

How to use your health plan



Below are some important details about your health plan options.

Please review your Total Rewards guide for complete information. [WebTPA](#) will administer all medical claims for the LCMC Health Plan, effective January 1, 2025.

Plan basics

ID cards

Always present your new ID card to your providers and pharmacy on your first visit of the year to ensure they have your new insurance information. You can discard your previous ID card.

Eligibility and benefits

Before you see your provider you should check the network portals ([Verity](#) and/or [Aetna](#)) to determine if your provider is in your network. It is important to ensure that your provider is in network so you are not left with unexpected out-of-pocket costs. If you don't know what plan you have, log into [WebTPA](#) or [Workday](#). Provider search is only via [WebTPA](#) or the network portal links. If you need further assistance, you may contact WebTPA at 855.404.7776.

LCMC Health offers four health plans

Select PPO plan, Basic PPO plan, Select HDHP plan, and Basic HDHP plan.

Select PPO plan and Select HDHP plan

Providers

- The **Select plan** is for employees who reside in Louisiana and for dependents who reside outside of Louisiana. You must use a provider in the [Verity](#) network.
- For a list of [Verity](#) providers, visit their network portal at providersearch.healthcarehighways.com.
- Choose **LCMC Select** to search for a list of providers within the Select plan.
- All providers and professional services are considered a Tier 2 level benefit.
- Please call your provider before your visit to determine if they are in the [Verity](#) network.
- Services performed by a provider who does not participate in the [Verity](#) network are not covered.

Facility/Hospital

- You must use an LCMC Health facility/hospital under the [Verity](#) network.
- Your plan does not allow you to use other facilities/hospitals.
- If you are traveling out of Louisiana and have a medical emergency, you may utilize a facility/hospital in the [Aetna](#) network. If you have a dependent attending college out of state or a spouse who resides out of state, you may use the [Aetna](#) network.
- Only LCMC Health facilities are considered Tier 1.

Basic PPO plan and Basic HDHP plan

Providers

- The **Basic plan** is for employees and dependents regardless of state of residence. You may use providers in the [Verity](#) and [Aetna](#) networks.
- For a list of [Verity](#) providers, visit their network portal at providersearch.healthcarehighways.com.
- For a list of [Aetna](#) providers, visit their network portal at aetna.com/asa.
- Choose **LCMC Basic** to search for a list of providers within the Basic plan.
- All providers and professional services are considered a Tier 2 level benefit.
- Please call your provider before your visit to determine if they are in the [Verity](#) or [Aetna](#) networks.
- Services performed by a provider who does not participate in the [Verity](#) and/or [Aetna](#) networks are not covered.

Facility/Hospital

- Use of LCMC Health facilities/hospitals is required if you reside in 700, 701, and St. Tammany zip codes under the [Verity](#) network.
- If you are traveling out of Louisiana and have a medical emergency, you may utilize a facility/hospital in the [Aetna](#) network. If you have a dependent attending college out of state or a spouse who resides out of state, you may use the [Aetna](#) network.
- Only LCMC Health facilities are considered Tier 1.

There are two networks

The LCMC Health employee medical plan have two networks – Verity and Aetna. Access to these two networks depend on the medical plan (Basic or Select) chosen for the calendar year.

Verity

The [Verity](#) network is customized by LCMC Health and exclusive to Louisiana. LCMC Health designed the network of providers which consists of LCMC Healthcare Partners, aligned community adult and pediatric physicians, and the LSU Healthcare network.

Aetna

The [Aetna](#) network is a national network.

How your providers submit claims

Providers should send claims and related correspondence to:

WebTPA
PO Box 99906
Grapevine, TX 76099-9706
Payor ID #75261

Your member portal

The portal can be accessed at webtpa.com. This secure, HIPAA-compliant site offers self-service tools to manage your benefits and claims while keeping your information safe.

- Access eligibility information for subscribers and dependents
- View, print, or order an ID card
- Check claim status and history
- Download plan documents and member resources
- Search for a provider

Sample ID Card: Select plan (back)

Where to call for benefit and eligibility questions

Where providers can call for pre-certification

Where claims should be submitted

If your dependant reside outside of Louisiana find a provider here

For Members with Benefits or Eligibility questions: call 855-404-7776

For Providers Benefits/Eligibility/Claims/Pre-Certification questions: call 855-419-5336

Inpatient hospital services must be pre-certified within 24 hours of admission. Failure to obtain pre-certification may reduce benefits.

Possession of this card or obtaining pre-treatment authorization does not guarantee coverage or payment for the service or procedure reviewed.

Submit Claims to: WebTPA - P.O. Box 99906 - Grapevine, TX 76099-9706 - Payor ID #75261

Services outside of Louisiana: To find a provider visit www.aetna.com/asa

	INN	TIER 2	OON
IND DED	\$750	\$1000	NOT COV
FAM DED	\$1500	\$2000	NOT COV
IND OOP	\$6500	\$6500	NOT COV
FAM OOP	\$13000	\$13000	NOT COV



Sample ID card: Basic plan (back)

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	INN	TIER 2	OON
IND DED	\$1000	\$1000	NOT COV
FAM DED	\$2000	\$2000	NOT COV
IND OOP	\$4000	\$4000	NOT COV
FAM OOP	\$8000	\$8000	NOT COV