ANNUAL ENROLLMENT

Business Manager’s Meeting

October 12, 2021
9:30 am-11:00 am
Agenda

- Important Dates & Responsibilities
- Workday
- OGB Benefits
- LSU First
- Other Benefits
- Flexible Spending
- Supplemental Retirement
Important Dates

- **Annual Enrollment Period**
  - October 1 – November 15, 2021

- **Effective Date of Coverage**
  - January 1, 2022

- All Annual Enrollment materials are posted on the Benefits website at www.lsu.edu/ae
All benefits eligible employees will have an Open Enrollment benefit event in their Workday Inbox in Workday.

Event will be active from 10/1/2021 through 4 PM on 11/15/2021

Employees hired between 10/1-11/1 need to work both their new hire and Open Enrollment events in Workday.
Reminders

- If you don’t want to make a change, current benefits will roll-over
  - EXCEPTION - Flexible Spending and Health Savings Account Elections

- Personal Contact Information & Legal Name
  - New Hires
  - Terminations
  - Dependents

- ID Cards-New Cards for all health plans
Employee Responsibilities during Open Enrollment

- Review all communications regarding Annual Enrollment
- Educate yourself on plan offerings
- Provide proper documentation, where applicable
- Ensure changes have been properly submitted by the **DEADLINE** and keep a copy of confirmation
- Verify insurance premiums are correct
- Verify contact information is correct in Workday
Things to consider

- Monthly premium
- Provider networks
- Covered medical and prescription services
- Deductible, Coinsurance, and Copays
- Prescription coverage and costs
- Estimated out-of-pocket costs
- Dependent coverage needs
Benefits Fair

- Wednesday, October 20, 2021
- LSU Student Union: Royal Cotillion Ballroom
- Time: 10:00 am – 2:00 pm

- Visit with various insurance and retirement vendors
- Enter to win great door prizes!
Meetings

Attend a Virtual Presentation

In preparation for Annual Enrollment, below is a list of virtual presentations that can educate and assist you in making informed decisions for the 2022 Plan Year. We encourage you to register and participate in these presentations hosted by the various insurance vendors:

- OGB
- LSU First
- Dental
- Vision
- Financial Protection Products
- Identity Protection
Benefit Basics

Overview of how health insurance and supplemental benefits work, including tips and tricks on how to be a wise consumer in the world of healthcare.

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday 10/18</td>
<td>2-3:30pm</td>
</tr>
</tbody>
</table>
Learn the basics of LASERS, TRSL or ORP retirement plans as well as how to increase retirement savings by participating in a supplemental retirement plan.

<table>
<thead>
<tr>
<th>Topic</th>
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<tbody>
<tr>
<td>LASERS</td>
<td>Thursday 10/28</td>
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<tr>
<td>TRSL/ ORP</td>
<td>Wednesday 11/3</td>
<td>9-10:30am</td>
</tr>
</tbody>
</table>
- Need assistance navigating through Workday?

<table>
<thead>
<tr>
<th>Dates</th>
<th>Times</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thursday 10/21</td>
<td>7-9am &amp; 2-4pm</td>
<td>Facilities</td>
</tr>
<tr>
<td>Wednesday 11/3</td>
<td>8-9am &amp; 3-4pm</td>
<td>Vet Med</td>
</tr>
<tr>
<td>Tuesday, 11/9</td>
<td>10am-1pm</td>
<td>Coates</td>
</tr>
</tbody>
</table>
Workday
New for 2022 - Benefit User Interface

Change Open Enrollment

Open Enrollment 10/01/2021-11/15/2021

Choose new plans or re-enroll in the plans you currently have.

