



NexusACO



# Feel good about your health care

In Louisiana, UnitedHealthcare, the Franciscan Missionaries of Our Lady Health System (FMOLHS) and LCMC Health are collaborating to deliver the NexusACO® network featuring quality providers, a simpler experience and cost-effective care.

## An easier way to help manage your health

Access your benefits anytime, anywhere with [myuhc.com](https://myuhc.com)® and the UnitedHealthcare® app. Visit [nexus2.welcometouhc.com](https://nexus2.welcometouhc.com) for more information.

## NexusACO Tier 1 facilities and physicians

### Greater Baton Rouge

- Our Lady of the Lake Ascension in Gonzales
- Our Lady of the Lake Assumption Community Hospital in Napoleonville
- Our Lady of the Lake Children's Hospital
- Our Lady of the Lake Regional Medical Center

### Jefferson

- East Jefferson General Hospital
- Our Lady of the Lake Surgical Hospital
- Tulane Lakeside Hospital
- West Jefferson Medical Center

### New Orleans

- Children's Hospital
- New Orleans East Hospital
- Touro Infirmary
- Tulane Medical Center
- University Medical Center

### Lafayette

- Our Lady of Lourdes Heart Hospital
- Our Lady of Lourdes Regional Medical Center
- Our Lady of Lourdes Women's and Children's Hospital

### Ouachita

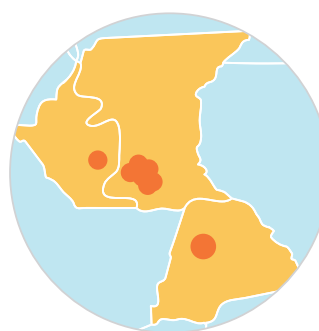
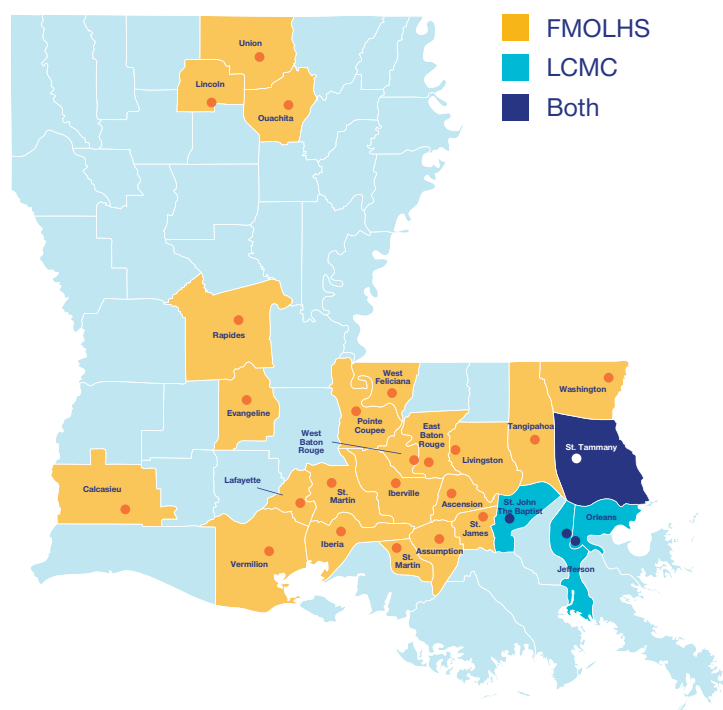
- St. Francis Medical Center in Monroe

### St. Tammany Parish

- Lakeview Regional Medical Center

### Washington

- Our Lady of the Angels Hospital in Bogalusa



Greater Baton Rouge



Orleans



# Working to help make your health care experience better

You can count on us to provide the tools and support designed to help you save time, save money and find care when you need it.



## Preventive care is covered 100% in our network\*

- Immunizations
- Preventive exams and health screenings



## Help is a call, email or web chat away

- Have questions about your health care benefits?
- Need help resolving a claim?
- Have questions about a recent screening or test?
- Need to find a Tier 1 primary care provider (PCP)?

You can call or web chat for help with your questions.



## Be more active

Our wellness program helps you make changes to your daily routine, set goals, track progress and earn rewards.



## Save time and see a doctor virtually

24/7 Virtual Visits let you see and talk to a doctor from your computer, tablet or smartphone.\*\*



## Save on covered services when you use network providers

- Doctors' office visits
- Prescription drugs
- Emergency services
- Hospital care
- Lab services
- Pregnancy care services
- Outpatient care services
- Rehabilitative services and devices
- Wellness services
- Mental health and substance disorder services

For coverage details and a complete list of covered services, see your official health plan documents.

\*Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

\*\*Data rates may apply.

# Flexible plan designs — with and without specialist referrals

With NexusACO, you select a primary care provider and save with Tier 1 providers from a list of Tier 1 facilities and physicians, including FMOLHS and LCMC Health.

## Choose a network PCP

Your plan requires you to choose a PCP from a list of Tier 1 facilities and physicians. Why? Your PCP works with you as a single point of contact to help guide your care, potentially saving you both time and money.

Your PCP can provide preventive care, treat chronic conditions and manage your medications. To find a Tier 1 PCP, go to [myuhc.com](https://myuhc.com) or call the phone number on your health plan ID card.

Depending upon your plan, you may or may not need a referral to see a specialist in the network. Refer to your plan documents to learn if you need a referral for specialist care. To save money, work with your Tier 1 PCP to choose a specialist. The chart below offers a snapshot of the benefit coverage for your plan.

