

# Business Manager's Meeting

Annual Enrollment Presentation

2024 Plan Year  
**LSU**



# Annual Enrollment Timeline

Annual  
Enrollment  
Begins

October 1, 2023

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Annual  
Enrollment  
Ends

November 15, 2023 – 4pm

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Effective  
Date of  
Changes

January 1, 2024

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- All benefits eligible employees will have an Open Enrollment benefit event in their Workday Inbox in Workday.
- Passive Enrollment - current benefits will rollover with the EXCEPTION – Flexible Spending Account(s) (FSA) and Health Savings Account (HSA) elections must be re-elected each year
- Event will be active from 10/1/2023 through 4 PM on 11/15/2023, changes after OE closes will not be accepted.
- Employees hired between 10/1-11/1 need to work both their new hire and Open Enrollment events in Workday.



# Employee Responsibilities

- 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



# LSU First Meetings

**Thursday**  
10/5

**2:00pm-3:00pm**

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**Thursday**  
10/17

**10:00am-11:00am**

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**Wednesday**  
11/1

**2:00pm-3:00pm**

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# OGB Meetings

OGB will be hosting in-person regional meetings

Baton Rouge Region: October 17, 2023  
9 am or 2 pm

State Police Headquarters  
Auditorium, (BLDG A)  
7919 Independence Blvd.  
Baton Rouge, LA 70806



# Benefits Fair

**Date: Tuesday, October 24, 2023**

**Time: 10am-2pm**

**Location: Royal Cotillion Ballroom, LSU Student Union**

## **Benefit & Retirement Vendors**

**Baton Rouge General providing some health screenings**

**PBRC providing some screenings & info on studies**

**Flu Shot Clinic**



# Building Wealth 101

**Do you want to learn how to build wealth?**

## **Join us for Wealth Building 101**

Special Guest:

Don Chance, PHD, CFA-James C. Flores Endowed Chair of MBA Studies and Professor of Finance  
& Clay Jones, Associate Vice President & CHRO

Two Sessions:

Monday, October 30, 2023, at 9 am

Tuesday, November 7, 2023, at 2 pm

**Visit [LSU HRM Training Webpage](#) to Register**



- **Complete a Benefit Needs Assessment of your current benefits each plan year!**
  - Life events or change in circumstance
  - Monthly Premiums
  - Provider Network
  - Covered medical and prescription services
  - Deductible, Coinsurance, and Copays
  - Prescription coverage and costs
  - Estimated out-of-pocket costs
  - Dependent coverage needs
  - Building Wealth



# Boot Scoot and Boogie

Benson Boudreaux boogied too hard and fractured his ankle. He went to the ER and received an x-ray. He purchased crutches and needed physical therapy.

Service	LSU First	Magnolia Local Plus	Pelican HSA 775
<b>EE Only Premium</b>	\$218.02	\$217.90	\$78.72
<b>ER Visit</b>	\$150 (copay)	\$200 (copay)	\$900 (deductible)
<b>X-Ray</b>	\$0 (FC provider)	\$175 (deductible)	\$175 (deductible)
<b>Crutches</b>	\$0 (FC provider)	\$60 (deductible)	\$60 (deductible)
<b>PT Visits (4)</b>	\$0 (FC provider)	\$100 (\$25 copay)	\$400 (deductible)
<b>Total Cost</b>	<b>\$150</b>	<b>\$535</b>	<b>\$1,535</b>

- National Medical Trend: 6%
- National Pharmacy Trend: 9%
- Legislative Mandates



# Health Insurance 2024 Plan Year

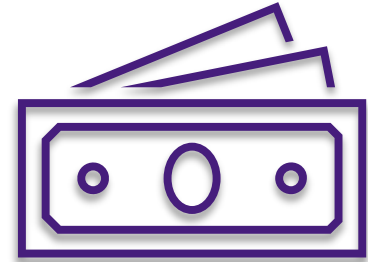
- Office of Group Benefit plans: 6.15%
  - Vantage Medical Home HMO no longer being offered
  - Members will be defaulted into Magnolia Local Plus or Blue Advantage plan
- No plan design changes



