your health information to communicate with you about health-related products, benefits and services and payment for those products, benefits and services that we provide or include in our benefits plan, and about treatment alternatives that may be of interest to you. These communications may include information about the healthcare providers in our network, about replacement of or enhancements to your health plan, and about health-related products or services that are available only to our enrollees that add value to, although they are not part of, our benefits plan. For example, we may contact you about a Medicare Supplement insurance plan when you near age 65.

Public Health and Benefit Activities: Although this does not occur often, we may use and disclose your health information when required by law and when authorized by law for the following kinds of public interest activities:

- for public health, including to report disease and vital statistics, child abuse, and adult abuse, neglect or domestic violence;
- to avert a serious and imminent threat to health or safety;
- for healthcare oversight, such as activities of state insurance commissioners, licensing and peer review authorities and fraud prevention enforcement agencies;
- for research in certain situations, such as when:
  1. an institutional review board or privacy board has reviewed the research proposal and established protocols to ensure the privacy of the information and approved the research or
  2. conducting research with de-identified or limited data sets to learn more about how to help members improve their health;
- in response to court and administrative orders and other lawful process;
- to law enforcement officials with regard to crime victims, crimes on our premises, crime reporting in emergencies, and identifying or locating suspects or other persons;
- to coroners, medical examiners, funeral directors and organ procurement organizations;
- to the military, to federal officials for lawful intelligence, counterintelligence and national security activities, and to correctional institutions and law enforcement regarding persons in lawful custody; and
- as authorized by state workers' compensation laws.

Substance Use Disorder Information: Substance Use Disorder treatment records received from programs subject to federal regulation 42 CFR part 2, or testimony relaying the content of such records, shall not be used or disclosed in civil, criminal, administrative, or legislative proceedings against the individual unless based on written consent, or a court order after notice and an opportunity to be heard is provided to the individual or holder of the record, as provided in 42 CFR part 2 regulations. A court order authorizing use or disclosure must be accompanied by a subpoena or other legal requirement compelling disclosure before the requested substance use disorder record is used or disclosed.

Be advised that the potential for information disclosed pursuant to a permitted use or disclosure may be subject to redisclosure by the recipient and no longer protected.

Individual Rights

The following are your rights with respect to your health information. If you would like to exercise any of the following rights, please submit your request in writing, sign your request, and mail it to the Louisiana Blue Privacy Office at P.O. Box 84656, Baton Rouge, LA 70884-4656. Our contact information is provided at the end of this Notice.

Access: You have the right to examine and to receive a copy of your health information we maintain about you in a "designated record set," with limited exceptions. This may include an electronic copy in certain circumstances if you make this request in writing.

Generally, a "designated record set" contains:

- claims and payment information;
- enrollment and billing information;
- other records used to make decisions about your healthcare benefits.

We may charge you reasonable, cost-based fees for a copy of your health information, for mailing the copy to you, and for preparing any summary or explanation of your health information you may request. Contact us using the information at the end of this Notice for information about our fees. You may withdraw your request if you do not wish to pay the fees.

In certain situations, we may deny your request to inspect and obtain a copy of your health information. If we deny your request, we will notify you in writing and will inform you whether or not you have the right to have the denial reviewed.

Disclosure Accounting: You have the right to an accounting of certain disclosures that we make of your health information, excluding disclosures for treatment, payment, healthcare operations, as authorized by you, and for certain other activities.

We will provide you with information about each accountable disclosure that we made during the period for which you request the accounting, except we are not obligated to account for a disclosure that occurred more than six years before the date of your request. If you request this accounting more than once in a 12-month period, we may charge you a reasonable, cost-based fee for responding to your additional requests. Contact us using the information at the end of this Notice for information about our fees.

Amendment: You have the right to request that we amend your health information that we maintain about you in your designated record set. We may deny your request for certain reasons. For example, we may deny your request if the information you want to amend was created by your doctor. If we deny your request, we will provide you a written explanation, and explain to you how you can disagree with the denial by filing a statement of disagreement with us. If we accept your request, we will make your amendment part of your designated record set, and use reasonable efforts to inform others of the amendment who we know may have relied on the unamended information to your detriment, as well as persons you tell us you want to receive the amendment.

Restriction: You have the right to request that we restrict our use or disclosure of your health information for treatment, payment or healthcare operations, or with family, friends or others you identify. We are not required to agree to your request. If we do agree, we will honor our agreement, except in a medical emergency or as required or authorized by law. Any agreement we may make to a request for restriction must be in writing and agreed to by our Privacy Office.

Confidential Communication: If you believe that a disclosure of all or part of your health information may endanger you if sent to your current mailing address, you have the right to request that we communicate with you in confidence about your health information by a different means or to a different location that you specify. You must make your request in writing, and your request must represent that the information could endanger you if it is not communicated in confidence as you request.

