ANNUAL ENROLLMENT

October 1, 2018 - October 31, 2018

Annual Enrollment occurs from October 1st to October 31st, 2018. The Office of Group Benefits enrollment period occurs from October 1st to November 15th, 2018. All elections made during Annual Enrollment will be effective during the plan year of January 1, 2019 - December 31, 2019. Please note that enrollment in LSU First, LSU First Medicare Retiree Plan and Voluntary Benefits will close on October 31, 2018.

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

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

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 onsite meetings during Annual Enrollment for employees this year. They will, however, be hosting regional meetings for anyone to attend. If you would like information on the OGB health plans, please attend one of their meetings. A schedule can be accessed at info.groupbenefits.org.

Annual Enrollment presentations for active employees will be held in the LSU Union, Capital Chamber Room on:
- Wednesday October 3rd - 9-10am
- Monday October 22nd - 2-3pm

Annual Enrollment Workday Labs will also be hosted for those who need assistance completing their Open Enrollment Event.
- Monday October 8th - 9-11am - Middleton Library, Room 230E
- Friday October 19th - 9-11am - Coates Hall, Room 169
- Thursday October 25th - 2-4pm - Coates Hall, Room 171

BENEFITS FAIR

Our annual Benefits Fair will be held on Tuesday, October 9th from 10am until 2pm. 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!

HEALTH PLANS OFFERED (Jan. 1 - Dec. 31, 2019)

- LSU First Health Plan administered by WebTPA and Citizens Rx
- LSU First Medicare Retiree Plan administered by UnitedHealthcare
- Pelican HRA 1000 administered by Blue Cross Blue Shield
- Pelican HSA 775 administered by Blue Cross Blue Shield
- Magnolia Local administered by Blue Cross Blue Shield (Available only for employees who live in designated regions)
- Magnolia Local Plus administered by Blue Cross Blue Shield
- Magnolia Open Access administered by Blue Cross Blue Shield
- Medical Home HMO administered by Vantage

2019 Premium rates are available on the Benefits website (www.lsu.edu/benefits)

LSU FIRST HEALTH PLAN

LSU First continues to offer members an employer paid HRA and 100% coverage for First Choice Providers and Generic Drugs. Option 2 will no longer be available in 2019. Any member currently enrolled in LSU First Option 2 will need to make a new election during Annual Enrollment. If no election is made, members will be defaulted to LSU First Option 1. A $150 copay will be added for Emergency Room visits, regardless of network tier. The copay will be waived if admitted to the hospital. There will be a 3% premium increase for Option 1 in 2019. LSU First information and rates can be accessed at lsu.edu/LSUFirst. The LSU First Medicare Retiree Plan is available to those who meet eligibility requirements. You can access plan information at www.uhcretiree.com/lsufirst.

We are excited to announce that the Baton Rouge General will be opening an onsite clinic at Nicholson Gateway by the end of 2018. This clinic will operate as an urgent care/drop in clinic and will be a First Choice provider under LSU First. OGB members will also be able to utilize the onsite clinic, normal benefit copays will apply.
$5.00 for 12 month employees and $6.67 for 9 month employees. Employees are able to contribute up to $2,650 into a Flexible Spending Account (FSA) for LSU employees. This program will allow employees 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 employers and employees to cover out-of-pocket medical and pharmacy costs. Unused funds are rolled over every year with no limit and can follow the member. If you are enrolled in the Pelican HSA 775 and would like to contribute to the HSA, you must complete a GB-79 form annually. *Please note employees who participate in the HSA option, will not be able to participate in the Flexible Spending Account (FSA) program for the 2019 plan year. Employees must have exhausted their (FSA) Healthcare Spending Account as of December 31, 2018 to be eligible for the HSA account and enroll for January 1, 2019.

Magnolia Local – Available to members who want local access, affordable premiums and a new approach to health care. 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 and members may be subject to balance billing.

Magnolia Local Plus – Offers the same coverage as the Magnolia Local plan, with the additional benefit of a nationwide network. This plan provides the predictability of co-pays rather than using employer funding to offset out-of-pocket costs. Out-of-network coverage is provided in emergencies only and members may be subject to balance billing.

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 co-pays. 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. This plan creates partnerships between the individual patient and his or her personal physician. This plan also includes out-of-network coverage.

FLEXIBLE SPENDING ACCOUNTS

Diversified Benefits Services, Inc. (DBS) will continue to administer the Flexible Spending Account (FSA) program for LSU employees. This program will allow employees to put tax-sheltered dollars in an account for out-of-pocket medical, dental or vision and/or dependent care expenses that are incurred from January 1, 2019 through December 31, 2019 for the employee and any eligible dependents.

