

**LSU**





*Presenter: Brad Spring*

LSU HRM



# $\frac{3}{4}$ Annual Enrollment

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# Important Dates



- ... October 1, 2015– Annual Enrollment Begins
- ... October 31, 2015– Annual Enrollment ends for LS First and all Voluntary Benefits
- ... November 15, 2015– Annual Enrollment ends for all OGB health plan options
- ... January 1, 2016– New Plan year begins

# 2015 Benefits Fair



October 15, 2015

10:00 am – 3:00 pm

LSU Union, Cotillion Ballroom

- Health Insurance Representatives
- Supplemental Insurance Providers
- Retirement Plan Providers
- 403(b) & 457(b) Providers
- LSU Lagniappe Providers

# LSU First Annual Enrollment Meetings

- No onsite OGB meetings
- A schedule of regional meetings can be accessed at [www.groupbenefits.org](http://www.groupbenefits.org)
- **LSU First Meetings**
  - Capital Chamber Room, LSU Union
  - Friday, October 9, 2015 at 1:30 pm
  - Tuesday, October 13, 2015 at 9:00 am
  - Wednesday, October 14, 2015 at 9:00 am

# Current OGB Health Plan Participants

- ‰ If you would like to remain in your current health plan with the same covered dependents for the 2016 plan year, NO ACTION IS REQUIRED.
- ‰ If you would like to change health plans, you must do so via your myLSU portal
- ‰ If you would like to add/delete dependents, please visit the Benefits Service Center in 110 Thomas Boyd Hall
- ‰ OGB will hold separate meetings throughout the state during the month of October. A schedule will be made available at [www.groupbenefits.org](http://www.groupbenefits.org)

# LSU First Members





# New Pharmacy Benefit Manager!



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# LSU First Changes

1. Specialty drug copay will increase to \$150/30 day supply
2. Additional copay up to \$350 for inpatient care for Woman's Hospital in Baton Rouge
3. 90 day timely filing period
4. Home health care limited to 60 visits
5. Skilled nursing facility limited to 90 days



# 2015 Health Plan Premiums

- OGB premiums will remain the same
- LSU First will have a 5% premium increase for 2016
- 2016 Premiums available on Benefits website  
October 1  
([www.lsu.edu/benefits](http://www.lsu.edu/benefits))

# Reminders

- Grandchildren can only be added to the plan if the employee has legal custody. All grandchildren currently covered will be grandfathered in the Plan.
- Waivers to be sent out via email to those who are employed at 75% or greater who do not have health coverage through the University.

# Premiums Only Plan

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- ... Beginning January 1, 2016, all deductions will be automatically tax sheltered. This will be reflected in December payroll checks.
- ... LSU will automatically change your deductions to come out of your paycheck on a ~~pre~~-basis.

# Dental: Basic



- ... No changes in plan design or premiums for 2016
- ... If you wish to remain in the same option, **NO ACTION IS REQUIRED**

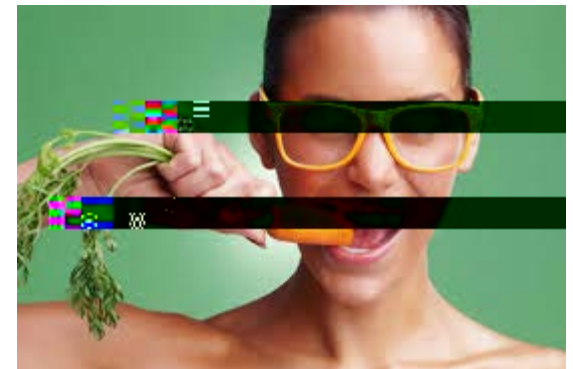


# Dental: Enhanced Plan

- ... No change in plan design or premiums for 2016
- ... If you wish to remain in the same option, **NO ACTION IS REQUIRED**
- ... As a reminder, the **Rollover** benefit will still be available next year with a max of \$400
  - + Extra \$100 if you utilize all in-network providers and for your preventive visits
- ... If you were eligible for the rollover benefit in 2015, you will receive that during the month of April.

# Vision

- ... No changes in plan design or premiums for 2016
- ... If you wish to remain in the same option, **NO ACTION IS REQUIRED**





# Life Insurance

## ... New Participants

- Employees can enroll for \$10,000 worth of on a guarantee issue basis.
- Spouses cannot enroll for \$5,000 coverage on a guarantee issue basis.



# Accidental Death & Dismemberme



- ... There are no changes in plan design or premiums for 2016
- ... If you wish to remain in the same option, **NO ACTION IS REQUIRED**
- ... Employees can enroll, cancel or make changes to their AD&D coverage at any time throughout the

# Accident Insurance

- ... There will be not changes in plan design or premiums for the 2016 plan year.
- ... If you wish to remain in the same option, NO ACTION IS REQUIRED
- ... The Accident Protection Plan from UnitedHealthcare provides financial

# Critical Illness

- ... There will be no changes in plan design or premiums the 2016 plan year.
- ... If you wish to remain in the same option, **NO ACTION REQUIRED**
- ... The Critical Illness Protection Plan 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



# Flexible Spending Plan

- ... Boon Chapman to remain as Flexible Spending vendor
- ... Employees MUST re-

# Current Flex Participants

- Grace Period Deadline March 15, 2016
- Deadline to submit claims May 15, 2016
- You will continue to have access to current year claim elections, claims paid and FSA balances by logging onto [www.mybenny.com](http://www.mybenny.com)

# Brainshark's for Voluntary Coverages

- ... A Brainshark is a customized multimedia presentation designed to inform and educate eligible employees about their voluntary benefits. These web-based presentations help employees learn the value of their benefits and obtain plan details. Important documents such as benefit summaries and value-added flyers are attached for viewing and printing by members.

# Long Term Care/Prudential Life Insurance

- Enrollment into Long Term Care (UNUM) and Prudential term Life Insurance is not open at this time
- You must enroll as a late applicant and go through medical underwriting to be approved for coverage
- You can apply as a late applicant at any time throughout the year.

# Communications



- Retiree letter
- The Happenings
- Presentation to Business Managers and Staff Senate
- Benefits Buzz campus mail
- On-site meetings
- Open Enrollment Guides
- Broadcast Emails
- Social Media

# LSU Benefits Fair!

THURSDAY, OCTOBER 1  
COTILLION BALLROOM  
LSU Union

10 A.M.—3 P.M.

(Chance to meet with vendors!)

# LSU Benefits Team

... Amy Kirby, Benefits Manager

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... Ryan Barnett Insurance

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