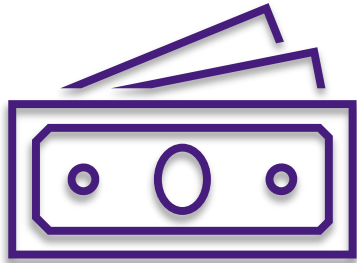
# Health Insurance 2024 Plan Year

- **LSU First: 6%**
  - Medical management team changing from Highcare to WebTPA
  - No plan design changes
- **LSU First Retiree Medicare Plan: 5.7%**

- Measurement Period
  - 11/1/22 – 10/31/23
- Up to \$35/month
  - Employee and covered Spouse



- Requirements:
  - Preventive PCP visit
  - Biometric Screening
  - Mandatory Care Coordination
    - if identified in 2024 Plan Year

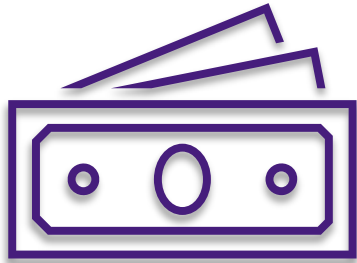


- Measurement Period
  - 11/1/23 – 10/31/24
- Up to \$35/month
  - Employee and covered Spouse

## ■ Requirements:

- Preventive PCP visit
- Biometric Screening
- Mandatory Care Coordination
  - if identified in 2025 Plan Year





- Deadline each plan year is September 30th

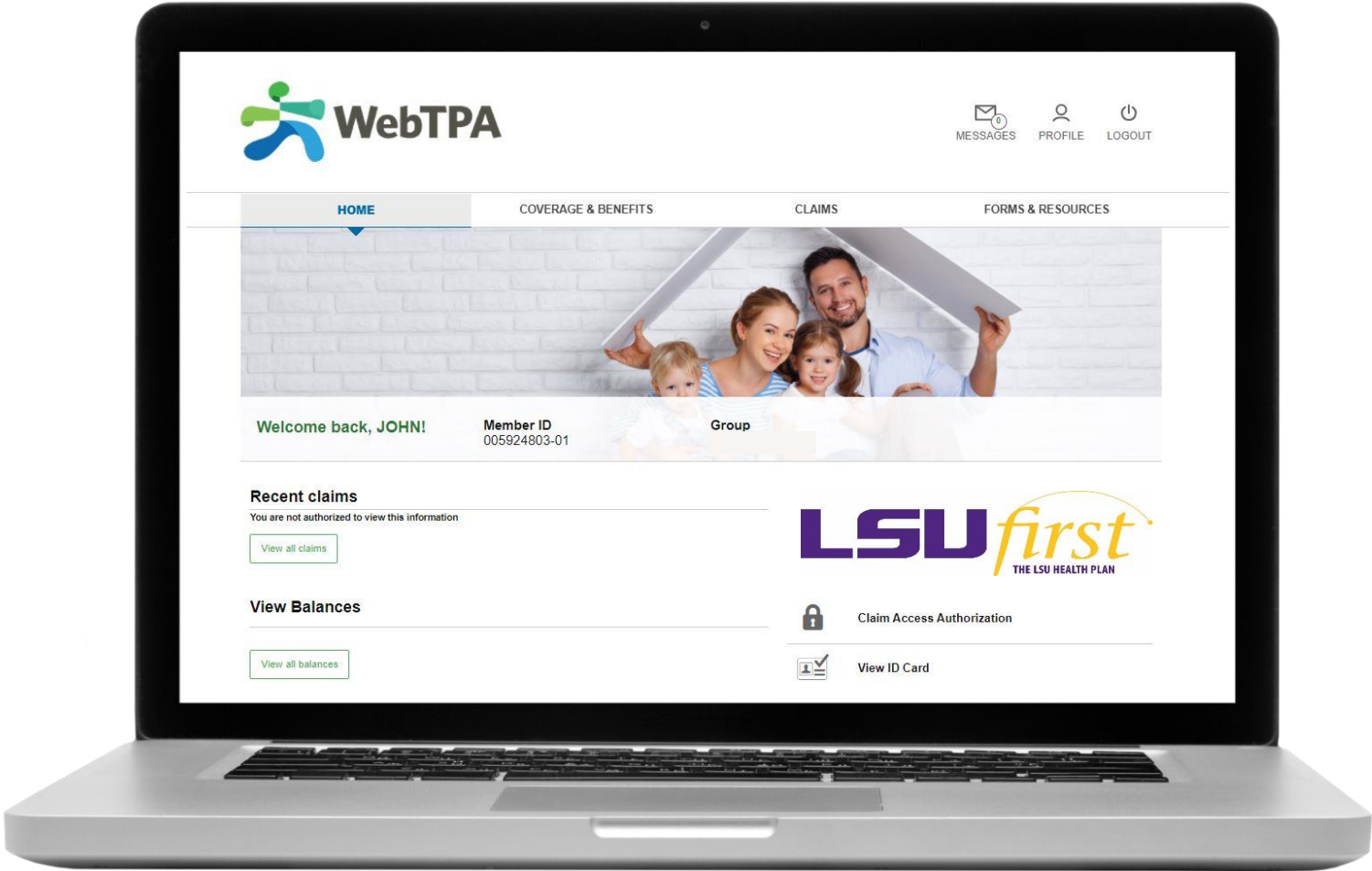
- Requirements:

- Make appointment at [www.TimeConfirm.com/OGB](http://www.TimeConfirm.com/OGB) or call 1-877-841-3058
- Complete your clinic

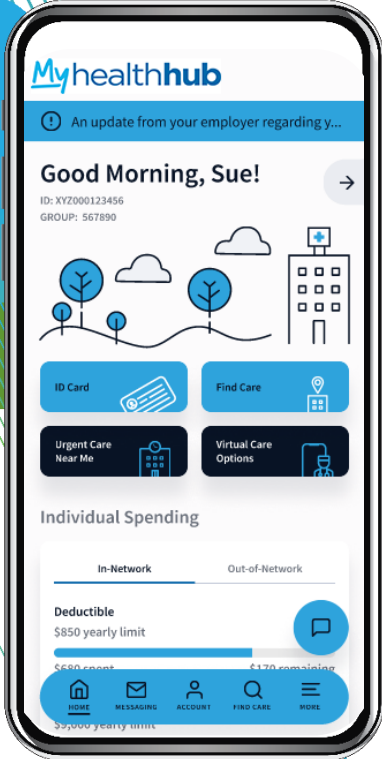




# User-Friendly Member Portal



# New Mobile App - Coming Soon!



On-the-go functionality to view ID cards, check eligibility, review claims, and more!

Available for Android, iPhone, iPad



- 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

- United Healthcare- Employee Coverage
- Maximum coverage amount is 3 times your annual salary or \$350,000, whichever is less. Coverage must be in \$10,000 increments
  - If you are currently enrolled, you may increase your coverage by \$10,000, up to the maximum limit, with no EOI
  - If you are not enrolled, you may elect \$10,000 with no EOI
  - **Note: if you or spouse have been previously declined for coverage by UHC, you must re-submit EOI and be approved to elect new or additional coverage in any amount.**

- **United Healthcare- Spouse Coverage**
  - Coverage available up to 50% of the Employee's coverage, up to the maximum of \$100,000. Coverage must be in \$5,000 increments.
  - A spouse must submit EOI and be approved to elect any new or additional coverage up the maximum

- **United Healthcare- Child Coverage**
  - Coverage in \$5,000 increments, up to a maximum of \$20,000 per child.
  - Premium covers all children.
  - Note: Employee must be enrolled in life plan to cover children

- Administered by MetLife
- Dog & Cats only
- Pick your level of coverage from \$500 – unlimited
- 0-\$2,500 deductible options
- Reimbursement percentage from 50%-100%
- Visit [www.metlife.com/getpetquote](http://www.metlife.com/getpetquote)
- Call 1-800-GET-MET8
- Scan the QR code





# **New Identity Theft Protection Vendor 2024**

- **MetLife + Aura effective 01/01/2024**
- **All current participants will roll over to MetLife**
- **Current accounts with Identity Force will term 12/31/2023**
- **Members will need to register new accounts under MetLife/Aura platform to maximum benefits**





# Flexible Spending Accounts

- Tax-sheltered dollars set aside for out-of-pocket medical and/or dependent care expenses
- Administrative Fee is waived for the 2024 plan year.
- Grace period for:
  - Charges: March 15 of the following plan year
  - Claims: April 15 of the following plan year



Use it or lose it!