Let's Get Started
# New Benefit User Interface

## Health Care and Accounts

<table>
<thead>
<tr>
<th>Benefit Name</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident Protection</td>
<td>United Healthcare</td>
</tr>
<tr>
<td>Cost (9 Months)</td>
<td>$22.41</td>
</tr>
<tr>
<td>Coverage</td>
<td>4 Family</td>
</tr>
<tr>
<td>DentaCare</td>
<td>United Dental Care</td>
</tr>
<tr>
<td>Cost (9 Months)</td>
<td>$160.25</td>
</tr>
<tr>
<td>Coverage</td>
<td>Employee + Family</td>
</tr>
<tr>
<td>Dependents</td>
<td>2</td>
</tr>
<tr>
<td>OGB Medical</td>
<td>OGB HDHP Pelican USA</td>
</tr>
<tr>
<td>Cost (9 Months)</td>
<td>$191.73</td>
</tr>
<tr>
<td>Coverage</td>
<td>Employee + Family</td>
</tr>
<tr>
<td>Dependents</td>
<td>2</td>
</tr>
<tr>
<td>OGB Health Savings Account Catch-up</td>
<td>OGB Health Savings</td>
</tr>
<tr>
<td>Waived</td>
<td></td>
</tr>
<tr>
<td>OGB Health Savings Account Waivered</td>
<td></td>
</tr>
<tr>
<td>Waived</td>
<td></td>
</tr>
<tr>
<td>Healthcare FSA</td>
<td>Diversified Benefit Services</td>
</tr>
<tr>
<td>Waived</td>
<td></td>
</tr>
<tr>
<td>Dependent Care FSA</td>
<td></td>
</tr>
<tr>
<td>Waived</td>
<td></td>
</tr>
</tbody>
</table>

### Additional Notes:
- The interface provides options to manage, view, and enroll in various benefits.
- Each benefit has specific details regarding cost, coverage, and dependents.
- The benefits include accident protection, dental care, vision coverage, and healthcare FSA options.
New Benefit User Interface

- Manage
- View
- Enroll

LSU First Medical
Web TPA HLT LSU First Option 1

Cost per paycheck: $730.82
Coverage: Employee + Family
Dependents: 3
### Dental

Projected Total Cost Per Paycheck: $911.79  
Projected Total Credits: $0.00

#### Plans Available

Select a plan or Waive to opt out of Dental. The displayed cost of waived plans assumes coverage for Employee.

<table>
<thead>
<tr>
<th>Selection</th>
<th>Benefit Plan</th>
<th>You Pay (Monthly)</th>
<th>Company Contribution (Monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Humana DEN Basic</td>
<td>$20.72</td>
<td>$0.00</td>
</tr>
<tr>
<td>Select</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waive</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Selection</th>
<th>Benefit Plan</th>
<th>You Pay (Monthly)</th>
<th>Company Contribution (Monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Humana DEN Enhanced</td>
<td>$38.06</td>
<td>$0.00</td>
</tr>
<tr>
<td>Select</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waive</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Dental – administered by Humana

There are 2 options—Basic and Enhanced. You may select coverage for yourself, your spouse, and/or your children. Children are eligible for coverage up to age 26.

Basic Plan will cover a percentage of Usual and Customary (U&C) charges, including 100% of preventive claims. Basic Services are covered at 45% while Major Services are covered at 20%. All in-network dentists have agreed to honor the negotiated rates; however, out-of-network dentists may charge more, leaving you with additional out-of-pocket expenses. The Basic Plan has an annual deductible of $50 (per person) or $150 (family) for Basic and Major Services.

Enhanced Plan will cover a percentage of Usual and Customary (U&C) charges, including 100% of preventive claims. Basic Services are covered at 60% while Major Services are covered at 50%. All in-network dentists have agreed to honor the negotiated rates; however, out-of-network dentists may charge more, leaving you with additional out-of-pocket expenses. Orthodontics is also covered at 50% with a lifetime maximum of $1,500 per person.

There will be no changes to the plan design or premiums for 2022, if you are currently enrolled and do not wish to make changes. No action is required.

If both you and your spouse work for LSU, you may not double insure each other or your dependents. You may only be included under the policies once.
### Dependents

Add a new dependent or select an existing dependent from the list below.

- **Coverage:** Employee
- **Plan cost per paycheck:** $20.72

<table>
<thead>
<tr>
<th></th>
<th>Name</th>
<th>Relationship</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>Mike</td>
<td>Tiger</td>
<td>09/01/2021</td>
</tr>
</tbody>
</table>
Before

Dental
Waived

Enroll

After

Dental
Humana DEN Basic

Cost per paycheck
$33.78

Coverage
Employee + Child(ren)

Dependents
1

Manage
View Summary

<table>
<thead>
<tr>
<th>Selected Benefits</th>
<th>1 Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan</td>
<td>Coverage Begin Date</td>
</tr>
<tr>
<td>Dental</td>
<td>01/01/2022</td>
</tr>
<tr>
<td>Humana DEN Basic</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Waived Benefits</th>
<th>21 Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident Protection</td>
<td></td>
</tr>
<tr>
<td>LSU First Medical</td>
<td></td>
</tr>
<tr>
<td>OGB State Medical</td>
<td></td>
</tr>
<tr>
<td>Vision</td>
<td></td>
</tr>
</tbody>
</table>

