

Bridge Blue POS | Bridge Blue Connect POS
Bridge Community Blue POS | Bridge Precision Blue POS
Short-Term Medical Plans for Individuals

2025

Bridge the Gap in Your Healthcare Coverage



For more than 90 years, Louisianians have trusted their health insurance needs to Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc., (hereinafter Louisiana Blue). As the leading health insurer in the state, we take our mission of improving the health and lives of Louisianians to heart. That's why we're proud to offer Bridge Blue, our short-term medical plans for those times when you need temporary health insurance coverage.

With multiple offices located around the state, we're always ready to serve you. We know many people have never had to shop for health insurance, so we are here — along with our agents — to answer questions and to support you.

Bridge Blue Point of Service (POS) plans are not required to comply with certain federal market requirements for health insurance, principally those contained in the Affordable Care Act. Be sure to check your policy carefully to make sure you are aware of any exclusions or limitations regarding coverage of pre-existing conditions or health benefits (such as hospitalization, emergency services, maternity care, preventive care, prescription drugs, and mental health and substance use disorder benefits). Your policy might also have lifetime and/or other dollar limits on health benefits. If this coverage expires or you lose eligibility for this coverage, you might have to wait until an Open Enrollment Period to get other health insurance coverage.

Table of Contents

Bridge Blue Plans At-a-Glance..... 1

Is a Bridge Blue Plan the Right Choice for Me? 2

Compare the Benefits of ACA Plans vs. Bridge Blue Plans..... 3

Is a Bridge Blue Plan Available Near Me?..... 4

Why Choose Blue? 5

How Your Plan Works7

Also Available — Dental Coverage for Whole-Body Health 10

We’re Here to Help 11

Online Convenience 11

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

Benefits are based on allowable charges. Allowable charge is defined as the lesser of the billed charge or the amount established or negotiated by HMO Louisiana, Inc. as the maximum amount allowed for all services covered under the policy.

NOTICE: HEALTHCARE SERVICES MAY BE PROVIDED TO YOU AT A NETWORK HEALTHCARE FACILITY BY FACILITY-BASED PHYSICIANS WHO ARE NOT IN YOUR HEALTH PLAN. YOU MAY BE RESPONSIBLE FOR PAYMENT OF ALL OR PART OF ANY FEES FOR THOSE OUT-OF-NETWORK SERVICES, IN ADDITION TO APPLICABLE AMOUNTS DUE FOR COPAYMENTS, COINSURANCE, DEDUCTIBLES AND NON-COVERED SERVICES.

SPECIFIC INFORMATION ABOUT IN-NETWORK AND OUT-OF-NETWORK FACILITY-BASED PHYSICIANS CAN BE FOUND AT **WWW.LABLUE.COM/HBP** OR BY CALLING THE CUSTOMER SERVICE PHONE NUMBER ON YOUR MEMBER ID CARD.

Utilization Management decision-making is based only on appropriateness of care and service and existence of coverage. Practitioners or other individuals are not specifically rewarded for issuing denials of coverage. Financial incentives for Utilization Management decision-makers do not encourage decisions that result in underutilization.

Bridge Blue Plans At-a-Glance

Flexible | Affordable | Convenient

- **Lower Premiums**

Save up to 50% over traditional Affordable Care Act (ACA)-compliant plans.

- **No Open Enrollment Period**

Bridge Blue plans are available year-round, and you don't have to qualify for a special enrollment.

- **Get Covered Fast**

Apply up to the last calendar day of any month for coverage to begin the following month.

- **Quality Provider Networks**

Enjoy the same network access as traditional ACA plans.

- **Protection Against Large Medical Expenses**

Vital coverage for emergencies, unexpected illnesses, etc., without the regulations of the ACA.



Is a Bridge Blue Plan the Right Choice for Me?

Bridge Blue plans are designed to bridge gaps in your healthcare coverage during times of transition and can be an alternative to an ACA health plan. A Bridge Blue plan could be the right choice for you if you are:

- Healthy, price-sensitive and between ages 1 and 65
- Unable to apply for ACA coverage because it is outside of Open Enrollment and you do not qualify for a Special Enrollment Period (SEP)
- Waiting for ACA coverage to begin
- Turning age 26 and coming off of your parent's insurance
- Between jobs or waiting for benefits to begin at a new job
- Looking for a temporary alternative to COBRA insurance
- In school or a recent college graduate

Bridge Blue plans are still considered comprehensive coverage but are not the same as having an annual health insurance plan under the ACA. **Please note: There are important differences that may help you decide if a Bridge Blue plan is right for you. For example, Bridge Blue plans:**