We will accommodate your request if it is reasonable. You must specify the alternative means of contact or location for confidential communication, and continue to permit us to collect premiums and pay claims under your health plan. Please note that other information that we send to the subscriber about healthcare benefits received may contain sufficient information to reveal that you

obtained healthcare for which we paid, even though you requested that we communicate with you about that healthcare in confidence. If you have given someone else permission to receive health information about you, a request for confidential communications will cancel this permission unless you tell us otherwise.

Electronic Notice: If you receive this Notice on our website or by electronic mail (email), you have the right to receive this Notice in written form. Please contact us using the information at the end of this Notice to obtain this Notice in written form.

Potential Impact of State Privacy Laws: The federal healthcare Privacy Regulations generally do not "preempt" (or take precedence over) state privacy or other applicable laws that provide individuals greater privacy protections. As a result, to the extent state law applies, the privacy laws of a particular state, or other federal laws, rather than the HIPAA Privacy Regulations, might impose a privacy standard under which we will be required to operate. For example, where such laws have been enacted, we will follow more stringent state privacy laws that relate to uses and disclosures of the protected health information concerning HIV or AIDS, mental health, substance abuse/chemical dependency, genetic testing, reproductive rights, or disclosure of health information of minors.

Breach Notification: In the event of a breach of your unsecured health information, we will provide you notification of such a breach as required by law or where we otherwise deem appropriate.

Questions and Complaints

If you want more information about our privacy practices or have questions or concerns, please contact us using the information at the end of this Notice.

If you are concerned that we may have violated your privacy rights, or you disagree with a decision we made about access to your health information or in response to a request you made to amend, restrict the use or disclosure of, or communicate in confidence about your health information, you may complain to us using the contact information at the end of this Notice. You also may submit a written complaint to the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Ave., S.W., Washington, D.C. 20201. You may contact the Office for Civil Rights' Hotline at 1-877-696-6775 or visit **www.hhs.gov/ocr/privacy/hipaa/complaints**.

We support your right to the privacy of your health information. We will not retaliate in any way if you choose to file a complaint with us or with the U.S. Department of Health and Human Services.

Contact Information

By mail:
Privacy Office
Blue Cross and Blue Shield of Louisiana
P.O. Box 84656
Baton Rouge, LA 70884-4656

Telephone: (225) 298-1751
Toll free: 1-855-258-3746
Fax: (225) 298-1590
Email: Privacy.Office@lablue.com
(Individual Rights requests will not be accepted via email.)

01MK1780 R09/25

MEMBER DATA PROTECTION STATEMENT

At Blue Cross and Blue Shield of Louisiana (Louisiana Blue), our mission is to improve the health and lives of Louisianians — including by how we store, use and protect our members' data. Louisiana Blue has strong processes in place which all of our employees must follow to protect members' data in all forms (spoken, written and/or electronic).

Louisiana Blue approaches members' data protection from three perspectives — physical security, cybersecurity and privacy. Louisiana Blue recruits, hires and trains qualified staff who work together to safely store our members' information and makes sure all employees are following the laws and regulations that protect it.

Louisiana Blue has extensive policies and procedures that outline the security and privacy standards and responsibilities for protecting members' data. Employees are trained on Louisiana Blue data protection protocols as soon as they start working here, and all employees have refresher training at least once a year.

Louisiana Blue does not give every employee access to members' information, and not all access is the same. How much member information any Louisiana Blue employee can access depends on his/her job and role within the company. Employees can only get to the information they need to do their jobs and not anything else. For example, a Customer Service advisor who needs member information to answer calls is able to see those records, but a business analyst working on internal projects would not need this access.

Spoken Data

Before Louisiana Blue employees give information over the phone or in person, they take steps to authenticate the identities of the people requesting information. This is to make sure the people calling are really who they say they are and that they have the right to request that information. Louisiana Blue has a process for our members to let us know whom they want to be an authorized delegate or legal representative. That means you are giving permission for them to contact Louisiana Blue and ask for information on your behalf.

Written Data

Louisiana Blue has strong privacy protection rules for paper documents. Employees are required to keep records in a safe place where they cannot be seen, for example in a locked file cabinet instead of lying on a desk. Louisiana Blue requires employees to go through their computers and securely destroy electronic files that are no longer needed. This prevents the information in these records from being stolen or accessed by the wrong people.

Electronic Data

Louisiana Blue IT staff uses the latest technology to keep electronic information secure by encrypting it within internal systems so that no one can get to it from outside the system. The IT staff members have processes in place to detect and prevent hackers from getting to our technical systems and monitor how employees access and use information within the organization.

If you have questions about how Louisiana Blue uses, stores or protects members' data, call our Information Governance Office at (225) 298-1751.

12PR0095 R09/25 Blue Cross and Blue Shield of Louisiana and its subsidiaries, HMO Louisiana, Inc. and Southern National Life Insurance Company Inc., are independent licensees of the Blue Cross Blue Shield Association.

