Annual Enrollment 2017

(October 1, 2017 - October 31, 2017)

All elections made during the Annual Enrollment period (October 1, 2017 – October 31, 2017) will be effective during the plan year of January 1, 2018 – December 31, 2018. The Office of Group Benefits has extended their enrollment period until November 15th. Please note that enrollment in LSU First, LSU First Medicare Retiree Plan and Voluntary Benefits will close on October 31, 2017.

Workday Process for Annual Enrollment

Employees are encouraged to review all benefits and make selections/changes consistent with your individual needs.

Workday will send all eligible employees, regardless of your current enrollment, an Open Enrollment event to enroll in benefits. We encourage you to go to your Workday Benefits Worklet and print your current benefits before completing the Open Enrollment task. This will help to ensure you are aware of the current benefits you are enrolled in.

It is important that all employees check their health benefits and dependent information to ensure proper reporting on their 1095 forms in order to avoid any tax penalty.

Workday will not allow for any updates/changes to be made after the Annual Enrollment period has ended.

LSU offers a variety of health and supplemental benefits. During this period employees can enroll, cancel and make changes to the following benefits:

HEALTH PLANS OFFERED (January 1, 2018 - December 31, 2018)

- LSU First Health Plan administered by WebTPA and Citizens Rx
- LSU First Medicare Retiree Plan administered by UnitedHealthcare
- Pelican HRA 775 administered by Blue Cross Blue Shield
- Magnolia Local administered by Blue Cross Blue Shield
- Magnolia Local Plus administered by Blue Cross Blue Shield (available only for employees who live in designated regions)
- Magnolia Open Access administered by Blue Cross Blue Shield
- Medical Home HMO administered by Vantage (available only for employees who live in designated regions)

2018 Premium rates are available on the Benefits website (www.lsu.edu/benefits)

LSU First continues to offer members an employer paid HRA and 100% coverage for First Choice Providers and generic drugs. In-network providers will be covered at 80%. Additionally, members will be responsible for 20% of the cost of brand and specialty drugs after their deductible is met, up to a maximum of $150 for a 30 day supply. There will be a premium increase for 2018. LSU First information and rates can be accessed at www.lsu.edu/lsufirst.

*As part of our commitment to provide the highest level of benefits possible and to control unnecessary spending, LSU First is taking steps to ensure that only eligible dependents are enrolled in our health care benefits. LSU First has hired Hodges-Mace, LLC, to conduct a dependent audit in order to verify that all enrolled dependents meet the established plan requirements for eligibility. If you have a covered spouse or any other dependents, you will receive instructions in the mail directly from Hodges-Mace, LLC, on how to verify your dependents. Please note that failure to comply with the audit requirements may result in loss of dependent coverage.

LSU FIRST MEDICARE RETIREE PLAN

This plan is designed to better meet the needs of retirees and to coordinate more effectively with your Medicare coverage. To be eligible for this plan, you must be retired, entitled to Medicare A and enrolled in Medicare B. Please note that if you are not retired and/or any of your covered dependents do not have Medicare A and B, you are not eligible for this plan. You can access information at www.uhcretiree.com/lsufirst.

OGB HEALTH PLANS (PELICAN, MAGNOLIA, AND VANTAGE PLANS)

The Pelican and Magnolia Plans will continue to be administered by Blue Cross Blue Shield. In order to continue offering quality healthcare options to OGB members, a 1% equivalent plan change will take effect January 1. Out-of-pocket maximums will increase $1,000 on the Magnolia Local Plus and Magnolia Open Access plans. Additionally, there will be a $50 increase on the emergency room copayment on the Magnolia Local Plus plan. It is strongly recommended that you visit info.groupbenefits.org to view 2018 plan information, attend an OGB meeting (see schedule on OGB website) or call 1-800-272-8451 for information on all OGB plans.

Please visit the Benefits Website (www.lsu.edu/benefits) for additional information regarding Health Plan Changes, 2018 Plan Premiums and the Schedule of Annual Enrollment Meetings held during the month of October.
PELICAN HRA 1000
Includes employer contributions in a health reimbursement arrangement that can be used to offset deductible and other out-of-pocket medical expenses throughout the year. Any unused funds roll over to the in-network out-of-pocket maximum, allowing members to build up balances that cover eligible medical expenses. Prescription drugs are not reimbursable by the HRA.

