

ANNUAL ENROLLMENT

Business Manager's Meeting

A large, expressive yellow brushstroke graphic that starts from the bottom left and sweeps across the bottom of the slide towards the right. It has a textured, painterly appearance with varying thickness and some darker blue undertones.

October 12, 2021
9:30 am-11:00 am

LSU




- Important Dates & Responsibilities
- Workday
- OGB Benefits
- LSU First
- Other Benefits
- Flexible Spending
- Supplemental Retirement



- Annual Enrollment Period
 - October 1 – November 15, 2021

- Effective Date of Coverage
 - January 1, 2022

- All Annual Enrollment materials are posted on the Benefits website at www.lsu.edu/ae

- All benefits eligible employees will have an Open Enrollment benefit event in their Workday Inbox in Workday.
 - Event will be active from 10/1/2021 through 4 **PM** on **11/15/2021**
 - **Employees hired between 10/1-11/1 need to work both their new hire and Open Enrollment events in Workday.**
- 
- A decorative zebra pattern in purple and white, consisting of wavy, vertical stripes, runs across the bottom of the slide.

- If you don't want to make a change, current benefits will roll-over
 - *EXCEPTION- Flexible Spending and Health Savings Account Elections*

- Personal Contact Information & Legal Name
 - New Hires
 - Terminations
 - Dependents

- ID Cards-New Cards for all health plans



Employee Responsibilities during Open Enrollment

- 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



- Monthly premium
- Provider networks
- Covered medical and prescription services
- Deductible, Coinsurance, and Copays
- Prescription coverage and costs
- Estimated out-of-pocket costs
- Dependent coverage needs



- **Benefits Fair**
 - **Wednesday, October 20, 2021**
 - **LSU Student Union: Royal Cotillion Ballroom**
 - **Time: 10:00 am – 2:00 pm**

- **Visit with various insurance and retirement vendors**
- **Enter to win great door prizes!**

Attend a Virtual Presentation

In preparation for Annual Enrollment, below is a list of virtual presentations that can educate and assist you in making informed decisions for the 2022 Plan Year. We encourage you to register and participate in these presentations hosted by the various insurance vendors.

THE OFFICE OF GROUP BENEFITS

The Office of Group Benefits (OGB) hosted presentations for active employees September 27 – October 1. Links to recorded presentations are listed below.

2022 ANNUAL ENROLLMENT

PELICAN HRA 1000

PELICAN HSA 775

VANTAGE MEDICAL HOME HMO

MAGNOLIA LOCAL

MAGNOLIA LOCAL PLUS

MAGNOLIA OPEN ACCESS

LSU FIRST

LSU First will host presentations for active employees via Zoom. To register for a meeting, please click the link below. To learn how LSU First works, please watch the [LSU First Plan Highlights video](#).

<p>Thursday, October 7 2:00-3:00 PM</p> <p>REGISTER</p>	<p>Wednesday, October 13 9:00-10:00 AM</p> <p>REGISTER</p>	<p>Tuesday, October 26 2:00-3:00 PM</p> <p>REGISTER</p>	<p>Tuesday, November 2 9:00-10:00 AM</p> <p>REGISTER</p>
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- OGB
- LSU First
- Dental
- Vision
- Financial Protection Products
- Identity Protection



- Overview of how health insurance and supplemental benefits work, including tips and tricks on how to be a wise consumer in the world of healthcare.

Date	Time
Monday 10/18	2-3:30pm



- Learn the basics of LASERS, TRSL or ORP retirement plans as well as how to increase retirement savings by participating in a supplemental retirement plan.

Topic	Dates	Times
LASERS	Thursday 10/28	9-10:30am
TRSL/ORP	Wednesday 11/3	9-10:30am

- Need assistance navigating through Workday?