RIGHTS AND RESPONSIBILITIES

Your Rights

- You have the right to be provided with information on your health plan, its services, the practitioners providing care and your rights and responsibilities in clear, understandable language.
- You have the right to receive medically necessary care that is covered under your benefit plan and is provided or arranged by your healthcare provider.
- You have the right to be informed by your healthcare provider about your diagnosis, treatment options and prognosis in clear, understandable language.
- You have the right to participate with practitioners when making decisions regarding your healthcare.
- You have the right to refuse treatment.
- You have the right to be treated with respect and recognition of your dignity and privacy.
- You have the right to the confidentiality of information concerning your medical treatment.
- You have the right to express complaints or appeals about Louisiana Blue/HMO Louisiana or the medical care provided, and to a timely response when appropriate.
- You have the right to a candid discussion of all appropriate, medically necessary options for your condition(s), regardless of cost or benefit coverage.
- You have the right to know how your physician and other healthcare professionals are compensated by Louisiana Blue/HMO Louisiana.
- You have the right to make recommendations to your health plan on its Member Rights and Responsibilities policy.
- You have the right to culturally and linguistically appropriate services as long as these services do not violate applicable government laws and regulations.

Your Responsibilities

- You are responsible for reading and understanding all material concerning your health benefits.
- You are responsible for complying with all terms of membership with your health plan.
- You are responsible for developing and maintaining a satisfactory physician-patient relationship.
- You are responsible for following instructions and guidelines as agreed upon by you and your healthcare provider.
- You are responsible for engaging in a healthy lifestyle and in safety practices.
- You are responsible for providing, to the extent possible, complete and accurate information that Louisiana Blue/HMO Louisiana and its practitioners and providers need in order to care for you.
- You are responsible for supplying information to the organization as needed to access health benefits.
- You are responsible for learning how to use health benefits and access member assistance to ask questions about benefits.
- You are responsible for making and keeping appointments, or canceling in advance if unable to make your appointment.
- You are responsible for paying copayment and/or coinsurance amounts required under your health plan.
- You are responsible for notifying your employer or Louisiana Blue of any other healthcare coverage of which you are a beneficiary, and for cooperating in coordinating benefits.
- You are responsible for understanding your health conditions and participating in developing mutually agreed-upon treatment goals, to the degree possible.

01MK6155 R04/26

YOUR RIGHTS REGARDING THE RELEASE OF GENETIC INFORMATION

Blue Cross and Blue Shield of Louisiana (Louisiana Blue) and its affiliate, HMO Louisiana, Inc., shall not, solely on the basis of any genetic information concerning an individual or family member or solely on the basis of an individual's or family member's request for or receipt of genetic services, or refusal to submit to a genetic test or make available the results of a genetic test:

1. Terminate, restrict, limit or apply conditions to the coverage provided under the policy or plan, or restrict the sale of the policy or plan to an individual or family member;
2. Cancel or refuse to renew the coverage of an individual or family member under the policy or plan;
3. Deny coverage or exclude an individual or family member from coverage under the policy or plan;
4. Impose a rider that excludes coverage for certain benefits or services under the policy or plan;
5. Establish differentials in premium rates or cost-sharing for coverage under the policy or plan; or
6. Otherwise discriminate against an individual or family members in the provision of insurance.

Louisiana Blue and its affiliate, HMO Louisiana, Inc. are prohibited by law from requiring any applicant or subscriber to undergo genetic testing or to be subjected to questions relating to genetic information.

As provided by law, "genetic information" means all information about genes, gene products, inherited characteristics, or family history/pedigree as expressed in common language.

40XX0908 R07/25 Blue Cross and Blue Shield of Louisiana and its subsidiary, HMO Louisiana Inc., are independent licensees of the Blue Cross Blue Shield Association.

BALANCE BILLING DISCLOSURE NOTICE REQUIRED BY LOUISIANA LAW

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 THE FEES FOR THOSE OUT-OF-NETWORK SERVICES, IN ADDITION TO APPLICABLE AMOUNTS DUE FOR COPAYMENTS, COINSURANCE, DEDUCTIBLES AND NONCOVERED SERVICES.

SPECIFIC INFORMATION ABOUT NETWORK AND NON-NETWORK FACILITY-BASED PHYSICIANS CAN BE FOUND AT **LABLUE.COM** OR BY CALLING THE CUSTOMER SERVICE TELEPHONE NUMBER ON THE BACK OF YOUR ID CARD.

NOTICE: YOUR SHARE OF THE PAYMENT FOR HEALTHCARE SERVICES MAY BE BASED ON THE AGREEMENT BETWEEN YOUR HEALTH PLAN AND YOUR PROVIDER. UNDER CERTAIN CIRCUMSTANCES, THIS AGREEMENT MAY ALLOW YOUR PROVIDER TO BILL YOU FOR AMOUNTS UP TO THE PROVIDER'S REGULAR BILLED CHARGES.

