ANNUAL ENROLLMENT

October 1, 2020 - November 15, 2020

Annual Enrollment is held from October 1st through November 15th, 2020. During this time, employees have the opportunity to enroll, cancel or make changes to their health insurance and voluntary benefit plans. Employees are encouraged to review their current benefit elections and make selections or changes consistent with their individual needs. If no action is taken, all benefits will roll over for the next plan year, with the exception of Flexible Spending Account(s) (FSA) and Health Savings Account (HSA) contributions. All elections made during Annual Enrollment will be effective during the plan year of January 1, 2021 - December 31, 2021.

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 benefit elections 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 your demographics, including mailing address, is up to date as well.

ANNUAL ENROLLMENT EVENTS

The Office of Human Resource Management will be hosting virtual presentations and fairs to provide information on the LSU First Health Plan and supplemental benefit plans.

VIRTUAL BENEFIT FAIRS

LSU will be hosting Virtual Benefit Fairs during the Annual Enrollment period. In order to participate, employees will need to sign up for an account with their LSU email address.

- Wednesday October 7, 2020 — 1-4:00pm
- Thursday October 15, 2020 — 9-12:00pm
- Tuesday October 20, 2020 — 1-4:00pm
- Monday October 26, 2020 — 1-4:00pm
- Wednesday November 4, 2020 — 9-12:00pm

LSU FIRST PRESENTATIONS FOR ACTIVE EMPLOYEES

Below is a list of presentations for the LSU First Health Plan. You can register for these meetings on the Training and Development website or click the Zoom link below to register. Note that the below presentations are limited to 300 participants. A recorded version of the presentation is posted to the Benefits website.

- Wednesday October 7, 2020 — 1:30pm — Zoom Link
- Thursday October 15, 2020 — 9:30am — Zoom Link
- Tuesday October 20, 2020 — 1:30pm — Zoom Link
- Monday October 26, 2020 — 1:30pm — Zoom Link
- Wednesday November 4, 2020 — 9:30am — Zoom Link

THE OFFICE OF GROUP BENEFITS PRESENTATIONS FOR ACTIVE EMPLOYEES

The Office of Group Benefits (OGB) will also be hosting virtual presentations beginning September 21st through October 1st. If you would like information on the OGB health plans, please visit their website or attend one of their presentations. For a list of their presentations, please click here. Active employees who missed their presentations can view a recorded version here.

HEALTH PLAN OPTIONS FOR THE 2021 PLAN YEAR

- LSU First Health Plan administered by WebTPA and MedImpact
- 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 (Must reside in designated areas)
- Magnolia Local Plus administered by Blue Cross Blue Shield
- Magnolia Open Access administered by Blue Cross Blue Shield
- Medical Home HMO administered by Vantage

Please visit the benefits website for additional information regarding annual enrollment.

LSU Office of Human Resource Management
110 Thomas Boyd Hall
Baton Rouge, LA 70803
www.lsu.edu/benefits
Phone: 225.578.8200
Fax: 225.578.6571

Sheantel Baker
Director of Benefits and Retirement
Specialization: Health and Supplemental Benefits Administration
sbaker6@lsu.edu

Katti Galatas
LSU First Assistant Plan Administrator
Specialization: Health and Supplemental Benefits Administration
kgalatas@lsu.edu

Holly Leonards
Benefits Manager
Specialization: Health and Supplemental Benefits, Tuition Exemption, Life Insurance Claims
hollyl@lsu.edu

Jennifer Popov
Benefits Coordinator
Specialization: Health and Supplemental Benefits, Workday Transactions
jpopov1@lsu.edu

Skylar Compton
Benefits Assistant
Specialization: Health and Supplemental Benefits, Workday Transactions
scompt2@lsu.edu

Belinda Doyle
Retirement Assistant Director
Specialization: TRSL, LASERS, ORP Retirement; Retirement System Certifications
bdoyle@lsu.edu

Todd Langlois
Retirement Manager
Specialization: Supplemental Retirement, LASERS DROP/Retirement, ORP Retirement, New Employee Retirement Options
tlanglois@lsu.edu

www.lsu.edu/benefits
LSU FIRST HEALTH PLAN

LSU First offers members access to 100% coverage for First Choice providers and generic prescriptions. This means that members will not incur any out-of-pocket expenses for covered services from First Choice Providers and/or generic prescriptions. LSU First also includes an employer-paid health reimbursement account (HRA) that can be used to offset deductible and other out-of-pocket medical expenses throughout the year. Any unused HRA funds roll over, up to a maximum, allowing members to build up balances that cover eligible medical expenses. Beginning January 1, 2021, MedImpact will be the Pharmacy Benefit Manager. LSU First will have a 3% premium increase for 2021. There will be no plan design changes for 2021. All enrolled members will receive a new ID card, so please make sure your address is up to date in Workday. Additional information can be accessed at lsu.edu/lsufirst.

