



2025 Benefits Guide

For Employees of Louisiana State University System

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Welcome

Louisiana State University is the flagship institution of the state of Louisiana. The LSU System stretches the length of the state from New Orleans to Shreveport and includes institutions, facilities, and programs in each of Louisiana's 64 parishes. LSU is a land-, sea-, and space-grant institution with academic programs in all areas of science, engineering, humanities, arts, and social sciences. All LSU employees play a critical role in achieving success in classrooms, communities, and offices in addition to fostering an environment to support LSU's mission of providing a world-class education.

The LSU System is proud to offer a comprehensive benefits package to eligible, full-time employees who work 30 hours or greater per week and are appointed for a duration of at least one semester or 120 days. This comprehensive benefit package is briefly summarized in this booklet, however for a full description of the benefit plan terms and conditions please refer to the summary plan documents or certificates of coverage provided by the administrator for each respective benefit plan offered.

The success of our university is intricately tied to the active engagement of our entire campus community, including students, faculty, staff, and alumni. By fostering a culture of collaboration, interaction, and continuous learning, we create a vibrant ecosystem that thrives on the collective contributions of all its members. Through strategic initiatives and meaningful partnerships, we aim to create a positive impact and strengthen our connection with the broader LSU community. For more information on engagement please visit: [LSU Division of Engagement, Civil Rights & Title IX](#)






BE FIERCE.



EMPLOYEE RESOURCES FOR STUDENT SUCCESS

NAVIGATION ICONS

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The information presented in this guide describes highlights of the plans and does not constitute official plan documents. The plan documents govern the benefits in the event of a discrepancy in this guide.

Benefits Overview

Annual Enrollment occurs from
October 1 to November 15, 2024.

During Annual Enrollment you can enroll, cancel or make changes to your health and voluntary benefit plans. We encourage you to review your current benefit elections and make selections and changes consistent with your individual needs. We also encourage you confirm to your demographic information, mailing address, phone number, and email address with your HR Department on an annual basis.

If you do not wish to make any changes to your benefits and you do not want to enroll or re-enroll in a Flexible Spending or Health Savings Account, **no action is required.**

Any changes made during the Annual Enrollment period will become effective January 1, 2025.

Annual Enrollment & Your Responsibilities

Important Dates

October 1, 2024 – Annual Enrollment begins

November 15, 2024 – Annual Enrollment ends

January 1, 2025 – New plan year begins

Your Responsibilities as an LSU Employee:

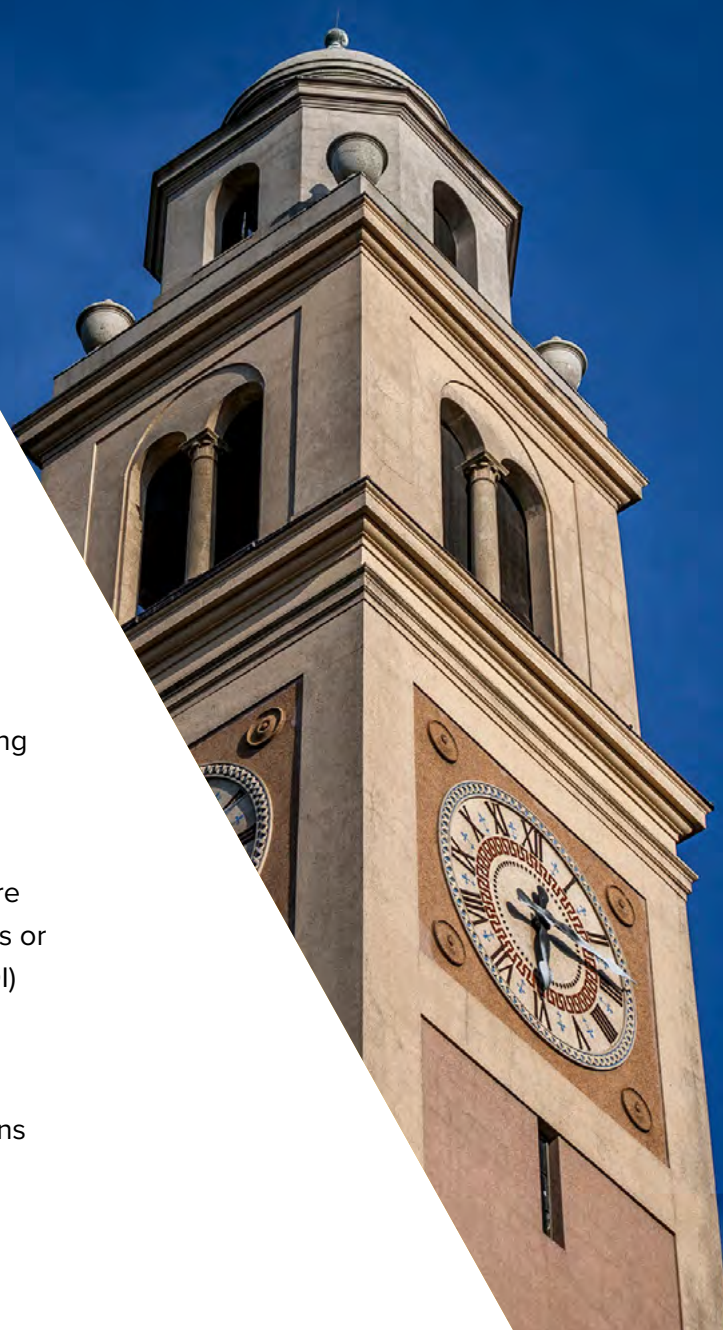
As a benefits-eligible LSU employee, you have a wide variety of benefit options available to you and your eligible dependents. It is your responsibility to review the offerings and make the best choices for you and your situation.