## Healthcare

- » \$3,050 max per year
- » For medical, dental, and vision expenses such as copays, deductibles, over the counter medications.

## Dependent Care

- » \$5,000 max per year per taxable household
- » For daycare (up to age 13) or elder care expenses



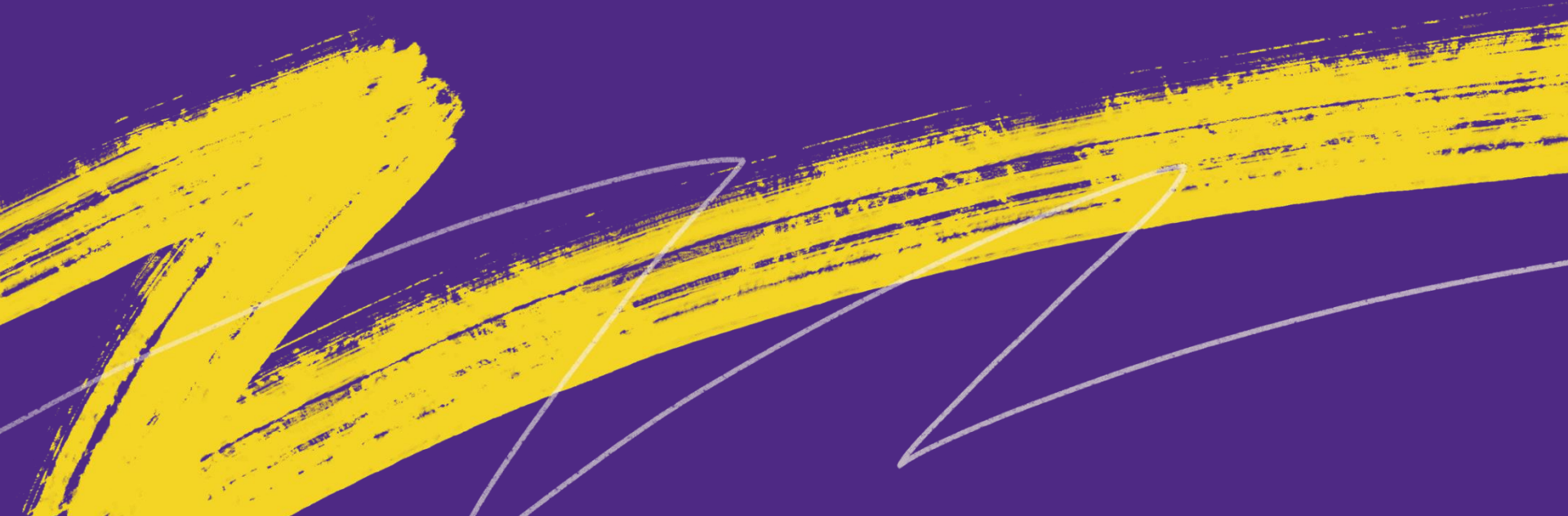


# Employee Assistance Program (EAP)

**Effective November 1, 2023- Administered by Aetna Resources for Living**

- **Emotional well-being support**: Includes access of up to 6 counseling sessions per issue each year.
- **Daily life assistance program**: personalized guidance to find resources to support childcare, parenting and adoption, school and financial aid research, caregiver support, and even resources to assist with your home repair.
- **Legal Services**: Free 30-minute consultation with a participating attorney for topics such as family law, elder law, estate planning, real estate transactions, wills and other document preparation.
- **Financial Services**: Free 30-minute consultation for financial topics such as budgeting, retirement, or financial planning, credit and debit issues, college funding, and tax and other IRS questions.