OGB HEALTH PLANS

The Pelican and Magnolia Plans will continue to be administered by Blue Cross Blue Shield. The Medical Home HMO will continue to be offered by Vantage. There will be a 5.5% premium increase for Blue Cross Blue Shield plans and a 6% premium increase for the Vantage plan. There will be no plan design changes for 2021. Please visit info.groupbenefits.org to view 2021 plan information, attend an OGB webinar or call 1-800-272-8451 for information on all OGB plans.

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. The Pelican HRA 1000 will have a 5.5% premium increase for 2021.

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. The Pelican HSA 775 will have a 5.5% premium increase for 2021. If you are enrolled in the Pelican HSA 775 and would like to contribute to the HSA, you must complete a GB-79 form and submit to the Payroll office annually via FilesToGeaux. Please note employees who participate in the HSA option, will not be able to participate in the Flexible Spending Account (FSA) program for the 2021 plan year.

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. The Magnolia Local Plan will have a 5.5% premium increase for 2021.

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. The Magnolia Local Plus Plan will have a 5.5% premium increase for 2021.

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. The Magnolia Open Access Plan will have a 5.5% premium increase for 2021.

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. The Medical Home HMO will have a 6% premium increase for 2021.

DENTAL INSURANCE

LSU is excited to announce a new partnership with Humana for dental coverage, beginning January 1, 2021. If you are currently enrolled and do not make any changes during Annual Enrollment, your coverage will automatically roll over to Humana. Enrolled employees will receive a new ID card, so please make sure your address is up to date in Workday. With this change in vendor, there will be no premium change for 2021. Dental plan enhancements include:

Basic: will cover 3 cleanings per year. Members who meet their annual maximum of $1,000 can receive a discount off additional services.

Enhanced: will cover 3 cleanings per year. The annual maximum will increase from $1,500 to $2,000. Members who meet their annual maximum of $2,000 can receive a discount off additional services.

To find an in-network provider, please visit www.humana.com and click “Shop for Plans” – “Find a Dentist”. You will need to enter your zip code, select the Coverage Type PPO and select the Network PPO/Traditional Preferred.

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

LSU is excited to announce a new partnership with EyeMed for vision coverage, beginning January 1, 2021. If you are currently enrolled and do not make any changes during Annual Enrollment, your coverage will automatically roll over to EyeMed. With this change in vendor, there will be no premium change for 2021. Vision plan enhancements include a $150 frame allowance ($200 allowance at certain preferred providers including Target, LensCrafters, and Pearle Vision). Enrolled employees will receive an ID card, so please make sure your address is up to date in Workday.

To find an in-network provider, please visit http://www.eyemed.com and click “Find an eye doctor”. You will need to enter your zip code to find providers in your area.

During Annual Enrollment, you may add or delete dependents. 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.

UHC TERM LIFE INSURANCE

There will be no changes to premiums for 2021. Since this benefit is age-banded, your premium will increase if you are entering a new age band. Beginning 1/1/2021, the AD&D rider associated with the life insurance will be discontinued. If you are interested in AD&D coverage, you can elect the stand-alone AD&D plan during Annual Enrollment or at anytime throughout the year. Additionally, the life insurance will be capped at the lesser of 3 times annual salary or $350,000. Anyone currently enrolled with over 3 times annual salary or over $350,000 will be grandfathered and allowed to keep that coverage. If you are currently enrolled and do not wish to make changes, no action is required.

During Annual Enrollment for the 2021 Plan Year, UnitedHealthcare will allow enrollment with no evidence of insurability.

Employees can enroll or increase their coverage up to the lesser of $350,000 or 3 times Annual Salary, without evidence of insurability (EOI), if not previously denied coverage. Total coverage cannot exceed the lesser of $350,000 or 3 times Annual Salary. Spouses can enroll or increase their coverage up to the lesser of $100,000 or 50% of the employee amount without EOI, if not previously denied coverage.

Child(ren) can enroll or increase coverage in increments of $5,000, up to $20,000.

Be sure to elect the entire amount of life insurance desired for you and your dependents effective January 1, 2021. It is also important to review your beneficiary designations.