Things to Consider:

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

You are also responsible for:

- Reviewing all communications regarding Annual Enrollment
- Educating yourself on plan offerings
- Providing proper documentation, where applicable, such as adding dependents or submitting Evidence of Insurability (EOI)
- Ensuring changes have been properly submitted by deadline
- Verifying insurance premium deductions are correct



The background features a large, stylized 'LSU' logo in blue and yellow. In the foreground, there is a black silhouette of a person wearing a graduation cap (mortarboard) with a tassel, facing right. The overall design is split diagonally, with the white text area on the right and the yellow and black graphic area on the left.

Benefit Advocate Center (BAC)

The Benefit Advocate Center is here to help you get the most from your benefits!

Benefit programs are complex and can be difficult to understand. The BAC is here to help! LSU partners with Arthur J Gallagher (AJG) to provide advocacy services where you can get your questions answered and problems resolved. They specialize in understanding the technical nature of benefits and how to work with our benefit vendor partners, so you don't have to.

The BAC can help you with:

- [Insurance carrier contact information](#) – Have you not received your insurance cards, need replacement cards or need to get in touch with an insurance carrier?
- [Explanation of benefits](#) – Is it unclear to you what the insurance covered on a particular claim and what is your responsibility?
- [Prescription/pharmacy troubles](#) – Is the pharmacy telling you that your medication is not covered or charging you full price? Do you need help getting an authorization on a medication?
- [Benefits questions](#) – Are you unsure if your insurance will pay for a certain procedure? Having claim issues? Did you receive a bill from a doctor but don't know why?
- [Difficult situations](#) – Are you having difficulty getting a referral? Has the insurance carrier denied a procedure and you want to appeal that decision?

Questions?

Call our Benefit Advocate Center at [866-607-5325](tel:866-607-5325)

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

Email Anytime: bac.lsu@ajg.com

Employee Assistance Program (EAP)

Administered by Aetna

LSU partners with Aetna to provide all benefits-eligible employees and all members of their household with access to the Resources for Living Employee Assistance Program (EAP). This is an employer-sponsored benefit available at no cost and enrollment is not necessary. Services are confidential and available 24 hours a day, 7 days a week.

The EAP will provide to you and your family members many resources, including:

- **Emotional well-being support** includes access of up to six counseling sessions per issue each year. You can call 24 hours a day for in-the-moment emotional well-being support. Counseling sessions are available face-to-face or online with televideo and can help with a range of issues including relationship support, stress management, work/life balance, family issues, dealing with grief and loss, depression, anxiety, substance abuse and more.
- **Daily life assistance program** gives you 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** that include a free 30-minute consultation with a participating attorney for topics such as family law, elder law and estate planning, real estate transactions, wills and other document preparation and many other services.
- **Financial services** with a free 30-minute consultation for financial topics such as budgeting, retirement or financial planning, credit and debt issues, college funding, and tax and other IRS questions.

About the EAP:

It's Confidential – The EAP is 100% confidential and your information is not shared with LSU.

It's Free to You – The EAP is available to you and your family members at no cost to you. LSU covers 100% of the cost.

It's Easy to Use – The EAP can be accessed 24/7/365 via phone at 833-657-2286 or online at www.resourcesforliving.com.