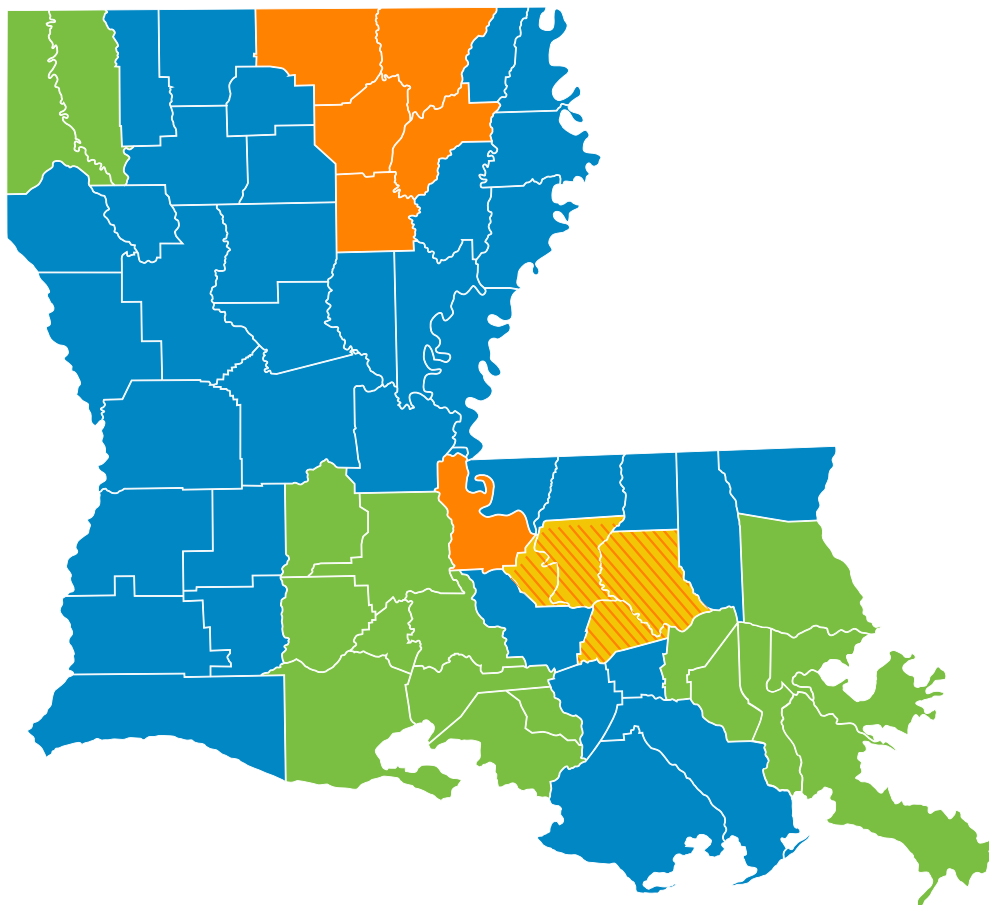
- Are not ACA-compliant and are not considered Qualified Health Plans.
- Are medically underwritten (application is approved based on health status).
- Are not guaranteed issue — underwriting rules will apply, and medical information is required.
- Do not cover dependents and will not be available to newborns under the age of 1 year. Since birth is a qualifying event for SEP under the ACA, an ACA product may be purchased for the newborn within 60 days of birth.
- Include a separate, high deductible for maternity benefits that does not count toward the maximum out-of-pocket.
- Include separate policy limits on physical therapy, occupational therapy, speech therapy, private duty nursing, home health and hospice.
- Do not cover contraceptives, pediatric vision or pediatric dental.
- Are up to 11-month policies and have benefits that run with the 11-month benefit period rather than a calendar year.

Compare the Benefits of ACA Plans vs. Bridge Blue Plans

Benefit	ACA Plans	Bridge Blue Plans
Office visits	Yes	Yes
Emergency services	Yes	Yes
Hospitalization	Yes	Yes
Mental healthcare and substance use disorder services, including behavioral health treatment	Yes	Yes
Preventive and wellness services and chronic disease management	Yes	Yes*
Lab tests, blood work, X-rays	Yes	Yes
Prescription drugs	Yes	Yes (but NO contraceptive coverage)
Maternity and newborn care	Yes	Maternity – Yes, with a separate \$7,500 or \$9,000 deductible Newborn care – NO
Physical Therapy	Yes	Yes, but with \$5,000 allowable policy term limit
Occupational Therapy	Yes	Yes, but with \$5,000 allowable policy term limit
Speech Therapy	Yes	Yes, but with \$5,000 allowable policy term limit
Home Health	Yes	Yes, but with \$5,000 allowable policy term limit
Private Duty Nursing	Yes	Yes, but with \$5,000 allowable policy term limit
Hospice	Yes	Yes, but with \$5,000 allowable policy term limit
Pediatric dental and vision services	Yes	NO
Contraceptive coverage	Yes	NO

*Excluding contraceptive drugs and devices.

