

Choosing your medical plan: quick guide

Use this guide as a starting point, then explore all available resources before you decide.

1. Determine which network fits your needs.

Choose the LCMC Health Choice or Basic network. The doctors and hospitals you can use, outside of the Greater New Orleans area, depend on your home ZIP code.

	LCMC Health Choice	LCMC Health Basic
Providers	LCMC Health providers*	LCMC Health providers + expanded network outside the greater New Orleans area
Highlights	Exclusive network at a lower cost in the Greater New Orleans area	Choose from more doctors and hospitals, at a higher premium

*If you live outside of Louisiana you may utilize a facility/hospital in the Aetna network

2. Think about your priorities and care needs.

- A **High-Deductible Health Plan (HDHP)** may involve higher out-of-pocket costs—especially if unexpected care is needed. You can manage this risk by planning ahead and using a **Health Savings Account (HSA)** to offset those costs.
- A **Preferred Provider Organization (PPO)** plan comes with a higher premium but also gives you valuable benefits like a lower deductible and predictable copays.

	HDHP	PPO
Paycheck cost (premium)	Usually lower than PPO	Usually higher than HDHP
Amount you pay when you need care (copay/deductible)	Deductible	Copay + deductible
Savings account for medical costs	Health Savings Account + LCMC Health contributions	Flexible Spending Account (FSA)

3. Are you eligible for the MERP?

If you are eligible for another employer's medical coverage (usually through a spouse or parent) and choose to participate in that plan, you may be eligible for the **medical expense reimbursement plan (MERP)**.**

How it works: LCMC Health will help cover medical costs throughout the year – that's less out of your pocket!

Covered out-of-pocket expenses: LCMC Health facilities, physician visits, and prescription drugs

Learn more about the **MERP!**



**You are not eligible to participate in the MERP if your spouse's medical coverage is a High Deductible Plan with active contributions to a Health Savings Account, Medicare, Tricare, Medicaid, and VA, and individual policy, a limited medical plan (i.e., not considered "major medical" or creditable coverage or through another LCMC Health employee)