



October 1, 2023

LSU’s Annual Enrollment (AE) is being held from October 1 through November 15, 2023. During this time, you can change health plans for an effective date of January 1, 2024. **If you wish to remain in the same health plan for 2024, no action is required.*** You do not have to submit a form. If you do wish to make changes, please contact your Human Resource Management (HRM) office for further instructions.

***Effective January 1, 2024, the Vantage Medical Home HMO and Vantage Medicare Advantage health plans will no longer be available.** Members currently enrolled in one of these plans **MUST** select a new health plan. OGB will default you into a current offering if no action is taken.

October 1, 2023	AE Begins for OGB Plans, LSU First, and Supplemental Benefits
October 15, 2023	AE Begins for OGB Medicare Advantage Plans
November 15, 2023	AE Ends for OGB Plans, LSU First, and Supplemental Benefits
December 7, 2023	AE Ends for OGB Medicare Advantage Plans
January 1, 2024	Effective date for any changes made during AE

Medicare Part A and Part B

All retirees and retiree spouses who are eligible for premium-free Medicare Part A **MUST** enroll in Medicare Part A and Part B and submit proof of enrollment to LSU. Those who are age 65+ and not eligible for premium-free Medicare Part A must provide proof of ineligibility to your LSU Human Resource Management (HRM) department upon request. If you have not provided HRM with proof of coverage in both Medicare Part A and Part B, please submit a copy of your Medicare card to HRM in order for your monthly premiums to be adjusted.

Health Plans available for the 2024 plan year include:

- LSU First Health Plan administered by WebTPA (Retirees who are not Medicare-eligible or who have covered dependents who are not Medicare-eligible)
- Pelican HRA 1000 administered by Blue Cross Blue Shield of Louisiana
- Magnolia Local administered by Blue Cross Blue Shield of Louisiana
- Magnolia Local Plus administered by Blue Cross Blue Shield of Louisiana
- Magnolia Open Access administered by Blue Cross Blue Shield of Louisiana

Medicare Advantage Plans available for the 2024 plan year include:

- LSU First Medicare Retiree Plan (MRP) administered by UnitedHealthcare (UHC)
- Blue Advantage
- Humana
- Peoples Health
- Via Benefits (Individual Medicare Market Exchange)

Please note that your eligibility to enroll in any of these health plans may vary depending on whether you and your covered dependents are enrolled in Medicare Part A and Part B primary.

Meeting schedules for LSU First, LSU First Medicare Retiree Plan, and the Office of Group Benefits health plans are enclosed in this mailing.



Changes to the Health Insurance Plans Effective January 1, 2024

LSU First Health Plan

LSU First will have a 6% premium increase with no plan design changes. For more information about LSU First, you can visit lsu.edu/lసుfirst, attend an LSU First webinar, or call 855-346-5781.

LSU First Medicare Retiree Plan (MRP)

LSU First Medicare Retiree Plan (MRP) will have a 5.7% premium increase with no plan design changes. Please note that you and your covered dependents (if applicable) must be enrolled in Medicare Part A and Part B to be eligible for this plan. For more information, you can visit retiree.uhc.com/lసుfirst, attend an LSU First Medicare Retiree Plan webinar or call 877-791-9968.

The Office of Group Benefits (OGB) Health Plans

Blue Cross Blue Shield (BCBS) plans will have a 6.15% premium increase. Effective January 1, 2024, the Vantage Medical Home HMO plan is no longer available. For more information, visit info.groupbenefits.org, attend an OGB meeting, or call 800-272-8451.

The Office of Group Benefits (OGB) Medicare Advantage Plans

In addition to the Pelican and Magnolia plans, OGB offers Medicare Advantage plans for retirees and spouses who have Medicare Part A and Part B primary. Effective January 1, 2024, the Vantage Medicare Advantage plans are no longer available. Also available is an individual market exchange (Via Benefits) that can be customized to an individual’s needs. The premiums for these plans vary based on region. Before enrolling, make sure that the benefits and rules of the plan you select meet your needs and budget. For more information, visit info.groupbenefits.org, attend an OGB meeting, or call 800-272-8451.

Supplemental Benefits

Please note that if you are not a current participant in the supplemental insurance plans discussed below you are not eligible to enroll during Annual Enrollment unless otherwise specified. If you are currently enrolled and wish to make changes (add/delete dependents, switch plan options, or cancel coverage), please contact your HRM department for further instructions.