Is a Bridge Blue Plan Available Near Me?



BRIDGE BLUE
 POS

Available statewide

BRIDGE PRECISION BLUE
 POS

- A select network available in the following parishes:**
 - Greater Baton Rouge**
Ascension, East Baton Rouge, Livingston, Pointe Coupee, West Baton Rouge
 - Greater Monroe/West Monroe**
Caldwell, Morehouse, Ouachita, Richland, Union
- Bridge Precision Blue members have access to Franciscan Missionaries of Our Lady Health System, Affinity Health Group and other participating providers.*

BRIDGE BLUE CONNECT
 POS

- A select network available in the following parishes:**
 - Greater New Orleans/Northshore**
Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, St. Tammany
 - Lafayette/Acadiana**
Acadia, Evangeline, Iberia, Lafayette, St. Landry, St. Martin, St. Mary, Vermilion
 - Shreveport/Bossier**
Bossier and Caddo
- Bridge Blue Connect members have access to Ochsner Health Network and other participating providers.*

BRIDGE COMMUNITY BLUE
 POS

- A select network available in the following parishes:**
 - Ascension, East Baton Rouge, Livingston, West Baton Rouge
- Bridge Community Blue members have access to Baton Rouge General, The Baton Rouge Clinic** and other participating providers.*

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

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

Why Choose Blue?

We are committed to offering value with our health insurance plans. As a member, you can take advantage of several services and programs focused on your health and well-being.

Preventive and Wellness Benefits

Certain preventive and wellness care services are covered and some of those services will be paid at 100% when you go to a provider in your network. These covered services include annual exams, colonoscopies, mammograms and more. For more information on coverage of preventive and wellness care services, refer to your contract book by visiting **www.lablue.com/contract-booklet**.

Care Management

We offer care management programs with health coaching, education and hands-on support to help members with chronic conditions or serious illnesses. With a team of clinical professionals, including doctors, nurses, dietitians, pharmacists and health coaches, we share personalized information to encourage members on their journey to optimal health. If you have diabetes, heart disease, other chronic conditions, traumatic injuries or serious illnesses, these programs help guide you through the healthcare system to get the services 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.

Telehealth for Convenient, Affordable Care

What is telehealth?

Telehealth, also called virtual care, is an easy and convenient way to be treated for minor illnesses or to access behavioral health services and other forms of care through an online connection. For those with telehealth benefits, virtual care is a great way to access and stay connected with a network provider. Members can search for telehealth providers in our Find Care provider directory at **findcare.lablue.com**. We recommend members reach out directly to their network provider for details on how to connect using telehealth. Louisiana Blue members can call the Customer Service number on their member ID card to learn about their telehealth benefits.

Blue365®: Healthy Discounts and Deals

Blue365® offers you discounts on health and wellness resources, 365 days a year. Louisiana Blue members enjoy special discounts on many services, such as:

- Fitness memberships (in-person and virtual) and workout gear
- Wearable devices
- Meal delivery and nutrition programs
- Mental well-being resources
- Pet health resources
- Eye care
- Athletic footwear
- Hearing aids

Register for your free online account at www.blue365deals.com/labblue to access these exclusive discounts!

©Blue Cross Blue Shield Association — All Rights Reserved. The Blue365 program is brought to you by the Blue Cross Blue Shield Association. The Blue Cross Blue Shield Association is an association of independent, locally operated Blue Cross and/or Blue Shield Companies. Blue Cross and Blue Shield of Louisiana is an independent licensee of the Blue Cross Blue Shield Association.

FREE Identity Protection Services

Louisiana Blue is here to protect you in good times and in challenging times. We offer free identity protection services to all eligible members in partnership with Experian. And the identity protection applies to all parts of life, not just healthcare.

- **Complete identity repair and restoration**

If you are a victim of identity theft, an investigator will act as your guide and advocate until the issue is resolved and your identity is restored. This includes contacting creditors and other institutions involved.

- **Fraud alerts with credit monitoring — enrollment required**

This service offers additional layers of protection, including credit monitoring, a \$1 million identity theft insurance, an annual credit score and credit report, and ChildScan services for minors. You can also renew and remove fraud alerts on your credit file to help protect you from credit fraud.

