



MONTHLY BUSINESS
MANAGERS' MEETING

2015 ANNUAL ENROLLMENT

Benefits

Presenter: Brad Spring

Department: **LSU HRM**

LSU Benefits: Health and Supplemental Overview

➤ **Annual Enrollment**

- Important Dates
- Benefits Fair
- OGB/LSU First Health Plan
- Voluntary Benefit Plans

Important Dates



- October 1, 2015 – Annual Enrollment Begins
- October 31, 2015 – Annual Enrollment ends for LSU 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 on-site OGB meetings
- A schedule of regional meetings can be accessed at 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

LSU First Members

- If you would like to remain in the same LSU First option, **no action** is required.
- If you would like to make changes to your health plan, please do so via your myLSU portal during the month of October.
- Please plan to attend an annual enrollment meeting on campus, as there are some minor changes in plan design and premiums.

New Pharmacy Benefit Manager!

- The Express Scripts contract will terminate on December 31, 2015
- Beginning January 1, 2016, the new PBM will be Citizens Rx
- As a result, all LSU First members will receive new ID cards
- **PLEASE MAKE SURE YOUR ADDRESS IS UPDATED** by contacting WebTPA

LSU First: What's Not Changing?

- HRA , deductible and out of pocket maximum amounts will remain the same
- Co-payments for Brand Name Drugs
- First Choice Providers and Generic Drugs will still be covered at 100%
- Members will continue to utilize the Aetna ASA network

LSU First Changes

1. Specialty drug co-pay will increase to \$150/30 day supply
2. Additional co-pay 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

Changes to LSU First...

□ **Additional Items Require Pre-Certification**

- Cardiac Rehabilitation
- CT scans/MRI/MRA
- Outpatient Rehabilitation/Pain Control Programs
- Residential Treatment Centers
- Mental Health-Inpatient and Outpatient
- Substance Abuse – Inpatient and Outpatient
- Outpatient Surgery
- Orthotic Devices, Prosthetics and Injectables over \$1,000
- Hyperbaric Oxygen Therapy
- Blood Clotting Factors

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)

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



- 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-tax 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 Roll over 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



- No changes to plan design or premiums for 2016
- If you wish to remain at the same level of coverage,
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.

Long-Term Disability



- No changes in plan design or premiums for 2016
- If you wish to remain in the same option, **NO ACTION IS REQUIRED**
- If you are not currently enrolled, you can apply via medical underwriting at any time during the year.

Accidental Death & Dismemberment



- 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 protection from expenses incurred due to qualifying injuries from a covered accident.
- These benefits are paid directly to you and can help you pay expenses for services such as: *Emergency room visits, physician visits, x-rays and hospital charges.*
- Employees can enroll in this plan during annual enrollment with no medical underwriting.

Critical Illness

- There will be no 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 **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.
- *Wellness Benefit* Included
- Two Options: 20K or 10K
- Employees can enroll in this plan during annual enrollment with no medical underwriting

Flexible Spending Plan

- Boon Chapman to remain as Flexible Spending vendor
- Employees **MUST** re-enroll health care spending and dependent care spending accounts
- The IRS has issued a new maximum for Healthcare Spending Accounts of \$2,550.
- Administration fees to remain the same
- *Benny Card* to remain the same for this year
- Employees may re-enroll through the MyLSU Flex Annual Enrollment tab during the month of October.

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

Brainshark's for Voluntary Coverages

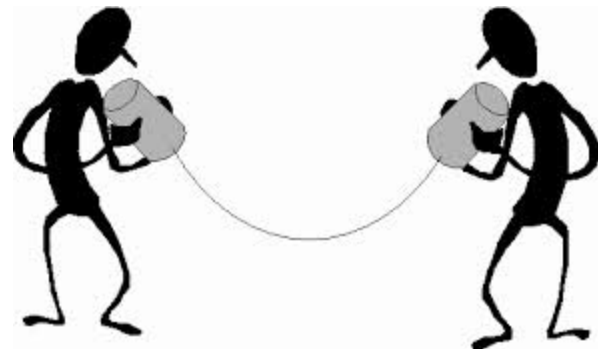
- A Brainshark is a customized multimedia presentation designed to inform and educate eligible employees about their voluntary benefits. These web-based presentations help employees learn the value of their benefits and obtain plan details. Important documents such as benefit summaries and value-added 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 15
COTILLION BALLROOM,
LSU Union

10 A.M. – 3 P.M.

(Chance to meet with vendors!)

LSU Benefits Team

- **Amy Kirby, Benefits Manager**
578.8397, aamoroso@lsu.edu
- **Ryan Barnette, Insurance**
578.8730, rbarne7@lsu.edu
- **Belinda Doyle, Retirement Manager**
578.8293, bdoyle@lsu.edu
- **Todd Langlois, Retirement**
578.1880, tlanglois@lsu.edu
- **Brad Spring, Deputy Plan Administrator**
578.1324, tsprin6@lsu.edu