Dates	Times	Location
Thursday 10/21	7-9am & 2-4pm	Facilities
Wednesday 11/3	8-9am & 3-4pm	Vet Med
Tuesday, 11/9	10am-1pm	Coates



Workday

LSU

- New for 2022-Benefit User Interface

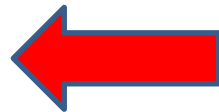
A smaller version of the LSU logo in a dark purple color.

Change Open Enrollment

Open Enrollment 10/01/2021-11/15/2021

Choose new plans or re-enroll in the plans you currently have.










Let's Get Started





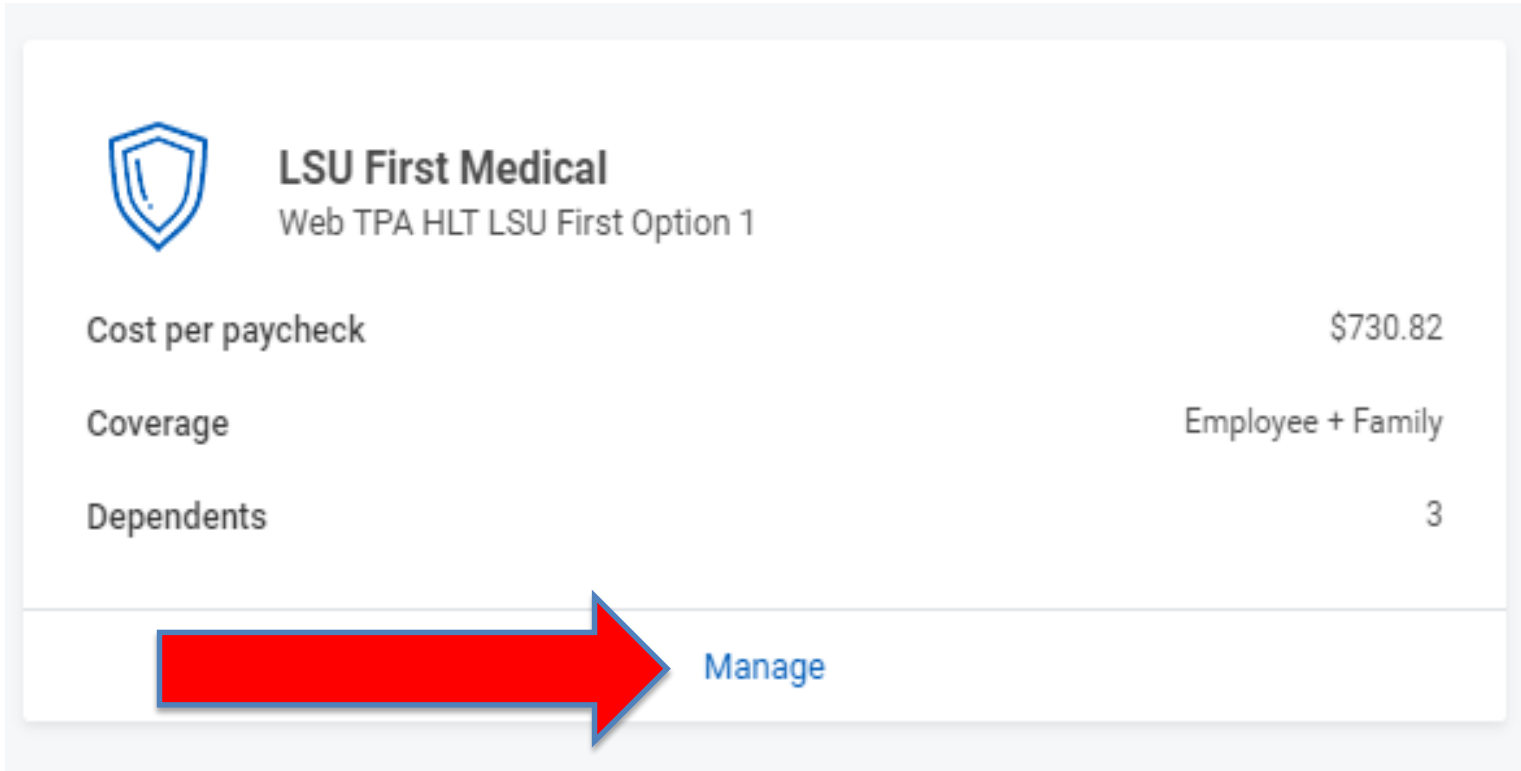
■ New Benefit User Interface

Health Care and Accounts

 <p>Accident Protection United Healthcare</p> <p>Cost (9 Month) \$22.41</p> <p>Coverage 4 - Family</p> <p>Manage</p>	 <p>LSU First Medical Waived</p> <p>Enroll</p>	 <p>OGB Medical OGB HDHP Pelican HSA775</p> <p>Cost (9 Month) \$313.73</p> <p>Coverage Employee + Family</p> <p>Dependents 2</p> <p>Manage</p>
 <p>Dental Humana DEN Enhanced</p> <p>Cost (9 Month) \$169.25</p> <p>Coverage Employee + Family</p> <p>Dependents 2</p> <p>Manage</p>	 <p>Vision United Healthcare VIS</p> <p>Cost (9 Month) \$16.96</p> <p>Coverage Employee + Child(ren)</p> <p>Dependents 1</p> <p>Manage</p>	 <p>OGB Health Savings Account Waived</p> <p>View</p>
 <p>OGB Health Savings Account Catch-up Waived</p> <p>View</p>	 <p>Healthcare FSA Waived</p> <p>Enroll</p>	 <p>Dependent Care FSA Diversified Benefit Services</p> <p>Contribution (9 Month) \$1,333.33</p> <p>Manage</p>



■ New Benefit User Interface

A screenshot of the Workday benefit user interface. At the top left is a blue shield icon. To its right, the text reads "LSU First Medical" and "Web TPA HLT LSU First Option 1". Below this, there are three rows of data: "Cost per paycheck" with a value of "\$730.82", "Coverage" with a value of "Employee + Family", and "Dependents" with a value of "3". At the bottom of the card, there is a blue "Manage" button. A large red arrow points from the left towards the "Manage" button.