Summary will indicate benefits Selected for the 2022 Plan Year & the benefits Waived for the 2022 Plan Year.
You consent to electronic processing of enrollment forms to include processing of your Elk.
You acknowledge that the Electronic Signature on this document means that you are the person to sign.
You acknowledge that you have a right to print and keep a paper copy of this document, or
You acknowledge that you have the right to withdraw your consent to the Electronic Signature provided prior to your withdrawal.
You acknowledge that you must update your contact information if the information needs.
You acknowledge that your consent applies to these enrollment forms only and does not

I Accept [ ]

Submit  Save for Later  Cancel
Employees are encouraged to review and print Benefit Statement to ensure benefits are correct for the 2022 plan year.
Pelican and Magnolia Plans – 5% premium increase
Vantage Plan – 10% premium increase
PBM Change – Express Scripts
No plan design changes
Wellness Credit
Bariatric Surgery
ID cards
LSU FIRST
2022 PLAN YEAR
• LSU First: Administrative Services Only (ASO) + Medical Management + Network + FSA
  • Committee comprised of various staff from A&M & PBRC

• Notice of Intent: WebTPA
  • Change in Medical Management: WebTPA and HighCare
  • Network: Verity HealthNet (First Choice and Verity) and Aetna ASA (national wrap)
  • FSA: Diversified Benefit Services (DBS)
Wellness Credit

- **Premium Wellness Credit - $25/month**
  - Employee/Retiree only
  - Measurement Period – November 1, 2020 - October 31, 2021
- **Requirements:**
  - Preventive PCP visit
  - Biometric Screening
  - Mandatory Care Coordination – identified in 2022 Plan Year
New for 2022

90 Supply of Maintenance Medications are available at Retail Pharmacy vendors

CVS, Walgreens, local pharmacies
$150 Penalty for CT & MRI Imaging performed in Hospital Setting regardless of Network

<table>
<thead>
<tr>
<th>Metric</th>
<th>MRI</th>
<th>CT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Average Paid</td>
<td>$1,540</td>
<td>$1,932</td>
</tr>
<tr>
<td>Office Average Paid</td>
<td>$442</td>
<td>$501</td>
</tr>
<tr>
<td><strong>Potential Savings Per Service</strong></td>
<td><strong>$1,098</strong></td>
<td><strong>$1,431</strong></td>
</tr>
</tbody>
</table>
Outpatient Surgery Penalty

<table>
<thead>
<tr>
<th>Diagnosis</th>
<th>Outpatient Hospital Cost/Surgery</th>
<th>Ambulatory Surgical Center Cost/Surgery</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spondylosis/Stenosis</td>
<td>$9,084</td>
<td>$2,417</td>
</tr>
<tr>
<td>Musculoskeletal Disorders</td>
<td>$11,818</td>
<td>$7,086</td>
</tr>
<tr>
<td>Cataract</td>
<td>$5,599</td>
<td>$2,128</td>
</tr>
<tr>
<td>Spine Disorders</td>
<td>$10,829</td>
<td>$2,020</td>
</tr>
<tr>
<td>Benign Neoplasm</td>
<td>$8,191</td>
<td>$5,876</td>
</tr>
<tr>
<td>Intervertebral Disc Disorders</td>
<td>$11,328</td>
<td>$2,676</td>
</tr>
</tbody>
</table>
## Premium Tier Restructure

<table>
<thead>
<tr>
<th>Tier</th>
<th>Industry</th>
<th>LSU First</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee + Spouse</td>
<td>2.2</td>
<td>1.9</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>1.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Family</td>
<td>3.0</td>
<td>2.2</td>
</tr>
</tbody>
</table>
## Premium Tier Restructure

<table>
<thead>
<tr>
<th>Class</th>
<th>2022 Rate</th>
<th>Net Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$202.64</td>
<td>$3.22</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$595.62</td>
<td>$19.06</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$313.84</td>
<td>$26.82</td>
</tr>
<tr>
<td>Family</td>
<td>$730.82</td>
<td>$40.56</td>
</tr>
</tbody>
</table>
Current Projects and Initiatives

- Mental Health
- Bariatric Program
- Comprehensive Care Clinic
- Wellness
- Population Management
Other Benefits
2022 PLAN YEAR
Other Benefits

- Dental - No rate or plan changes
- Vision - No rate or plan changes
- AD&D - No rate or plan changes
- Long Term Disability - No rate or plan changes
- Accident - No rate or plan changes
- Critical Illness - No rate or plan changes
- **Employee-Currently covered**: May increase by 1 increment of $10,000 (not to exceed the lesser of $350,000 or 3 times basic annual earnings) without proof of good health (EOI)*

- **Employee-Not Currently Covered**: May elect $10,000 without proof of good health (EOI)*
Open Enrollment

– A spouse must submit proof of good health (EOI) and be approved to elect any new or additional coverage up to the maximum of $175,000 or 50% of the Employee’s amount of coverage.