# Resources





# Benefit Resources

HRM Benefits Website:  
[www.lsu.edu/benefits/ae](http://www.lsu.edu/benefits/ae)

- Annual Enrollment page
- Videos
- Resources
- Benefit Guide

The screenshot shows the LSU HRM Benefits website. At the top, there is a navigation bar with links for 'LSU.edu', 'myLSU', 'Employee Hub', 'Directories', 'Give', 'Visit', 'Apply', 'Employment', and 'Contact Us'. A search bar is located on the right. Below the navigation bar is the LSU logo and the text 'Office of Finance & Administration' and 'Human Resource Management'. A secondary navigation bar includes links for 'About HRM', 'Prospective Employees', 'Employee Resources', 'Department Resources', 'Workday Resources', and 'A-Z Search'. The main content area features a large photograph of an enrollment event with people at tables. Below the photo is the word 'Benefits' in a large font. A paragraph of text describes the commitment of the Benefits and Retirement section of HRM. Below this text is a purple bar labeled 'ANNUAL ENROLLMENT'. Underneath, there are two columns of buttons. The left column is titled 'Health Insurance' and lists: 'LSU FIRST', 'LSU FIRST MEDICARE RETIREE PLAN', 'MAGNOLIA OPEN ACCESS', 'MAGNOLIA LOCAL PLUS', 'MAGNOLIA LOCAL', 'PELICAN HRA 1000', 'PELICAN HSA 775', and 'VANTAGE HOME HMO'. The right column is titled 'Dental & Vision' and lists: 'DENTAL INSURANCE', 'VISION INSURANCE', and 'PET INSURANCE'. On the right side of the page, there is a 'CONTACT US' section with contact information and an 'HR DIRECTORY' link. Below that is a 'JOB AIDS & RESOURCES' section with links for 'BENEFITS JOB AIDS', '2023 NEW HIRE BENEFITS GUIDE', 'INSURANCE ELIGIBILITY', and 'LIST OF QUALIFYING LIFE EVENTS (QLES)'.

LSU.edu myLSU Employee Hub Directories Give Visit Apply Employment Contact Us Search lsu.edu Go!

LSU Office of Finance & Administration

## LSU Human Resource Management

About HRM - Prospective Employees - Employee Resources - Department Resources - Workday Resources - A-Z Search

### Benefits

The Benefits and Retirement section of Human Resource Management (HRM) is committed to providing high-quality, comprehensive benefits and retirement programs designed to meet the needs of our dedicated and diverse employees and retirees. LSU is dedicated to keeping you and your family healthy—physically, emotionally and financially. This includes insurance and retirement programs offered through the State of Louisiana, as well as other Louisiana State University specific offerings, such as the LSU First Health Plan, supplemental retirement options and voluntary benefit offerings that have been designed and selected with you in mind.

#### ANNUAL ENROLLMENT

##### Health Insurance

- LSU FIRST
- LSU FIRST MEDICARE RETIREE PLAN
- MAGNOLIA OPEN ACCESS
- MAGNOLIA LOCAL PLUS
- MAGNOLIA LOCAL
- PELICAN HRA 1000
- PELICAN HSA 775
- VANTAGE HOME HMO

##### Dental & Vision

- DENTAL INSURANCE
- VISION INSURANCE
- PET INSURANCE

#### CONTACT US

8:00 a.m. - 4:30 p.m.  
Monday - Friday  
110 Thomas Boyd Hall  
BENEFITS@LSU.EDU  
225-578-8200  
HR DIRECTORY

#### JOB AIDS & RESOURCES

- BENEFITS JOB AIDS
- 2023 NEW HIRE BENEFITS GUIDE
- INSURANCE ELIGIBILITY
- LIST OF QUALIFYING LIFE EVENTS (QLES)



# LSU First Resources



## LSU *first* THE LSU HEALTH PLAN LSU First Health Plan Benefit Snapshot (2023 Plan Year)

### Putting You First

- First Choice providers covered at 100%<sup>1</sup> (after HRA is exhausted)
- Tier 1 Generic prescriptions covered at 100%
- Preventive Care covered at 100% with First Choice and In-Network providers
- Ability to earn \$25/month (\$300 annual) premium wellness credit

### What's New?

- HRA and deductible no longer apply to prescription drugs
- HRA and deductible apply only to medical claims
- HRA amount will be adjusted by half due to pharmacy change
- No more surprises at the pharmacy!
- Tier 1 Generics still covered at 100%
- Tiers 2 - 4 Brand and Specialty medications still covered at 80%, up to \$150 for a 30-day supply
- Prescription Out-of-Pocket Maximum added