LSU First Medical	
Web TPA HLT LSU First Option 1	
Cost per paycheck	\$730.82
Coverage	Employee + Family
Dependents	3
Manage	

- **Manage**
- **View**
- **Enroll**

Dental

Projected Total Cost Per Paycheck
\$911.78

Projected Total Credits
\$0.00

Plans Available

Select a plan or Waive to opt out of Dental. The displayed cost of waived plans assumes coverage for Employee.

2 items



*Selection	Benefit Plan	You Pay (Monthly)	Company Contribution (Monthly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Humana DEN Basic	\$20.72	\$0.00
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Humana DEN Enhanced	\$38.06	\$0.00

Confirm and Continue

Cancel



Dental - administered by Humana

There are 2 options—[Basic and Enhanced](#). You may select coverage for yourself, your spouse, and/or your child(ren). Children are eligible for coverage up to age 26.

Basic Plan will cover a percentage of Usual and Customary (U&C) charges, including 100% of preventive claims. Basic Services are covered at 45% while Major Services are covered at 20%. All in-network dentists have agreed to honor the negotiated rates; however, out-of-network dentists may charge more, leaving you with additional out-of-pocket expenses. The Basic Plan has an annual deductible of \$50/person up to \$150/family for Basic and Major Services.

Enhanced Plan will cover a percentage of Usual and Customary (U&C) charges, including 100% of preventive claims. Basic Services are covered at 80% while Major Services are covered at 50%. All in-network dentists have agreed to honor the negotiated rates; however, out-of-network dentists may charge more, leaving you with additional out-of-pocket expenses. Orthodontia is also covered at 50% with a lifetime maximum of \$1,500 per person.