PELICAN HSA 775
Includes a health savings account funded by both LSU and employees to cover out-of-pocket medical and pharmacy expenses. Unused amounts are rolled over every year with no limit and can follow the member even if he or she changes jobs or retires.
*Please note employees who participate in the HSA option, will not be able to participate in the Flexible Spending Account program for the 2018 plan year. Employees must have exhausted their (FSA), Healthcare Spending Account as of December 31, 2017 to be eligible for the HSA account and enroll for January 1, 2018.

MAGNOLIA LOCAL
This plan is a limited provider in-network only plan for members who live in specific coverage areas. Out-of-network coverage is provided in emergencies only. Participating members must live in and receive services within designated areas.

MAGNOLIA LOCAL PLUS
Offers the same coverage as the Magnolia Local plan, with an additional benefit of a nationwide network. This plan provides the predictability of copays rather than using employer funding to offset out-of-pocket costs. Out-of-network coverage is provided in emergencies only.

MAGNOLIA OPEN ACCESS
Offers coverage both inside and outside of the nationwide network. It differs from the other Magnolia plans in that members enrolled will not pay copays. Instead, once a member’s deductible is met, they will pay 10% of allowable charges for in-network and 30% allowable charges for out-of-network.

VANTAGE HOME HMO
A patient-centered approach to providing cost effective and comprehensive primary health care. Participating members must live in and receive services within designated areas.

ANNUAL ENROLLMENT MEETINGS
The Office of Human Resource Management will be hosting Annual Enrollment meetings during the month of October to provide information on the LSU First Health Plan and supplemental benefit plans. The Office of Group Benefits will not be hosting any on-site meetings during Annual Enrollment for employees this year. They will, however, be hosting regional meetings for anyone who wants to attend. If you would like to receive information on the OGB health plans, please attend one of their meetings. A schedule can be accessed at info.groupbenefits.org.

Annual Enrollment meetings will be held in the LSU Union, Capital Chamber Room on:
- Monday, October 16, 2017 at 9:00 am
- Thursday, October 26, 2017 at 9:00 am

BENEFITS FAIR
Our annual Benefits Fair will be held on Thursday, October 19th from 10:00 a.m. until 3:00 p.m. in the LSU Union, Cotillion Ballroom. The Benefits Fair is a great time to visit with representatives whose organizations provide valuable services to LSU employees and their families. We hope to see you there!

FLEXIBLE SPENDING ACCOUNTS
Diversified Benefits Services, Inc (DBS) will continue to administer the Flexible Spending Account program for LSU employees. This program will allow employees to put tax-sheltered dollars in an account for out-of-pocket medical and/or dependent care expenses that are incurred from January 1, 2018 through March 15, 2019 for the employee and any eligible dependents.

Employees are able to contribute up to $2,600 into a Healthcare Spending Account and up to $5,000 (per household) into a Dependent Care Spending Account. The monthly administrative fee is $4.70 for 12 month employees and $6.27 for 9 month employees, and includes the debit card option for the Healthcare spending account.

Please note if you are currently participating in a Health Care and/or Dependent Care Flexible Spending Account(s) you must re-enroll via your Workday account during this Annual Enrollment period if you wish to participate for the 2018 plan year. Failure to re-enroll in these plans will result in no FSA benefit for the 2018 plan year.

Current plan participants should continue to use their current debit card for any claims incurred in 2017 and throughout the grace period (March 15, 2018), if one is available. If you will be a new participant for 2018, please use the debit card that is mailed to you by DBS for your Healthcare Spending Account.

Reimbursements for 2018 Dependent Care expenses can be accessed by mail/fax claim forms to DBS, submit claim information online or submit via DBS’ mobile phone app.

IDENTITY PROTECTION
LSU has partnered with IdentityForce to provide you and your family with identity protection. Delivering comprehensive identity protection by continuously monitoring your personal information, IdentityForce provides robust credit protection, quickly alerts you to threats and covers you with a $1 million identity theft insurance policy.