Employees are able to contribute up to $2,650 into a Healthcare FSA and up to $5,000 (per household) into a Dependent Care FSA. The monthly administrative fee is $5.00 for 12 month employees and $6.67 for 9 month employees. The Healthcare FSA includes a debit card option.

If you are currently participating in a Healthcare and/or Dependent Care FSA(s) you must re-enroll via your Workday account during Annual Enrollment if you wish to participate. 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.

IDENTITY PROTECTION

LSU continues to partner with IdentityForce to provide you and your family with identity protection. There will be no changes with the plan design or premiums for 2019. There are two Identity Theft Protection plans to choose from. UltraSecure monitors your personal information 24/7, alerts you if it is compromised, and is backed with $1 million identity theft insurance. 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 child(ren) up to age 26.

DENTAL INSURANCE

There will be no changes with the plan design for 2019. There will be no changes or increases in both the Basic and Enhanced Plans. To find an in-network provider, please visit www.myuhc.com and select the National PPO 20 option. During Annual Enrollment, you may add or delete dependents or switch between the Basic and Enhanced Plans. 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 for 2019. You may add or delete dependents 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. As a reminder, UnitedHealthcare does not require members to utilize an ID card. An In-Network provider will be able to locate you in their online system with your name and date of birth. If you prefer to have an ID card, one can be printed directly from the UnitedHealthcare website www.myuhcvision.com.

SUPPLEMENTAL LIFE INSURANCE

There will be no changes with the plan design or premium for 2019. Your premium will increase if you are entering a new age bracket.

During Annual Enrollment, UnitedHealthcare will allow currently enrolled employees 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. Currently enrolled spouses can increase their coverage by $5,000 without evidence of insurability, not to exceed 50% of employee coverage amount or $100,000. Be sure to elect the entire amount of life insurance upon entry into the plan. No action is required if you do not elect additional coverage effective January 1, 2019, as well as beneficiary designations.

If you would like to apply for coverage, increase your coverage over the guaranteed issue amount or apply for spouse coverage, you can apply for this benefit at any time throughout the year subject to evidence of insurability. Please visit the benefits website at www.lsu.edu/benefits for evidence of insurability forms to apply as a late applicant or to access premium rates.

OGB TERM LIFE INSURANCE

If you are currently enrolled and do not wish to make changes for 2019, no action is required. If you are not a current participant, you may apply for coverage at any time with evidence of insurability. If you would like to cancel your coverage, please contact HRM directly.

ACCIDENTAL DEATH & DISMEMBERMENT

There will be no changes with the plan design or premium for 2019. If you are currently enrolled and do not wish to make changes for 2019, no action is required. If you are not a current participant, you may apply for coverage at any time with evidence of insurability.

LONG TERM DISABILITY

There will be no changes with the plan design or premium for 2019. If you are currently enrolled and do not wish to make changes for 2019, no action is required. If you are not a current participant, you may apply for coverage at any time with evidence of insurability. If you would like to cancel your coverage, please contact HRM directly.

LONG TERM CARE

There will be no changes to the plan design for 2019. There is a premium increase. If you are not currently enrolled, you may enroll at any time with evidence of insurability. If you currently enrolled in UNUM LTC will be mailed information related to their new premium. If you would like to cancel your coverage, please contact HRM directly.

CRITICAL ILLNESS

There will be no changes with the plan design or premium for 2019. The Critical Illness 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 without evidence of insurability. If you currently have the Critical Illness Protection Plan, please remember to file for your wellness benefit.

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

LSU offers employees additional retirement savings opportunities through the 403(b) and 457(b) Supplemental Retirement Plans. Employees can enroll in these plans and/or make paycheck contribution changes at any time of the year. Paycheck contributions can be made on a before-tax or after-tax ( Roth) basis. IRS yearly contribution limits for these plans are currently $18,500 (under age 50) and $24,500 (age 50 and over). Yearly limits for the 403(b) and 457(b) plan are independent of each other and can increase from year to year.

The Louisiana Deferred Compensation 457(b) Plan is managed by Empower Retirement. Employees can enroll or make paycheck contributions changes online at louisianadcp.com.

Active vendors for the LSU 403(b) plan are Fidelity, TIAA, and VALIC. Employees who previously contributed to a VOYA or MetLife 403(b) plan can set up a new paycheck contribution with an active vendor at myretirementmanag er.com.