Your Rights and Protections Against Surprise Medical Bills Under Federal Law

When you get emergency care or get treated by an out-of-network provider at a network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.

What is a balance or surprise bill? Surprise or balance billing is when an out-of-network provider bills you for more than what your plan pays a network provider for the same care.

Out-of-network providers may bill you for more than what your plan pays a network provider for the same kind of care. Out-of-network providers cannot send you an unexpected bill when you cannot choose who treats you. Out-of-network providers who see you in a true health emergency cannot send you a bill for more than what your plan pays. In most cases, out-of-network providers who see you in a network hospital cannot send you a bill for more than what your plan pays without your consent.

You are protected from balance billing for:

- Emergency services: If you must get care in a true emergency from an out-of-network provider, the most the provider may bill you is your plan's copayment, coinsurance or deductible for network care. You cannot be balance billed for these emergency services. This includes care you may get after you are in stable condition unless you give written consent and give up your protections not to be balanced billed.
- Certain services at a network hospital or ambulatory surgical center: When you get services from a network hospital or ambulatory surgical center, certain providers there may be out-of-network. **In most cases, out-of-network providers who see you in a network hospital (anesthesiologists, emergency room doctors, neonatologists, pathologists, radiologists and others) cannot send you a surprise bill. These providers may not ask you to give up your protections not to be balance billed.**

If you get other care at these network facilities, out-of-network providers cannot balance bill you unless you give written consent and give up your protections.

You are never required to give up your protections from balance billing. You also are not required to get care out-of-network. You can choose a provider or facility in your plan's network.

When balance billing is not allowed, you also have the following protections:
You are only responsible for paying any copayments, coinsurance or deductible that you would pay if the provider was in your network. Your health plan will pay the out-of-network providers and facilities. Your health plan generally must:

- Cover emergency services without requiring you to get approval for care in advance (prior authorization).
- Cover emergency services by out-of-network providers.
- Base what you owe the provider or facility (cost-sharing) on what it would pay a network provider or facility and show that amount in your explanation of benefits.
- Count any amount you pay for emergency services or out-of-network services toward your network deductible and out-of-pocket limit.

If you believe you have been wrongly billed, you may contact **1-800-985-3059** or visit **cms.gov/nosurprises** for more information about your rights under federal law.

Find more information about surprise or balance billing at **lablue.com/hbp**.

13LG0011 R08/24

FIXED INDEMNITY NOTICE

IMPORTANT: THIS IS A FIXED INDEMNITY POLICY; NOT HEALTH INSURANCE.

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit **HealthCare.gov** or call **1-800-318-2596**, (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health Insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy; contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website **(naic.org)** under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

01MK8066 05/24 Blue Cross and Blue Shield of Louisiana and its subsidiary, HMO Louisiana Inc., are independent licensees of the Blue Cross Blue Shield Association.

HMO LOUISIANA, INC., ENROLLMENT NOTICE

NOTICE — YOU MUST PERSONALLY BEAR ALL COSTS IF YOU UTILIZE HEALTHCARE NOT AUTHORIZED BY THIS PLAN OR PURCHASE DRUGS WHICH ARE NOT AUTHORIZED BY THIS PLAN.

This notice is applicable only to those enrolling in fully insured HMO or POS products.

HMO Louisiana, Inc. (HMOLA), is required to disclose the following information to its members upon enrollment. This disclosure provides you with general information about your HMO/POS plan. Please refer to your Schedule of Benefits for specific copayment, deductible and coinsurance amounts and network information. Your Policy or Schedule of Benefits includes specific information about your covered benefits.

Copayment, Deductible and Coinsurance Amounts

As an HMOLA member, you are responsible for copayment, deductible and coinsurance amounts as outlined in your Policy or Certificate of Coverage. A copayment is a fixed dollar amount that you pay when you receive services from a network provider. Different copayment amounts apply to primary care physicians and specialists. You are generally responsible for a copayment when covered services are rendered by network providers. A deductible applies to out-of-network benefits. Use your plan's in-network providers to ensure the lowest member out-of-pocket cost. Using out-of-network providers may result in denial of benefits or higher member out-of-pocket costs. Please see your Policy or Certificate of Coverage for details.

Provider Networks

Community Blue Network. Community Blue members receive in-network benefits when they obtain services from the specially developed Community Blue network of providers. Services obtained from providers outside of the Community Blue network are available but will result in higher out-of-pocket costs.

Blue Connect Network. Blue Connect members receive in-network benefits when they obtain services from the specially developed Blue Connect network of providers. Services obtained from providers outside of the Blue Connect network are available but will result in higher out-of-pocket costs.

Signature Blue Network. Signature Blue members receive in-network benefits when they obtain services from the specially developed Signature Blue network of providers. Services obtained from providers outside of the Signature Blue network are available but will result in higher out-of-pocket costs.