There are two Identity Theft Protection plans to choose from: UltraSecure and UltraSecure+Credit. UltraSecure monitors your personal information 24/7, alerts you if it is compromised, and is backed with $1 million identity theft insurance coverage. UltraSecure+Credit provides all the benefits of UltraSecure, plus 3-bureau credit monitoring, scores, reports, credit score simulator, and more. Both products include free child identity theft protection for any children or young adults in your household up to age 26.

DENTAL INSURANCE
There will be a 3% premium increase on both Basic and Enhanced Plans. There will be no changes with the plan design with your Dental Insurance. To find an in-network provider, please visit www.myuhc.com and select the National PPO 20 option. You may add or delete dependents or switch between the Basic and Enhanced plans during Annual Enrollment. No action is required if you wish to remain in the same plan. If you are not currently enrolled, you may enroll during Annual Enrollment.

VISION INSURANCE
There will be no changes with the plan design or premium with your Vision Insurance. You may add or delete dependents during Annual Enrollment. No action is required if you wish to remain in the same plan. As a reminder, UnitedHealthcare does not require members to utilize an ID card. When you go visit your in-network vision provider, you simply tell the provider that you have Vision insurance through UnitedHealthcare and they will be able to locate you in their online system. If you prefer to have an ID card, one can be printed directly from the UnitedHealthcare website, www.myuhcvision.com.

TERM LIFE INSURANCE
During Annual Enrollment Healthcare will allow current employee participants in the plan to increase their coverage by $10,000, up to a total of coverage amount of five times your annual salary or $500,000, without evidence of insurability. If your spouse is currently enrolled, they can increase their coverage by $5,000 without evidence of insurability, to not exceed 50% of employee coverage amount or $100,000. If you are not a current participant, you may apply for coverage at any time with medical underwriting.

ACCIDENTAL DEATH & DISMEMBERMENT
There will not be a premium increase or plan design change for the 2018 plan year. If you are currently enrolled, no action is required. If you are not currently enrolled, you may enroll at any time.

LONG TERM DISABILITY
There will not be a premium increase or plan design change for the 2018 plan year. If you are currently enrolled and do not wish to make changes for 2018, no action is required. If you are not a current participant, you may apply for coverage at any time with medical underwriting.

CRITICAL ILLNESS
There will not be any premium increases or plan design changes for the 2018 plan year. Critical Illness Protection Plan from UnitedHealthcare provides you with a lump-sum benefit that can help you pay medical expenses, offset lost income for you or your spouse or just help with everyday living expenses.

Employees have the ability to enroll in this plan during Annual Enrollment. If you currently have the Critical Illness Protection Plan, please remember to file for your wellness cash benefit.

ACCIDENT PROTECTION PLAN
There will not be any premium increase or plan design change for the 2018 plan year. The Accident Protection Plan from UnitedHealthcare provides financial protection from expenses incurred due to qualifying injuries from a covered accident. These benefits are paid directly to you and can be used at your discretion. Employees have the ability to enroll in this plan during Annual Enrollment.

AFFORDABLE CARE ACT
The Affordable Care Act requires most individuals to have basic health insurance coverage (known as minimum essential coverage) or face a financial penalty when filing their federal income tax return. If you are a benefits-eligible LSU employee and you choose not to enroll in an LSU-sponsored health plan, you must waive coverage through your Workday account indicating that LSU offered you minimum essential coverage and you have decided not to enroll.

SUPPLEMENTAL RETIREMENT PLANS
Annual Enrollment is a time where employees should evaluate their financial status with regards to benefits and retirement. Because most LSU employees do not contribute to Social Security, it is important that you are doing everything you can in order to secure your financial future. LSU offers additional retirement savings opportunities through its Supplemental Retirement Plans.

 Supplemental Retirement Plans offer employees the opportunity to make contributions on a pre-tax basis under the 403(b) and 457(b) plans, or on an after-tax basis under the Roth plans, or a combination of the two. IRS limits for these accounts are $18,000 (under age 50), or up to $24,000 (50 and over).

Employees can enroll in, and make salary adjustments online 24 hours a day, 7 days a week at www.louisianadcp.com for Louisiana Deferred Compensation Plan 457(b), and Retirement Manager, administrator for 403(b) supplemental plans. These online enrollment tools not only allow for enrollment flexibility, but participants can also learn about their retirement savings plans, and view balance information.