– An Employee with Supplemental Life coverage may elect cover a Dependent Child(ren) up to $20,000. Proof of good health (EOI) is not required for Child(ren) coverage.
Identity Protection

- Current Vendor: IdentityForce
  - Renewed for 3 years
  - Enhanced Benefits
  - Rate Reduction
  - 3 Year Rate Guarantee
<table>
<thead>
<tr>
<th></th>
<th>Ultra Secure ID</th>
<th>Ultra Secure Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Employee</strong></td>
<td>$9.96</td>
<td>$16.96</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$19.96</td>
<td>$33.92</td>
</tr>
<tr>
<td></td>
<td><strong>Eff 1/1/2022</strong></td>
<td><strong>Eff 1/1/2022</strong></td>
</tr>
<tr>
<td><strong>Employee</strong></td>
<td>$5.98</td>
<td>$7.96</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$11.98</td>
<td>$14.96</td>
</tr>
</tbody>
</table>

*Rates displayed are 12 month- monthly rates*
Flexible Spending
Flexible Spending Account(s)

- Vendor: Diversified Benefit Services (DBS)

**New for 2022:**

- Waived administrative fee for 2022 plan year

- Terminated employees can utilize and incur claims until the last day of the month. Claims must be filed by the last day of the following month.
Flexible Spending Accounts

- Tax-sheltered dollars set aside for out-of-pocket medical and/or dependent care expenses

- If a participant or spouse contributes to a Health Savings Account (HSA), there cannot be participation in the Health Care FSA

- Grace period through March 15 of the following plan year

Use it or lose it!
Flexible Spending Accounts

Healthcare
- $2,750 max per year
- For medical, dental, and vision expenses

Dependent Care
- $5,000 max per year
- For daycare or elder care expenses only

**Admin Fees: Waived for the 2022 Plan Year**
Plan Year 2022
- LSU First Health (TPA, Network, UM)
- LSU Retiree Medical-Lower Rates plus 3-year rate guarantee
- Flexible Spending Account(s)
- Identity Protection-Lower Rates plus 3-year rate guarantee

Plan Year 2021
- Pharmacy (6m expected savings)
- Dental-Flat Rate plus 4-year rate guarantee
- Vision-Flat Rate plus 5-year rate guarantee
- Life-Flat Rate plus 4-year rate guarantee
- AD&D-Lower Rate plus 4-year rate guarantee
- Long Term Disability-Lower Rate plus 3-year rate guarantee
- Accident- Flat Rate plus 4-year rate guarantee
- Critical Illness- Lower Rates plus 4-year rate guarantee
Supplemental Retirement
Supplemental Retirement

Is your 3-legged stool missing a leg?

- Two options: 403(b) & 457(b)
- Max contributions can be made to both accounts at the same time

<table>
<thead>
<tr>
<th>Annual Maximum Deferral Amount</th>
<th>$19,500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Maximum Deferral Amount for participants age 50 and older</td>
<td>$26,000</td>
</tr>
</tbody>
</table>
Reasons to Participate

• **Louisiana state employee do not participate in Social Security**
  • Your Social Security benefit can be reduced

• Contributions to mandatory retirement plans are set and cannot be increased

• Mandatory retirement plans cannot accept rollovers from outside retirement plans
Learn the basics of LASERS, TRSL or ORP retirement plans as well as how to increase retirement savings by participating in a supplemental retirement plan.

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Resources

- HRM Website
- Open Enrollment Benefit Guide
- HR Newsletter
- HR Communications
- Benefit Staff
  - Email benefits@lsu.edu
New Hires will be automatically enrolled once the hire is fully processed in Workday

1st & 3rd Monday each Month

Back to Hybrid model-(In-person or Virtual) starting October 18th

Time/Place: 8:30-11:00 am in Barnes and Nobles Bookstore

New hire information will be provided along with a deep dive into Benefit and Retirement plans offered at LSU
Questions