There will be no changes to the plan design or premiums for 2022. If you are currently enrolled and do not wish to make changes, no action is required.

If both you and your spouse work for LSU, you may not double insure each other of your dependents. You may only be included under the polices once.

Dependents

Add a new dependent or select an existing dependent from the list below.

Coverage * Employee

Plan cost per paycheck \$20.72

<input type="checkbox"/>	Mike Tiger	Child	08/01/2021
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Save

Cancel





Before



Dental
Waived

[Enroll](#)

After



Dental
Humana DEN Basic

Cost per paycheck	\$53.78
Coverage	Employee + Child(ren)
Dependents	1

[Manage](#)



Workday

Open Enrollment

Projected Total Cost Per Paycheck
\$911.78

Projected Total Credits
\$0.00

 **Long Term Disability**
Waived


[View](#)

 **Long Term Care**
Waived

[View](#)

 **Dependent Long Term Care**
Waived

[View](#)

 **Basic Group Life**
Waived

[View](#)

 **Family Basic Group Life**
Waived

[View](#)

 **Stand Alone AD&D (Employee)**
Waived

[Enroll](#)

[Review and Sign](#)

[Save for Later](#)





Workday

View Summary

Projected Total Cost Per Paycheck \$20.72 Projected Total Credits \$0.00

Carefully review your elections below.

If you have any election errors, click the **CANCEL** key (at the bottom of the page) and make corrections to the benefit tile that contains the error. Once you have completed your enrollment, check the box and clicking submit. If you have any questions regarding an error or enrollment, contact the HRM office for your campus.

Selected Benefits 1 item

Plan	Coverage Begin Date	Deduction Begin Date	Coverage
Dental Humana DEN Basic	01/01/2022	12/01/2021	Employee

Waived Benefits 21 items

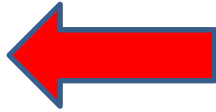
Accident Protection
LSU First Medical
OGB State Medical
Vision

Summary will indicate benefits Selected for the 2022 Plan Year & the benefits Waived for the 2022 Plan Year



- 7. You consent to electronic processing of enrollment forms to include processing of your Ele
- 8. You acknowledge that the Electronic Signature on this document means that you are the p
as a signature on paper.
- 9. You acknowledge that you have a right to print and keep a paper copy of this document, or
- 10. You acknowledge that you have the right to withdraw your consent to the Electronic Signa
provided prior to your withdrawal.
- 11. You acknowledge that you must update your contact information if the information neede
- 12. You acknowledge that your consent applies to these enrollment forms only and does not

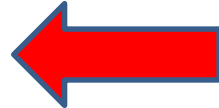
I Accept



Submit

Save for Later

Cancel



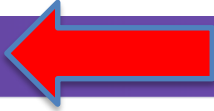
**Must
Accept
&
Submit**





Workday

Submitted



You've submitted your elections.

Please review, print, and retain a copy of this confirmation page for your records.

Once the enrollment period has ended, you will no longer be able to make changes to your benefit elections unless you experience a Qualifying Life Event and initiate an enrollment change within 30 days of that event.

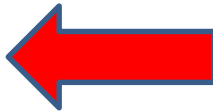
If you have elected Voluntary Life Insurance (for yourself and/or spouse) and received the Evidence Of Insurability (EOI) message you **must** complete the [Evidence of Insurability form](#) and send it directly to the insurance provider for review. If you are approved for the coverage, please submit a copy of the approval letter to your campus HRM department. If you need help with the form, contact your campus HRM department. **Note: Your coverage will remain at your current level while your EOI is being reviewed by the insurance provider.**

Important Dates:

Benefits go into effect 01/01/2022

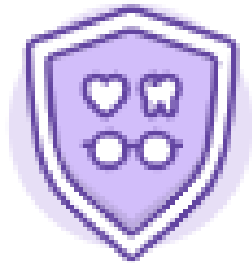
Final day to update benefits 11/15/2021

View 2022 Benefits Statement



Employees are encouraged to review and print Benefit Statement to ensure benefits are correct for the 2022 plan year.