	Benefit coverage	Out-of-network coverage	Referral required?
Open plan designs			
Open Access Plus (OAP)	Highest benefits for network care	Yes	No
Referral required plan designs			
Referral Required Plus (RFP)	Highest benefits for network care	Yes	Yes; required for specialist and out-of-network care
Referral Required Balanced (RRB)	Highest benefits for network care	No	Yes; required for specialist care
Referral Required (R)	Highest benefits for network care	No	Yes; required for specialist care

## Stay in the network to maximize your benefits

By receiving care and services from providers in the network, you'll receive the highest benefits. If you choose out-of-network care, you may have higher out-of-pocket costs.

# Understand your costs when getting care

## Copayment (or copay)

You'll usually pay a fixed amount of money for each covered doctor visit or prescription. You may pay a lower copay when you use Tier 1 providers from a list of Tier 1 facilities and physicians, including Our Lady of the Lake Ascension in Gonzales, Our Lady of the Lake Assumption Community Hospital in Napoleonville, Our Lady of the Lake Children's Hospital in Baton Rouge and Our Lady of the Lake Regional Medical Center; Children's Hospital LCMC Health, New Orleans East Hospital LCMC Health, Touro Infirmary LCMC Health and University Medical Center LCMC Health in New Orleans; Our Lady of Lourdes Regional Medical Center, Our Lady of Lourdes Women's and Children's Hospital and Our Lady of Lourdes Heart Hospital in Lafayette; St. Francis Medical Center in Monroe and Our Lady of the Angels Hospital in Bogalusa.



## Deductible\*

This is the amount you will need to pay for covered services before your plan begins to pay.



## Coinsurance\*

After you've paid your deductible, you only pay a percentage of the cost for each covered service. You may pay a lower percentage when you use Tier 1 providers.

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## Out-of-pocket limit

You'll never pay more than your out-of-pocket limit during the plan year for covered services. The out-of-pocket limit includes all of your copayment, deductible and coinsurance payments.

**Choose Tier 1 providers to help save on your care. For all of the coverage details, see your official health plan documents.**

## Look for Tier 1 care first



Look for the Tier 1 symbol when doing a network search at [myuhc.com](https://myuhc.com).



Where you go for care can make a difference. Tier 1 providers are doctors, hospitals and other health care facilities that may offer you the greatest value for your health care benefits.\*

- \$ Tier 1 (lowest-cost option)
- \$\$ Network
- \$\$\$ Out-of-network (highest-cost option)

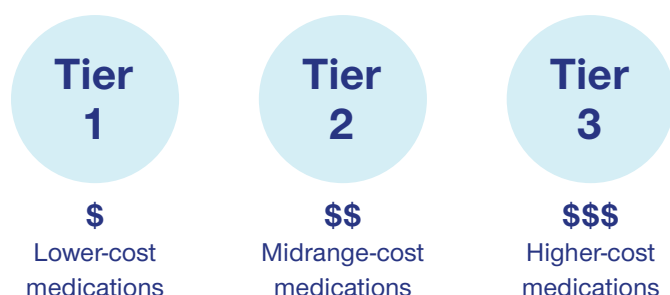
\*Based solely on cost-sharing

# Understand your pharmacy benefit

## Your covered medications

Optum Rx® is your UnitedHealthcare plan's pharmacy care services manager. Optum Rx is committed to providing you with easier and lower-cost ways to get the medication you need.

The UnitedHealthcare Prescription Drug List (PDL) is the list of medications that are covered by the plan. The PDL is organized by cost levels, known as tiers. Choosing medications in Tier 1 may help save you money, similar to choosing a Tier 1 PCP.



## Fill your prescriptions 2 ways

1. Choose from thousands of network retail pharmacies
2. Take advantage of the convenience of Optum Rx home delivery

## Save on your medications

- **Use home delivery.** Up to a 3-month supply of your medications will ship free to your home, often at a lower cost than retail. You also get 24/7 phone support, medication refill reminders and more.
- **Use network pharmacies.** Pharmacies in our network have agreed to charge lower prices. Our network includes thousands of pharmacies across the country.
- **Use Tier 1 medications, such as generics.** Use the PDL to help you or ask your doctor if you have a medication that is placed in a higher tier (Tier 3, for example). Check to see if a Tier 1 option is available. The higher-cost brand medications are usually placed in higher tiers.

## Manage your pharmacy benefits on the go

Use [myuhc.com](https://myuhc.com) and the UnitedHealthcare app to:

- Enroll in home delivery
- Find network pharmacies
- Refill prescriptions and set up refill reminders
- Estimate and compare medication costs
- Search your plan's PDL



The UnitedHealthcare app can also help determine how a medication is covered and whether or not there are other options to help save you money.

## Need help?



### **Visit myuhc.com®**

Sign up for **myuhc.com** and get a personalized website that gives you access to your health plan details.



### **Get on-the-go access**

When you're out and about, the UnitedHealthcare app puts your health plan at your fingertips. Download it for free today to access your ID card, find nearby care and more.



### **Call toll-free**

If you can't find answers or need assistance with questions, call the toll-free member phone number on your health plan ID card.



Franciscan  
Missionaries  
of Our Lady  
HEALTH SYSTEM



This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued.

**Advocate** services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate (Advocate4Me) services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. **24/7 Virtual Visits** is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available. **Tier 1** providers may be subject to change, visit [myuhc.com](http://myuhc.com)® for the most current information or call the number on your health plan ID card.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through United HealthCare of Louisiana, Inc.