Precision Blue Network. Precision Blue members receive in-network benefits when they obtain services from the specially-developed Precision Blue network of providers. Services obtained from providers outside of the Precision Blue network are available but will result in higher out-of-pocket costs.

HMO Network. HMO members use the HMO network and will be denied coverage when they use out-of-network providers.

POS Network. POS members receive in-network benefits when they obtain services from the HMO network of providers and will have higher out-of-pocket expenses when they obtain services from outside of this network.

Please go to **www.lablue.com/findcare** for more information about our provider networks.

Choice of Primary Care Providers

Community Blue, Blue Connect, Signature Blue, Precision Blue, HMO and POS. Community Blue, Blue Connect, Signature Blue, Precision Blue, HMO and POS health plan members are required to select primary care providers (PCPs) from their respective networks. If a PCP selection is not initially made, HMOLA will designate a PCP until one is selected by the member.

Members may select a PCP from the applicable HMO Louisiana, Inc., network of physicians from the following practice areas:

- Family Practice/General Practice: physicians who are trained in all aspects of primary medical treatment and are able to diagnose and treat patients in all age groups
- Internal Medicine: physicians who treat routine and complex adult medical conditions
- Pediatrics: physicians who specialize in the treatment of children
- Geriatrics: physicians who specialize in treating older adults
- Nurse Practitioner: nurses who are qualified to treat certain medical conditions directly, without a doctor's supervision; must be set up in our system as a network PCP
- Physician Assistant: clinical staff trained to treat common medical conditions, usually under a doctor's supervision; must be set up in our system as a network PCP

Members may choose a separate PCP for themselves, their spouse and each of their eligible dependents, or they may choose one PCP for the entire family.

Direct Access to Specialists

Our members may access most network specialists directly, without a referral from your PCP. Your Policy or Schedule of Benefits defines the specialists and services that require authorization prior to obtaining services.

Treatment of Pre-existing Conditions

We do not exclude benefits because of a pre-existing condition.

If you have any questions about this disclosure or your HMOLA coverage, please call Customer Service at 1-800-495-2583 between 8:00 a.m. and 5:00 p.m., Monday through Friday.

01100 00904 R09/25 HMO Louisiana Inc. is a subsidiary of Blue Cross and Blue Shield of Louisiana. Both companies are independent licensees of the Blue Cross Blue Shield Association.

WOMEN'S HEALTH AND CANCER RIGHTS ACT (WHCRA) ENROLLMENT NOTICE FOR ALL COVERED MEMBERS

If you have had or are going to have a mastectomy, you may be entitled to certain Benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending Physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy has been performed or reconstruction of both breasts if a bilateral mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance, including but not limited to contralateral prophylactic mastectomy, liposuction performed for transfer to a reconstructed breast or to repair a donor site deformity, tattooing the areola of the breast, surgical adjustments of the non-mastectomized breast, unforeseen medical complications which may require additional reconstruction in the future;
- Prostheses; and
- Treatment of physical complications of all stages of the mastectomy, including lymphedema.

Certain breast cancer survivors are eligible to receive annual preventive cancer screenings as part of long-term survivorship care. You are eligible for these screenings if You:

- were previously diagnosed with breast cancer;
- completed treatment for breast cancer;
- underwent bilateral mastectomy; and
- were subsequently determined to be clear of cancer.

These Benefits will be provided in a manner determined in consultation with the attending Physician and the patient, and subject to the same Deductible Amount, Coinsurance, and Copayments applicable to other medical and surgical Benefits provided under this plan. Information on the plan's specific Deductible Amount, Coinsurance, or Copayment will be shown on the Schedule of Benefits.

If you have questions about this notice or about the coverage described herein, please contact our Customer Service Center at the number listed on the back of your ID card.

40XX0941 R09/22 Blue Cross and Blue Shield of Louisiana and its subsidiary, HMO Louisiana Inc., are independent licensees of the Blue Cross Blue Shield Association.

LLHIGA NOTICE

Summary of the Louisiana Life and Health Insurance Guaranty Association Act and Notice Concerning Coverage Limitations and Exclusions

A. Residents of Louisiana who purchase life insurance, annuities or health insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Louisiana Life and Health Insurance Guaranty Association, or LLHIGA. The purpose of LLHIGA is to assure that policyholders will be protected, within limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this happens, LLHIGA will assess its other member insurance companies for the money to pay the claims of insured persons who live in this state, and in some cases, to keep coverage in force. However, the valuable extra protection provided by these insurers through LLHIGA is limited. As noted in the disclaimer below, this protection is not a substitute for consumers' care in selecting companies that are well-managed and financially stable.

Disclaimer

The Louisiana Life and Health Insurance Guaranty Association provides coverage of certain claims under some types of policies if the insurer becomes impaired or insolvent. COVERAGE MAY NOT BE AVAILABLE FOR YOUR POLICY. Even if coverage is provided, there are significant limits and exclusions. Coverage is generally conditioned upon residence in this state. Other conditions may also preclude coverage.