Username: LSU

Password: EAP

Benefits Eligibility

All active employees who are employed at 75% of full-time effort (approximately 30 hours/week) or greater and appointed for a duration of at least one semester or 120 days or greater are eligible to enroll themselves and their eligible dependents in health and supplemental insurance.

Dependent Eligibility

If electing coverage for yourself, you may also elect coverage for your verified dependents.

Eligible dependents include:

- Legal spouse
- Children under age 26
 - » Natural born child
 - » Stepchild
 - » Legally adopted child
 - » Court-ordered legal guardianship or custody child
- An unmarried child who is or becomes incapable of self-sustaining employment prior to age 26 may be eligible to continue coverage as an overage disabled dependent.
 - » Medical documentation verifying the child's incapacity before he or she reaches age 26 is required



Dependent Documentation

[Learn more](#)

Dependent Verification Documentation

X

Employees must provide verification documents to add dependents to their coverage. This may include:

- Marriage certificate
- Birth letter or certificate
- Legal adoption papers
- Court ordered custody

PLEASE NOTE :

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

Qualified Life Event (QLE)

If you do not enroll or change benefits during Annual Enrollment, you must experience a qualifying life event (QLE) to enroll or make any changes during the plan year. Changes **must be made** within 30 days of the QLE.

Examples of QLEs may include:

- Birth/adoption/legal custody
- Death of a covered dependent
- Marriage or Divorce
- Gain or Loss of other coverage, including Medicaid and Medicare
- Additional events may allow for changes to a dependent care FSA

Health Plan Overview

Louisiana State University employees and retirees have a wide variety of health plan options available to them. Selecting the right health plan is one of the most important benefit decisions you can make. Some things to consider when selecting a health plan are premium cost, out-of-pocket expenses for medical and pharmacy services, provider networks, and out-of-network coverage.

This guide provides you with an overview of the seven health plan options available to you. For a comparison of all active health plans, please see the [2025 Health Plan Comparison](#).

LSU covers a portion of your health plan premium. For a comprehensive list of health plan premiums, please see the [2025 Health Plan Premiums](#).

For additional information on each plan, please visit lsu.edu/benefits.

The information presented in this guide describes only the highlights of the plans and does not constitute official plan documents. Additional terms and conditions may apply. If there are any discrepancies between the information contained herein and the official plan documents, the plan documents will govern.

LSU First Health Plan

Administered by WebTPA and MedImpact

LSU First is a health plan run by LSU, for LSU!

With Tier 1 Generic drugs and hundreds of Louisiana doctors and hospitals all covered at 100%, LSU First allows you to keep your out-of-pocket costs to a minimum. In addition, you'll have access to a broad, nationwide network of doctors and hospitals covered at 80% after your deductible. Tiers 2-4 Brand name and Specialty prescription drugs are covered at 80% with no deductible.

Network Options

The LSU First Health Plan gives you access to 3 healthcare provider networks — First Choice, Verity, and Aetna ASA.

- **First Choice** doctors and hospitals throughout Louisiana are covered at 100% once your HRA is exhausted.* You don't pay anything out-of-pocket for services by First Choice providers*.
- **Verity HealthNet** (Louisiana network) and **Aetna ASA** (nationwide network) providers are covered at 80% once your HRA is exhausted and your deductible is met.
- Caution: **Out-of-network** providers can be expensive! If you use a provider that is not in one of our three networks above, LSU First will only cover 60% of the Maximum Allowable Charge (MAC). This means that you will be responsible for 40% of MAC plus any amount the provider may bill you above the MAC.

Prescription Drug Coverage

LSU First also has you covered for prescription drugs at more than 50,000 pharmacies nationwide. Maintenance medications are available in 90-day supplies through mail order or through participating retail pharmacies.

- **Tier 1 Generic medications** are covered at 100% with no deductible. You don't pay anything out-of-pocket for Tier 1 Generic medications.
- **Tiers 2-4 Brand name and Specialty medications** are covered at 80% with no deductible. Your cost will never exceed \$150 for a 30-day supply.

**Copay and Penalties may apply*

[First Choice Provider Directory](#)

[Verity Provider Directory](#)

[Aetna ASA Provider Directory](#)

[MedImpact Prescription
Formulary Search](#)

How Does LSU First Work?

1 **LSU Pays**
HRA pays for all covered services

2 **You Pay**
Deductible for:

- Non-First Choice Providers

3 **LSU and You Share**
Coinsurance
 Medical

- Verity/Aetna: 80%/20%
- Out-of-Network: 60%/40%

Rx **Tier 1 Generics:** Covered 100%
Tier 2-4 Brand and Specialty:
 Covered 80%, up to \$150 for 30-day supply

Never pay more than \$150 for a 30-day supply

First Choice Providers Covered 100% after HRA

Online Resources

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

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

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.