Benefits

Change

Dependents

Benefits

Beneficiaries

Retirement Savings

View

Benefit Elections

Benefit Elections as of Date

Current Cost

1,266.03

Change Open Enrollment



Office of Group Benefits 2022 PLAN YEAR

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LSU



Office of Group Benefits

- Pelican and Magnolia Plans – 5% premium increase
- Vantage Plan – 10% premium increase
- PBM Change – Express Scripts
- **No plan design changes**
- Wellness Credit
- Bariatric Surgery
- ID cards

LSU FIRST 2022 PLAN YEAR

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LSU

- **LSU First: Administrative Services Only (ASO) + Medical Management + Network + FSA**
 - Committee comprised of various staff from A&M & PBRC

- **Notice of Intent: WebTPA**
 - **Change in Medical Management: WebTPA and HighCare**
 - Network: Verity HealthNet (First Choice and Verity) and Aetna ASA (national wrap)
 - FSA: Diversified Benefit Services (DBS)

- Premium Wellness Credit - \$25/month
 - Employee/Retiree only
 - Measurement Period – November 1, 2020 - October 31, 2021
 - Requirements:
 - Preventive PCP visit
 - Biometric Screening
 - Mandatory Care Coordination – identified in 2022 Plan Year

- **New for 2022**
 - **90 Supply of Maintenance Medications are available at Retail Pharmacy vendors**
 - **CVS, Walgreens, local pharmacies**



Imaging Penalty

\$150 Penalty for CT & MRI Imaging performed in Hospital Setting regardless of Network

Metric	MRI	CT
<i>Hospital Average Paid</i>	\$1,540	\$1,932
<i>Office Average Paid</i>	\$442	\$501
<i>Potential Savings Per Service</i>	\$1,098	\$1,431



Outpatient Surgery Penalty

**\$300 Penalty for
Outpatient Surgery
performed in
Hospital Setting
regardless of
network**

Diagnosis	Outpatient Hospital Cost/ Surgery	Ambulatory Surgical Center Cost/ Surgery
<i>Spondylosis/ Stenosis</i>	\$9,084	\$2,417
<i>Musculoskeletal Disorders</i>	\$11,818	\$7,086
<i>Cataract</i>	\$5,599	\$2,128
<i>Spine Disorders</i>	\$10,829	\$2,020
<i>Benign Neoplasm</i>	\$8,191	\$5,876
<i>Intervertebral Disc Disorders</i>	\$11,328	\$2,676





Premium Tier Restructure

Tier	Industry	LSU First
Employee + Spouse	2.2	1.9
Employee + Child	1.8	1.2
Family	3.0	2.2



Premium Tier Restructure

Class	2022 Rate	Net Increase
Employee Only	\$202.64	\$3.22
Employee + Spouse	\$595.62	\$19.06
Employee + Child(ren)	\$313.84	\$26.82
Family	\$730.82	\$40.56



Current Projects and Initiatives

- Mental Health
- Bariatric Program
- Comprehensive Care Clinic
- Wellness
- Population Management

Other Benefits

2022 PLAN YEAR

- **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**



- **Employee-Currently covered:** May increase by 1 increment of \$10,000 (not to exceed the lesser of \$350,000 or 3 times basic annual earnings) without proof of good health (EOI)*

- **Employee-Not Currently Covered:** May elect \$10,000 without proof of good health (EOI)*



Open Enrollment

- A spouse must submit proof of good health (EOI) and be approved to elect any new or additional coverage up to the maximum of \$175,000 or 50% of the Employee's amount of coverage.
- An Employee with Supplemental Life coverage may elect cover a Dependent Child(ren) up to \$20,000. Proof of good health (EOI) is not required for Child(ren) coverage.