### Your Medical Coverage is as Easy as 1-2-3!

**1 Health Reimbursement Account (HRA)**

- Benefit dollars funded by LSU for medical expenses for you and your covered dependents
- HRA pays 100% of eligible medical expense until exhausted
- Unused dollars, up to a maximum, will roll over for future use

	Employee	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
Annual HRA Contribution	\$500	\$750	\$750	\$1,000

**2 Deductible**

- Covered services from First Choice Providers are covered 100%<sup>1</sup> with no deductible
- After HRA is exhausted, covered services from non-First Choice providers are subject to deductible

	Employee	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
Annual Deductible	\$500	\$750	\$750	\$1,000

**3 Coinsurance**

- Covered services from First Choice Providers are covered 100%<sup>1</sup> with no deductible
- LSU First pays 80% of eligible In-Network charges; you pay the remaining 20% after HRA is exhausted and deductible is met
- LSU First pays 60% of the Maximum Allowable Charge (MAC) for Out-of-Network providers; you pay the remaining 40% after HRA is exhausted and deductible is met plus any billed charges over MAC
- If you meet the In-Network Medical Maximum Out-of-Pocket, covered services will be covered at 100%

	Employee	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
Medical Maximum	In: \$4,500 Out: Unlimited	In: \$6,750 Out: Unlimited	In: \$6,750 Out: Unlimited	In: \$9,000 Out: Unlimited

HRA, deductible, and coinsurance

### Prescription Drug Coverage that's Predictable!

**Rx Prescription Drug Coverage**

- Tier 1 Generics covered at 100%
- Tiers 2 - 4 Brand and Specialty medications covered at 80%, up to \$150 for a 30-day supply
- If you meet the Drug Maximum Out-of-Pocket, covered medications will be covered at 100%

	Employee	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
Drug Maximum Out-of-Pocket	\$4,500	\$6,750	\$6,750	\$9,000

<sup>1</sup>\$150 Emergency Room Co-Pay applies, unless Admitted  
<sup>2</sup>\$150 Priority for APRN and CT visits performed at a hospital facility  
<sup>3</sup>\$150 Priority for outpatient supply performed at a hospital facility

### How it Works Employee Only

- MEDICAL COVERAGE**
- 1 LSU Pays**  
\$500 HRA for all covered medical services
  - 2 You Pay**  
\$500 Deductible for Non-First Choice providers
  - 3 LSU and You Share**  
Verity/Aetna: 80%/20%  
Out-of-Network: 60%/40%
- First Choice Providers<sup>1</sup>  
Covered 100% after HRA*

### DRUG COVERAGE

- Tier 1 Generics covered at 100%
- Tiers 2 - 4 Brand and Specialty covered at 80%, up to \$150 for a 30-day supply
- Never Pay More than \$150 for a 30-Day Supply**

### Online Resources

[lsu.edu/lsufirst](http://lsu.edu/lsufirst)  
 The LSU First website helps you to understand how the plan works, search for providers, and get information such as the Summary Plan Document, Premiums, Forms, and Annual Notices.

[lsufirst.webtpa.com](http://lsufirst.webtpa.com)  
 Once registered, the WebTPA portal allows you to track your HRA and deductible balances, view claims, search for providers using the ClearCost price transparency tool, and print an ID card.

[medimpact.com](http://medimpact.com)  
 Once registered, you can look up prescription drug costs, compare prices for medications, view your medication history, find a pharmacy, and reference formulary information. You can also order mail-order prescriptions and track your shipments.





# Benefit Guide & New Hire Guide



## **2024 Benefits Guide**

For Employees of Louisiana State University System

Continue to next page →



- Available on Benefits webpage
- LSU Branded Guide for Open Enrollment and for New Hires
- Great tool for recruitment of prospective employees



# Benefit Advocate Center

They specialize in understanding the technical nature of benefits and how to work with LSU benefit vendor & partners, so you don't have to.

**Benefit Advocate Center**

**Call: 866-607-5325**

**Email Anytime: [bac.lsu@ajg.com](mailto:bac.lsu@ajg.com)**

**Hours of Operation Weekdays, 7 a.m. to 6 p.m. Central time**