OGB TERM LIFE INSURANCE

There will be no changes to the plan design or premiums for 2021. Since this benefit is age-banded, your premium will increase if you are entering a new age band. If you are currently enrolled and do not wish to make changes, 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
Accidental Death & Dismemberment (AD&D) coverage will pay you a lump-sum in the event of death or dismemberment resulting from an accident.

There will be no changes with the plan design, but there will be a premium decrease for 2021. If you are currently enrolled and do not wish to make changes, no action is required. If you are not currently enrolled, you may enroll at any time without evidence of insurability. If you are currently enrolled in the UHC Life Insurance with AD&D, you may consider enrolling in stand-alone AD&D coverage.

LONG TERM DISABILITY
Long Term Disability coverage provides financial security in the event of a disabling illness or injury. If you become disabled and qualify for benefits, LTD coverage will pay you 60% of your monthly salary, up to a maximum of $12,000 per month. Disability benefits are paid if you are considered disabled, you satisfy a waiting period of 90 days, and you exhaust your sick leave.

There will be no changes with the plan design, but there will be a premium decrease for 2021. If you are currently enrolled and do not wish to make changes, 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.

CRITICAL ILLNESS
Critical Illness coverage can help fill a financial gap if you or a covered dependent experiences a severe, life-threatening illness, such as cancer, heart attack, or major organ failure. Upon diagnosis of a covered illness, you can receive a lump-sum benefit.

There will be no changes with the premium, but there is an additional tier for 2021. If you are currently enrolled and do not wish to make changes, no action is required. If you are not currently enrolled, you may elect coverage during Annual Enrollment. If you currently have the Critical Illness plan, please remember to file for your wellness benefit.

ACCIDENT PROTECTION PLAN
The Accident Protection Plan 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.

There will be no changes with the premium, but there will be plan enhancements to some benefit reimbursements for 2021. If you are currently enrolled and do not wish to make changes, no action is required. If you are not currently enrolled, you may elect coverage during Annual Enrollment.

FLEXIBLE SPENDING ACCOUNTS
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, 2021 through December 31, 2021 for the employee and any eligible dependents. Employees are able to contribute up to $2,750 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 for the 2021 plan year. Failure to re-enroll in these plans will result in no FSA benefit for the 2021 plan year.

Current Healthcare FSA plan participants should continue to use their current debit card for any claims incurred in 2020 through the grace period (March 15, 2021), if money is available. If you are a new participant for 2021, a debit card will be mailed to your home address. Reimbursements for 2020 Dependent Care expenses can be submitted by mail/fax claim forms to DBS. You can also submit claims online or submit via DBS’ mobile phone app.

IDENTITY PROTECTION
LSU continues to partner with IdentityForce to provide you and your family with identity protection. 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.

There will be no changes with the plan design or premiums for 2021. If you are currently enrolled and do not wish to make changes, no action is required. If you are not currently enrolled, you may enroll at any time.

LONG TERM CARE
Long Term Care provides coverage in the form of a fixed dollar indemnity monthly benefit if you or any covered dependents suffer a covered loss of functional capacity or covered cognitive impairment. The amount of the monthly premium is based on your age at enrollment as well as the plan options you choose. You can cover yourself, your spouse, your parents and/or grandparents and your spouse’s parents and/or grandparents. For more information, please visit the UNUM website.

There will be no changes with the plan design or premium for 2021. If you are currently enrolled and do not wish to make changes, 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.

AFFORDABLE CARE ACT
The Affordable Care Act requires most individuals to have basic health insurance coverage (known as minimum essential coverage). 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 elected not to enroll. Lack of response indicates that employees have waived coverage.

SUPPLEMENTAL RETIREMENT PLANS
LSU offers employees additional retirement savings opportunities through the 403(b) and 457(b) Supplemental Retirement Plans. Employees are eligible to contribute to either or both plans in addition to their state retirement plan. Enrollment and paycheck contribution changes can be completed year-round. Paycheck contributions can be made on a before-tax or after-tax (Roth) basis. IRS yearly contribution limits for these plans are currently $19,500 (under age 50) and $26,000 (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. Contributions to mandatory retirement plans also do not count towards these limits.

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

Contributions to the LSU 403(b) plan can be made through AIG (formerly VALIC), Fidelity, and TIAA. Follow enrollment instructions to enroll online.

Need help with enrollment or consolidating old accounts? Schedule an Appointment with a Representative

Fidelity - 800.642.7131 or visit netbenefits.com/LSU (click the Contact Us tab, then Meet)
TIAA - 800.732.8353 or visit TIAA.org/schedulenow.
AIG - 225.201.1009
Empower Retirement - 225 663-5506 or email patrick.hannie@empower-retirement.com