- **Identity Protection**
 - **Current Vendor: IdentityForce**
 - **Renewed for 3 years**
 - **Enhanced Benefits**
 - **Rate Reduction**
 - **3 Year Rate Guarantee**



Identity Protection

	Ultra Secure ID		Ultra Secure Premium	
	Current	Eff 1/1/2022	Current	Eff 1/1/2022
Employee	\$9.96	\$5.98	\$16.96	\$7.96
Family	\$19.96	\$11.98	\$33.92	\$14.96

Rates displayed are 12 month- monthly rates

Flexible Spending

The background features several thick, horizontal yellow brushstrokes of varying lengths and positions, creating a sense of movement and energy. Overlaid on these are thin, white, hand-drawn scribbles that resemble stylized letters or abstract shapes, adding a dynamic and creative feel to the design.

LSU



Flexible Spending Accounts

Flexible Spending Account(s)

- Vendor: Diversified Benefit Services (DBS)
- ***New for 2022:***
 - *Waived administrative fee for 2022 plan year*
 - Terminated employees can utilize and incur claims until the last day of the month. Claims must be filed by the last day of the following month.

- Tax-sheltered dollars set aside for out-of-pocket medical and/or dependent care expenses
- If a participant or spouse contributes to a Health Savings Account (HSA), there cannot be participation in the Health Care FSA
- Grace period through March 15 of the following plan year



Use it or lose it!



Flexible Spending Accounts

Healthcare

- \$2,750 max per year
- For medical, dental, and vision expenses

Dependent Care

- \$5,000 max per year
- For daycare or elder care expenses only

****Admin Fees: Waived for the 2022 Plan Year****

- Plan Year 2022
 - LSU First Health (TPA, Network, UM)
 - LSU Retiree Medical-Lower Rates plus 3-year rate guarantee
 - Flexible Spending Account(s)
 - Identity Protection-Lower Rates plus 3-year rate guarantee
- Plan Year 2021
 - Pharmacy (6m expected savings)
 - Dental-Flat Rate plus 4-year rate guarantee
 - Vision-Flat Rate plus 5-year rate guarantee
 - Life-Flat Rate plus 4-year rate guarantee
 - AD&D-Lower Rate plus 4-year rate guarantee
 - Long Term Disability-Lower Rate plus 3-year rate guarantee
 - Accident- Flat Rate plus 4-year rate guarantee
 - Critical Illness- Lower Rates plus 4-year rate guarantee

Supplemental Retirement

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LSU

Is your 3-legged stool missing a leg?

- Two options: 403(b) & 457(b)
- Max contributions can be made to both accounts at the same time

Annual Maximum Deferral Amount	\$19,500
Annual Maximum Deferral Amount for participants age 50 and older	\$26,000



- **Louisiana state employees do not participate in Social Security**
 - **Your Social Security benefit can be reduced**
- Contributions to mandatory retirement plans are set and cannot be increased
- Mandatory retirement plans cannot accept rollovers from outside retirement plans

- Learn the basics of LASERS, TRSL or ORP retirement plans as well as how to increase retirement savings by participating in a supplemental retirement plan.

Topic	Dates	Times
LASERS	Thursday 10/28	9-10:30am
TRSL/ORP	Wednesday 11/3	9-10:30am

- HRM Website
- Open Enrollment Benefit Guide
- HR Newsletter
- HR Communications
- Benefit Staff
 - Email benefits@lsu.edu



Orientation Reminder

- **New Hires will be automatically enrolled once the hire is fully processed in Workday**
- **1st & 3rd Monday each Month**
- **Back to Hybrid model-(In-person or Virtual) starting October 18th**
- **Time/Place: 8:30-11:00 am in Barnes and Nobles Bookstore**
- **New hire information will be provided along with a deep dive into Benefit and Retirement plans offered at LSU**

Questions

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LSU