Insurance companies and insurance agents are prohibited by law from using the existence of the association or its coverage to sell you an insurance policy. You should not rely on the availability of coverage under the Louisiana Life and Health Insurance Guaranty Association when selecting an insurer.

The Louisiana Life and Health Insurance Guaranty Association or the Department of Insurance will respond to any questions you may have which are not answered by this document.

LLHIGA	Department of Insurance
P.O. Drawer 44126	P.O. Box 94214
Baton Rouge, Louisiana 70804	Baton Rouge, Louisiana 70804-9214

B. The state law that provides for this safety-net coverage is called the Louisiana Life and Health Insurance Guaranty Association Law (the law), and is set forth at R.S.22:2081 et seq. The following is a brief summary of this law's coverage, exclusions and limits. This summary does not cover all provisions of the law; nor does it in any way change any person's rights or obligations under the law or the rights or obligations of LLHIGA.

C. Generally, individuals will be protected by the Louisiana Life and Health Insurance Guaranty Association if they live in this state and hold a direct non-group life, health, health maintenance organization, or annuity policy or contract, a certificate under a direct group policy or contract for a supplemental contract to any of these, or an unallocated annuity contract, issued by an insurer authorized to conduct business in Louisiana. The beneficiaries, payees or assignees of insured persons may also be protected as well, even if they live in another state; unless they are afforded coverage by the guaranty association of another state, or other circumstances described under the law are applicable.

D. Exclusions from Coverage

1. A person who holds a direct non-group life, health, health maintenance organization, or annuity policy or contract, a certificate under a direct group policy or contract for a supplemental contract to any of these, or an unallocated annuity contract is not protected by LLHIGA if:
   a. he is eligible for protection under the laws of another state;
   b. the insurer was not authorized to do business in this state;
   c. his policy was issued by a profit or nonprofit hospital or medical service organization, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policyholder is subject to future assessments, an insurance exchange, an organization that issues charitable gift annuities as is defined by law, or any entity similar to any of these.

2. LLHIGA also does not provide coverage for:
   a. any policy or portion of a policy which is not guaranteed by the insurer or for which the individual has assumed the risk, such as a variable contract sold by prospectus;
   b. any policy of reinsurance (unless an assumption certificate was issued);
   c. interest rate or crediting rate yields, or similar factors employed in calculating changes in value, that exceed an average rate;
   d. dividends, premium refunds, or similar fees or allowances described under the law;
   e. credits given in connection with the administration of a policy by a group contract holder;
   f. employers', associations' or similar entities' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them) or uninsured;
   g. unallocated annuity contracts (which give rights to group contract holders, not individuals), except if qualified by law;
   h. an obligation that does not arise under the express written terms of the policy or contract issued by the insurer to the policy owner or contract owner, including but not limited to, claims described under the law;
   i. a policy or contract providing any hospital, medical, prescription drug or other healthcare benefits pursuant to "Medicare Part A coverage", "Medicare Part B coverage", "Medicare Part C coverage", or "Medicare Part D coverage" and any regulations issued pursuant to those parts;
   j. interest or other changes in value to be determined by the use of an index or other external references but which have not been credited to the policy or contract or as to which the policy or contract owner's rights are subject to forfeiture, as of the date the member insurer becomes an impaired or insolvent insurer, whichever is earlier.

E. Limits on Amounts of Coverage

1. The Louisiana Life and Health Insurance Guaranty Association Law also limits the amount that LLHIGA is obligated to pay out.
2. The benefits for which LLHIGA may become liable shall in no event exceed the lesser of the following:
   a. LLHIGA cannot pay more than what the insurance company would owe under a policy or contract if it were not an impaired or an insolvent insurer.
   b. For any one insured life, regardless of the number of policies or contracts there are with the same company, LLHIGA will pay a maximum of $300,000 in life insurance death benefits, but not more than $100,000 in net cash surrender and net cash withdrawal values for life insurance.
   c. For any one insured life, regardless of the number of policies or contracts there are with the same company, LLHIGA will pay a maximum of $500,000 in health insurance benefits, and LLHIGA will pay a maximum of $250,000 in present value of annuities, including net cash surrender and net cash withdrawal values.
3. In no event, regardless of the number of policies and contracts there were with the same company, and no matter how many different types of coverages, LLHIGA shall not be liable to expend more than $500,000 in the aggregate with respect to any one individual.

DISCLOSURE OF AGENT COMPENSATION EFFECTIVE JAN. 1, 2026

The Consolidated Appropriations Act of 2021, Public Law 116-260, requires health insurance companies to disclose what they pay insurance agents for selling health plans to individual customers. This document explains how we pay agents for enrolling you in coverage with Louisiana Blue or HMO Louisiana, Inc., health plans.

Your premium will be the same whether you use an agent or not. It is important to understand that using an agent to help you choose and enroll in your coverage with Louisiana Blue or HMO Louisiana does not increase your premium.