Learn more at www.lablue.com/idprotection.

The BlueCard® Program

Your healthcare benefits travel with you wherever you go. 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.

- Unless it is emergency care, care obtained outside your network will be paid at the out-of-network benefit level.

How Your Plan Works

Your Cost Share

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

- **Premium**

A premium is the monthly payment you have to pay for your plan.

- **Copayments**

If your plan has a copayment, or copay, this means that you pay a set dollar amount, or flat fee, for some kinds of care, such as at your doctor's office or pharmacy. Your copayment will be a lower amount for a primary care provider and higher for specialists.

- **Deductibles**

This is the amount you must pay up front before your insurance pays for your care. If your plan also has copayments, these copays will not count toward your deductible. Your plan may have multiple types of deductibles. Your plan will also have a separate out-of-network deductible.

- **Coinsurance**

Once you've paid your deductible, you'll pay a set percentage, or coinsurance, for your care. You will pay the lowest coinsurance amount when you stay in-network for care.

- **Out-of-Pocket Maximum**

What you pay toward your medical and pharmacy deductibles, copayments and coinsurance applies to your out-of-pocket maximum. Once you've paid your out-of-pocket maximum, your insurance will pay 100% of the cost of covered care for the remainder of the calendar year. A separate out-of-pocket maximum will apply for services you receive out of your network. Your maternity deductible will not be applied to the maximum out-of-pocket.

Your Plan's Network Coverage

HMO Louisiana has a large network of doctors and hospitals. This means you have access to the care you need at a lower price. To get the most value out of your health plan and keep your costs as low as possible, it's important that you get care from a provider in your network.

It's easy to look up doctors and hospitals in your network. Just go to **findcare.lablue.com** or use the MyLABlue mobile app and choose your plan's network directory based on your selected plan:

- **Bridge Blue POS** should search the **HMO Louisiana HMO/POS** directory.
- **Bridge Blue Connect POS** should search the **Blue Connect HMO/POS** directory.
- **Bridge Community Blue POS** should search the **Community Blue HMO/POS** directory.
- **Bridge Precision Blue POS** should search the **Precision Blue HMO/POS** directory.

When you need care, consider your options and costs:

- **Your primary care provider or specialist \$**

If you are sick or injured but it's not a life-threatening emergency, call your doctor and set up an office visit. Make sure that your primary care provider is in your network, as well as any specialists you may see. Read below for information on how to select your primary care provider.

- **Telehealth \$**

Telehealth, or virtual care, is a convenient way to be treated for routine, nonemergency health conditions or to access behavioral health services and other forms of care through an online connection. Members can look for a telehealth provider on our Find Care provider directory at **findcare.lablue.com**. Telehealth providers have an "Offers Virtual Care" indicator. To learn about your telehealth benefits, call the Customer Service number on your member ID card.

- **Urgent care center \$\$**

If you have an illness or injury that you need to have looked at quickly, but it's not an emergency, urgent care centers have doctors who can treat you. Most urgent care centers have night and weekend hours, and the doctors there can often do X-rays, lab work or stitches. The wait time will be less than in an emergency room, and you can save money. Call ahead to make sure the urgent care clinic is in your network.

- **Emergency room \$\$\$\$**

If you have a life-threatening or serious illness or injury, call 911 or go to the nearest emergency room. When it's a true emergency, your insurance will pay for your care no matter which hospital you choose. However, once you're stabilized, we may ask you to move to a hospital in your network.

Look for these signs to tell whether it's an emergency:

- Fainting or unconsciousness
- Trouble breathing or choking
- Nonstop bleeding
- Coughing or vomiting blood
- Chest pain
- Sudden or severe pain anywhere
- Sudden dizziness

Selecting a Primary Care Provider

With all Bridge Blue plans, you must pick a primary care provider (PCP) in your network to handle most of your medical needs when sick or injured. This is a doctor practicing in general practice, family practice, internal medicine or geriatrics for adults or pediatrics for children. You may also select a nurse practitioner (NP) or physician assistant (PA) as your PCP if he or she is set up in our system as a network primary care provider. You must choose a PCP. If you do not choose a PCP, one will be chosen for you. You can change your PCP at any time by logging onto your account at my.lablue.com or by calling the Customer Service number on the back of your member ID card.

Your Prescription Drug Coverage

Prescription drug benefits are included in all plans. Your plan may have a separate drug deductible. Drug benefits are managed by Express Scripts.* To get the most out of your drug benefits, you should take a drug that is covered under your plan.

