ANNUAL ENROLLMENT

October 1, 2019 - November 15, 2019

Annual Enrollment is held from October 1st through November 15th, 2019. All elections made during Annual Enrollment will be effective during the plan year of January 1, 2020 - December 31, 2020.

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 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 visit their website or attend one of their meetings. More information on their plans as well as a meeting 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:

- Thursday October 3rd—9-10am
- Monday October 21st—2-3pm

Annual Enrollment Workday Labs will also be hosted for those who need assistance completing their Open Enrollment Event:

- Thursday October 10th—2-4pm—Coates Hall, Room 171
- Tuesday October 22nd—9-11am—Coates Hall, Room 205
- Wednesday November 6th—2-4pm—Coates Hall, Room 205

BENEFITS FAIR

Our annual Benefits Fair will be held on Thursday, October 17th from 10am until 2pm in the Cotillion Ballroom in the LSU Union. 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 (January 1 - December 31, 2020)

- 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

LSU FIRST HEALTH PLAN

LSU First continues to offer members an employer-paid HRA and 100% coverage for First Choice Providers and Generic Drugs. There will be a 5% premium increase for 2020. There will be no plan design changes for 2020. 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.uhcreetiree.com/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% premium increase for 2020. There will be no plan design changes for 2020. It is strongly recommended that you visit info.groupbenefits.org to view 2020 plan information, attend an OGB meeting or call 1-800-272-8451 for information on all OGB plans.

2020 Premium rates are available on the Benefits website (www.lsu.edu/benefits)
IDENTITY PROTECTION
LSU continues to partner with IdentityForce to provide you and your family with identity protection. There will be no changes to the plan design or premium for 2020. 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 in identity theft insurance. Employees have 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 premium changes for 2020. The Basic Plan will switch from a Fee Schedule to a coinsurance model. Preventive and Diagnostic will be covered at 100%. Basic services will be covered at 45%, and Major services will be covered at 20%. The Annual Maximum will also change from $1,500 to $1,000. The Enhanced Plan will have an annual deductible of $50 per person, up to $150 per family. The deductible will not apply to preventive and diagnostic services. 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 2020. 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.

UHC TERM LIFE INSURANCE
There will be no changes with the plan design or premium for 2020. Your premium will increase if you are entering a new age bracket. If you are currently enrolled and do not wish to make changes for 2020, no action is required.

During Annual Enrollment, UnitedHealthcare will allow employees currently enrolled in the plan to increase their coverage by $10,000, up to a total coverage amount of five times your annual salary or $500,000, without evidence of insurability (EOI). Spouses currently enrolled with their own coverage by $5,000 without EOI, not to exceed 50% of employee coverage amount or $100,000. Be sure to elect the entire amount of life insurance desired for you and your dependents effective January 1, 2020, as well as beneficiary designations.

If you would like to 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 EOI. 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
Employees will be allowed the opportunity to change their 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 2020. If you are currently enrolled and do not wish to make changes for 2020, no action is required. If you are not currently enrolled, you may enroll at any time without evidence of insurability.

LONG TERM DISABILITY
There will be no changes with the plan design or premium for 2020. If you are currently enrolled and do not wish to make changes for 2020, no action is required. If you are not a current participant, you may apply for coverage at any time by contacting HRM. If you would like to cancel your coverage, please contact HRM directly.

CRITICAL ILLNESS
Additional covered illnesses have been added for 2020. There will be no changes with the premium for 2020. If you are currently enrolled and do not wish to make changes for 2020, no action is required. If you are not a current participant, you may apply for coverage at any time by contacting HRM. 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. Just logging that LSU offered you coverage is not sufficient. You must complete a waiver of coverage online at 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.

VANTAGE HOME HMO
This plan is a limited provider 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 the health care provider. The plan is a limited provider 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.

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, 2020 through December 31, 2020 for the employee and any eligible dependents.

Employees are allowed to contribute up to $2,700 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 2020 plan year. Failure to re-enroll in these plans will result in no FSA benefit for the 2020 plan year.

Current Healthcare FSA plan participants should continue to use their current debit card for any claims incurred in 2019 through the grace period (March 15, 2020), if money is available. If you are a new participant for 2020, a debit card will be mailed to your home address. Reimbursements for 2019 Dependent Care expenses can be submitted by mail/fax claim forms to DBS. You can also submit claim information online or submit via DBS mobile phone app.

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 myretirementmanager.com.