- **Louisiana Blue PPO Products:** Blue Max, Blue*Saver*

  New Sales:
  - For plans sold during the open enrollment period, first-year rate of **$270 to $360** per contract shall be paid to the agent in the first month after the policy's original effective date.
  - **Chargeback Schedule:** The chargeback will be prorated based on months the member's plan was effective in the year.
  - The agent must be appointed and have passed the Federally Facilitated Health Insurance Marketplace exams.
  - All appointed producers must have current Errors and Omissions coverage to receive any commissions.

  Renewals:
  - **2% to 2.5%** of total premium received by month shall be paid on the first month after renewal of the policy-January 1 of each year with a Cap of $75 per contract per month.
  - A limited number of policies sold before Jan. 1, 2014, and continually renewed may have renewal commissions up to 10.33% with a Cap of $75 per contract per month.

- **HMO Louisiana Products:** Blue Point of Service (POS), Blue Connect, Community Blue, Precision Blue, Signature Blue

  New Sales:
  - For plans sold during the open enrollment period, first-year rate of **$270 to $360** per contract shall be paid to the agent in the first month after the policy's original effective date.
  - **Chargeback Schedule:** The chargeback will be prorated based on months the member's plan was effective in the year.
  - The agent must be appointed and have passed the Federally Facilitated Health Insurance Marketplace exams.
  - All appointed producers must have current Errors and Omissions coverage to receive any commissions.

  Renewals:
  - **2% to 2.5%** of total premium received by month shall be paid on the first month after renewal of the policy-January 1 of each year with a Cap of $75 per contract per month.
  - A limited number of policies sold before Jan. 1, 2014, and continually renewed may have renewal commissions up to 10.33% with a Cap of $75 per contract per month.

- **Short Term Medical:** Bridge Blue POS, Bridge Blue Connect, Bridge Community Blue, Bridge Precision Blue

  All Sales:
  - Agents may be paid **$25 to $27** per month for life of the contract.
  - Agents must be appointed for new sales.
  - Agents must have current Errors and Omissions coverage to receive any commissions.

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The contents of this document do not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law.

Blue Cross and Blue Shield of Louisiana
HMO Louisiana
Southern National Life

Nondiscrimination Notice

Discrimination Is Against the Law

Blue Cross and Blue Shield of Louisiana and its subsidiaries, HMO Louisiana, Inc. and Southern National Life, comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. Louisiana Blue does not exclude people or treat them less favorably because of race, color, national origin, age, disability or sex.

Louisiana Blue and its subsidiaries:

- Provide people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, you can call the Customer Service number on the back of your ID card or email MeaningfulAccessLanguageTranslation@lablue.com. If you are hearing impaired call 1-800-711-5519 (TTY 711).

If you believe that Louisiana Blue or one of its subsidiaries failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you have the right to take the following steps:

1. If you are fully insured through Louisiana Blue or one of its subsidiaries, file a grievance in person or by mail, fax or email.

   Section 1557 Coordinator
   In Person: 5525 Reitz Ave. Baton Rouge, LA 70809
   Mail: P. O. Box 98012, Baton Rouge, LA 70898-9012
   Phone: (225) 298-7238 or 1-800-711-5519 (TTY 711)
   Fax: (225) 298-7240
   Email: Section1557Coordinator@lablue.com

2. If your employer sponsors a self-funded health plan and Louisiana Blue only serves as the Claims Administrator, contact your employer or your company's Human Resources Department. To determine if your plan is fully insured by Louisiana Blue or self-funded and sponsored by your employer, go to **www.lablue.com/checkmyplan**.

Whether you are fully insured or covered by a self-funded health plan, you can file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

Mail: 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201
Phone: 1-800-368-1019, 1-800-537-7697 (TDD)

This notice is available at www.lablue.com.

Blue Cross and Blue Shield of Louisiana and its subsidiaries, HMO Louisiana Inc. and Southern National Life Insurance Company Inc., are independent licensees of the Blue Cross Blue Shield Association.

NOTICE

Free language assistance services and auxiliary aids are available. If needed, please call the Customer Service number at 1-800-495-2583. Hearing-impaired customers call 1-800-711-5519 (TTY 711).

Tiene a su disposición servicios de asistencia lingüística y ayudas auxiliares gratuitas. Si necesita ayuda, llame al Servicio de Atención al Cliente al 1-800-495-2583. Los clientes con discapacidad auditiva pueden llamar al 1-800-711-5519 (TTY 711).

Des services d'assistance linguistique gratuits et des aides auxiliaires sont disponibles. Si nécessaire, veuillez appeler le numéro du service client au 1-800-495-2583. Les clients malentendants peuvent appeler le 1-800-711-5519 (ATS 711).