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

Covered Drug List

Your plan has a covered drug list, or formulary, that includes thousands of generic and brand drugs, but not every drug is covered. How much you pay for the drugs on the list depends on the plan you choose and the drug you buy. If you fill a drug that is not on the covered drug list, you could have to pay the full cost of the drug.

Two things a covered drug list can tell you:

1. If there are other drugs you can take for your health condition that cost you less.
2. If there are rules you must follow before a drug may be covered.

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

This means your plan has either 2 cost tiers or 3 cost tiers for drugs. Drugs in the lower tiers cost less than drugs in the higher tiers. To save money, start with a drug in Tier 1. If that one doesn't work, you can move up to a higher cost drug in a higher tier, and so on.

2-Tier Plans Coinsurance will apply once your deductible is met			3-Tier Plans A separate drug deductible may apply, then copayments or coinsurance		
Tier 1	\$	Generic drugs	Tier 1	\$	Primarily generic drugs, although some brand-name drugs may fall into this category
Tier 2	\$ \$	Brand drugs	Tier 2	\$ \$	Includes traditional and specialty brands and generics and biosimilars
			Tier 3	\$ \$ \$	Includes traditional and specialty brands and generics and biosimilars and covered compound drugs

\$0 Dollar Drug Copay Program

Our \$0 Drug Copay Program offers \$0 copay for certain drugs used to treat certain chronic conditions. Members do not have to meet a deductible before getting program drugs for \$0. Drugs in this program are regularly recommended to treat asthma, chronic obstructive pulmonary disease (COPD), coronary heart disease, diabetes, heart failure, depression and other common chronic conditions. The \$0 Drug Copay Program is available for copay-based pharmacy benefits. The program is not available for coinsurance-only pharmacy benefits. Go to www.lablue.com/covereddrugs for a list of drugs in the program.

Find out if your drugs are covered before you fill

You and your doctor can check to see if drugs you take are covered at www.lablue.com/pharmacy. If your doctor orders a new drug for you, ask if the drug is on your covered drug list before you go to the pharmacy.

Reminder: Contraceptive drugs and devices are not covered on your Bridge Blue plan.

Also Available — Dental Coverage for Whole-Body Health

Oral health is about more than a good smile. Having regular dental exams can help find dental problems and other health conditions in the body like diabetes, heart disease, osteoporosis and cancer. Dental providers in the Advantage Plus Network* provide covered services at significant savings to you.



Choose Blue Dental with a Bridge Blue plan. Contact your agent or visit www.lablue.com/shop-plans/dental for more information.

*Advantage Plus Network is administered by United Concordia Companies, Inc. United Concordia is an independent company that administers dental benefits on behalf of Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc.

We're Here to Help

We'll make sure you have the support and protection you deserve.



Your Agent

Get personal assistance from your agent, who can answer your questions, help you choose the plan that's right for you, and guide you through the enrollment process — **at no cost** to you! Don't have an agent? Call 1-800-821-2758 and we can connect you with someone to help.



Online

Your online account lets you manage your account, pay bills, order member ID cards, review your benefits and see claims status. It also gives you exclusive access to wellness tools and discounts. Go to **my.lablue.com** today to log in or register for your account.



By Phone

Help is just a phone call away. Call Customer Service toll free at 1-800-392-4087 from 8 a.m. to 5 p.m. CST, Monday through Friday.

If you have questions about how Louisiana Blue will protect and may use or disclose your confidential/protected health information and individually identifiable health information, please visit **www.lablue.com/privacy**.

Online Convenience

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

With MyLABlue, you can:

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

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

REGIONAL OFFICES

Alexandria

(318) 442-8107

4508 Coliseum Blvd., Suite A
Alexandria, LA 71303

Monroe

(318) 398-4955

122 St. John St.
Monroe, LA 71201

Baton Rouge

(225) 295-2527

5525 Reitz Ave.
Baton Rouge, LA 70809

New Orleans

(504) 832-5800

3235 North Causeway Blvd.
Metairie, LA 70002

Houma

(985) 853-5965

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

or

Orleans Tower
1340 Poydras St., Suite 100
New Orleans, LA 70112

Lafayette

(337) 231-0005

5501 Johnston St.
Lafayette, LA 70503

Shreveport

(318) 795-4911

411 Ashley Ridge Blvd.
Shreveport, LA 71106

Lake Charles

(337) 480-5315

219 West Prien Lake Road
Lake Charles, LA 70601

Customer Service – Baton Rouge

1-800-392-4087

5525 Reitz Ave.
Baton Rouge, LA 70809-3802

www.lablue.com

LOUISIANA **BLUE** 