***NEW)* Identity Theft Protection administered by MetLife + Aura**

We’re doing more online than ever before – making us more vulnerable to fraud and online threats. MetLife and Aura Identity & Fraud Protection helps safeguard the things that matter to you most. If you wish to enroll or continue enrollment, you can sign up through <https://offer.aura.com/lసు>. There are 2 plan options:

- **Protection** – Credit Monitoring & Alerts, Financial Account and Transaction Monitoring, Dark Web Monitoring, SSN & Identity Authentication Alerts, Password Manager and Safe Web Browsing.
- **Protection Plus** includes all the above, plus – Experian Credit Lock, Payday/Specialty Loans Block, Credit Score Simulator, Social Media Account Monitoring & Takeover Alerts, AI-Powered Call & Text Screening.

Tier	Protection	Protection Plus
Individual	\$5.54	\$7.94
Family*	\$10.94	\$13.94

*Account owners can add up to 10 adults to their plan. There are no restrictions on adult family. Each adult member gets their own private, full-feature Aura account.



Dental Insurance administered by Humana

There will be no plan design or premium changes. You can add/delete dependents or switch between the Basic and Enhanced plans during Annual Enrollment. No action is required if you wish to continue your current coverage. To find an in-network provider, please visit www.humana.com and click “Shop for Plans” – “Find a Dentist.” You will need to enter your zip code, select the Coverage Type PPO and select the Network PPO/Traditional Preferred.

Vision Insurance administered by EyeMed

There will be no plan design or premium changes. You can add/delete dependents during Annual Enrollment. No action is required if you wish to continue your current coverage. To find an in-network provider, please visit www.eyemed.com and click “Members” – “Find An Eye Doctor.” You will select Network: Insight. You can search by location and/or provider.

Life Insurance underwritten by Prudential

There will be a premium increase for 2024. Retirees who move age bands may also experience a premium change. This plan reduces to 75% of the original amount at age 65 and 50% of the original amount at age 70. No action is required if you wish to continue your current coverage. We encourage you to review your beneficiaries annually. Please contact your local HRM office to make changes.

Life Insurance underwritten by UnitedHealthcare

There will be no plan design or premium changes. Retirees who move age bands may experience a premium increase. This plan reduces to \$100,000 on January 1st following your 70th birthday. No action is required if you wish to continue your current coverage. You may reduce your coverage during AE if you wish. We encourage you to review your beneficiaries annually. Please contact your local HRM office to make changes.

Accidental Death and Dismemberment (AD&D) administered by UnitedHealthcare

There will be no plan design or premium changes. This plan reduces to 82.5% at age 70, 57.5% at age 75, 37.5% at age 80, 20% at age 85. No action is required if you wish to continue your current coverage.

Long Term Care administered by UNUM

There will be no plan design or premium changes. No action is required if you wish to continue your current coverage.

Reminder: The **deadline** to make any Annual Enrollment changes is **November 15, 2023**. Changes submitted will be effective **January 1, 2024**. **Please submit all forms to your HRM department**. Submitting information directly to OGB will delay processing and may result in incorrect insurance coverage and premium deductions.



If you have any questions regarding your current benefits or plan information, please contact your HRM office.

Campus	Name	Email	Phone
LSU A&M	Benefits	benefits@lsu.edu	225-578-8200
LSU Ag Center	Ryan Barnette	rbarnette@agcenter.lsu.edu	225-578-4631
LSU Alexandria	June Guillory	juneg@lsua.edu	318-427-4419
LSU Eunice	Jennifer Thibodeaux	jthibod3@lsue.edu	337-550-1202
LSU Shreveport	Kristin Fiser	kristin.fiser@lsus.edu	318-797-5288
Pennington Biomedical Research Center	Penny Valentine	penny.valentine@pbrc.edu	225-763-0252
Lallie Kemp Medical Center	Marshunda Thomas	mtho10@lsuhsc.edu	985-878-1329
Health Sciences Center – New Orleans	Benefits	nohrmbenefits@lsuhsc.edu	504-568-7780
Health Sciences Center – Shreveport EA Conway Medical Center Huey P Long Medical Center	Benefits	shvbenefits@lsuhs.edu	318-675-5636
Healthcare Services Division (HCSD) Interim LSU Public Hospital Earl K. Long Medical Center Moss Regional Medical Center Chabert Medical Center University Medical Center Bogalusa Medical Center	Martha Johnson	mnewbo@lsuhsc.edu	225-354-4849