Có sẵn dịch vụ hỗ trợ ngôn ngữ miễn phí và các phương tiện hỗ trợ. Nếu cần, vui lòng gọi Dịch vụ khách hàng theo số 1-800-495-2583. Khách hàng khiếm thính vui lòng gọi 1-800-711-5519 (TTY 711).

免费提供语言协助服务和辅助工具。如有需要，请拨打客户服务电话 1-800-495-2583。听障客户请拨打 1-800-711-5519 (TTY 711)。

تتوفر خدمات مساعدة لغوية ووسائل مساعدة إضافية مجانية. وفي حال الحاجة إلى هذه الخدمات، يُرجى الاتصال بخدمة العملاء على الرقم 1-800-495-2583. يُرجى من العملاء ذوي الإعاقة السمعية الاتصال على الرقم 1-800-711-5519 (خدمة الهاتف النصي 711).

Mayroong mga libreng serbisyo sa tulong sa wika at karagdagang tulong. Kung kailangan ito, mangyaring tawagan ang numero ng Serbisyo sa Customer sa 1-800-495-2583. Para sa mga customer na may kapansanan sa pandinig, tumawag sa 1-800-711-5519 (TTY 711).

무료 언어 지원 서비스와 보조 도구를 이용하실 수 있습니다. 필요한 경우 고객 서비스 번호 1-800-495-2583으로 전화해 주시기 바랍니다. 청각 장애가 있는 고객은 1-800-711-5519(TTY 711)로 전화하십시오.

Serviços de assistência de idioma e demais auxílios disponíveis gratuitamente. Se necessário, ligue para o Atendimento ao Cliente no telefone 1-800-495-2583. Clientes com deficiência auditiva devem ligar para 1-800-711-5519 (TTY 711).

ມີບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ເຄື່ອງຊ່ວຍເສີມຟຣີ. ຖ້າຕ້ອງການ, ກະລຸນາໂທຫາບໍລິການລູກຄ້າ ທີ່ເບີ 1-800-495-2583. ລູກຄ້າທີ່ພິການຫູ ໃຫ້ໂທຫາ 1-800-711-5519 (TTY 711).

無料の言語アシスタンスサービスと介助用補助具をご利用いただけます。必要な場合は、カスタマーサービス番号1-800-495-2583までお電話ください。聴覚に障害のあるお客様は、1-800-711-5519 (TTY 711)までお電話ください。

زبان کے سلسلے میں مفت معاونت کی سہولیات اور اضافی معاونتیں دستیاب ہیں. ضرورت پڑنے پر کسٹمر سروس سے ان نمبر پر رابطہ کریں: 1-800-495-2583. سماعت کی کمی کے شکار افراد اس نمبر پر کال کریں: 1-800-711-5519 (TTY 711)

Bei Bedarf stehen Ihnen kostenlose Sprachhilfen und andere unterstützende Dienste zur Verfügung. Bitte wenden Sie sich dazu telefonisch an den Kundenservice unter 1-800-495-2583. Sollten Sie schwerhörig sein, wählen Sie bitte die 1-800-711-5519 (TTY 711).

خدمات کمک زبانی رایگان و ابزارهای کمکی جانبی در دسترس هستند. در صورت نیاز، لطفاً با «خدمات مشتریان» به شماره 1-800-495-2583 تماس بگیرید. مشتریان کم‌شنوا با 1-800-711-5519 (TTY 711) بگیرند.

Мы предоставляем бесплатные услуги языковой поддержки и вспомогательное оборудование. При необходимости позвоните в службу поддержки клиентов по номеру 1-800-495-2583. Телефон для клиентов с нарушениями слуха — 1-800-711-5519 (TTY 711).

มีบริการช่วยเหลือด้านภาษาและเครื่องสนับสนุนฟรี หากจำเป็น โปรดโทรติดต่อฝ่ายบริการลูกค้าได้ที่หมายเลข 1-800-495-2583 ลูกค้าที่มีความบกพร่องทางการได้ยิน โปรดโทรไปที่หมายเลข 1-800-711-5519 (TTY 711)

GETTING IN TOUCH WITH US

Alexandria
(318) 442-8107
4508 Coliseum Blvd., Suite A
Alexandria, LA 71303

Baton Rouge
(225) 295-2527
5525 Reitz Ave.
Baton Rouge, LA 70809

Houma
(985) 853-5965
1437 St. Charles St., Suite 135
Houma, LA 70360

Lafayette
(337) 231-0005
5501 Johnston St.
Lafayette, LA 70503

Lake Charles
(337) 480-5315
219 West Prien Lake Road
Lake Charles, LA 70601

Monroe
(318) 398-4955
122 St. John St.
Monroe, LA 71201

New Orleans
(504) 832-5800
3235 North Causeway Blvd.
Metairie, LA 70002

Shreveport
(318) 795-4911
411 Ashley Ridge Blvd.
Shreveport, LA 71106

Toll-free Customer Service
1-800-392-4087

Email
help@lablue.com

On the Web
www.lablue.com

LOUISIANA BLUE