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 expenses 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%¹ 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

¹ An emergency room copay or inpatient imaging penalty may apply.

3

Coinsurance

- Covered services from First Choice Providers are covered 100%¹ 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%

Maximum Out-of-Pocket <i>(includes HRA, deductible, and coinsurance)</i>	Employee	Employee/Spouse	Employee/Child(ren)	Employee/Family
In-Network	\$4,500	\$6,750	\$6,750	\$9,000
Out-of-Network	Unlimited	Unlimited	Unlimited	Unlimited

¹ An emergency room copay or inpatient imaging penalty may apply.

4

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

LSU First Wellness Credit

For more information, please
visit lsu.edu/lsufirst

2026 Wellness Premium Credit

LSU First is committed to helping our members achieve their best health. Health issues can often be diagnosed early through routine preventive care, such as a primary care provider (PCP) visit, biometric screenings, and other age-appropriate screenings. Preventive services are covered at 100% with any First Choice or In-Network provider. Employees should not incur any costs when receiving designated preventive or wellness services from an in-network provider.

To qualify or to continue the \$25/month premium wellness credit for the 2026 Plan Year (\$35/month for those with a covered spouse), the following requirements must be met

Please Note:

1. Continue to be enrolled in LSU First for the 2025 and 2026 plan years.
2. Employee and covered spouse (if applicable) must have a preventive visit with a Primary Care Physician (PCP) that includes biometric screening (height, weight, BMI, & blood pressure) and preventive lab work that includes a basic metabolic panel between November 1, 2024 - October 31, 2025.
3. Active participation in care coordination, if identified as a candidate by WebTPA Clinical Services, is required to maintain the wellness credit. Plan members will be contacted directly by the care coordination team through WebTPA Clinical Services.

Both the employee and spouse must meet the requirements to qualify for the credit. If either the employee or covered spouse fails to meet the requirements to qualify for the wellness credit, no premium credit will be awarded

LSU First participants who do not complete the criteria for a Wellness Credit within the designated timeframe will not be eligible for the wellness credit for the 2026 plan year.

LSU First reserves the right to alter requirements of the wellness credit each plan year. The wellness credit does not apply to covered child(ren) or to the LSU First Medicare Retiree Plan.

Please contact WebTPA at 855-346-5781 for
more information about the wellness credit.

PartnerCare Plus

We are proud to offer our Baton Rouge-based employees of Louisiana State University convenient and high quality healthcare designed to meet their unique needs.

When you join PartnerCare Plus you will receive a member ID card to use any time you visit one of our care locations to identify yourself as a PartnerCare Plus member.

As a member you will also have access to a dedicated phone line for priority scheduling.

LSU Employee Member Benefits include:

- Dedicated call center for LSU team members
- Confidential Emotional Wellbeing Consult
- Telehealth visits available
- 30+ Primary Care & Specialty Clinics
- My Health Profile patient portal
- Priority appointment scheduling
- Urgent Care locations, walk-in or book online – 7 days a week
- 3 locations for 24/7 Emergency Care



Baton Rouge General

For more information, please visit www.lsu.edu/benefits



LSU First Medicare Retiree Plan

Administered by UnitedHealthcare

LSU First Medicare Retiree Plan is a fully-insured Medicare Advantage plan that includes coverage for medical and prescription services. This plan combines the best of Medicare and LSU First to meet the needs of retirees nationwide!

Plan Highlights

- No annual deductible
- 100% coverage for providers who accept Medicare and file the claim with UHC
- \$50 Emergency Room copay, waived if admitted
- 100% coverage for generic medications with copays for brand and specialty medications
- Access to additional benefits such as Telemedicine, HouseCalls, SilverSneakers, 24/7 Nurse Support and more.

Drug Coverage (through Optum Rx)

LSU First Medicare Retiree Plan offers drug coverage through OptumRx. They have more than 67,000 network pharmacies nationwide, including drugstore chains and independent pharmacies.

Participants can choose 30- or 90-day refills of maintenance medications at retail pharmacies or through home delivery:

- Generic Medications – \$0
- Preferred Brand Name Medications – \$40
- Non-Preferred Brand Name Medications – \$70
- Specialty Medications – \$100

Eligibility

- Retired
- Medicare-eligible*
- Enrolled in Medicare Part A and Part B*
- Participants must continue to pay for Part B

*You and any covered dependents, if applicable, must be Medicare-eligible and enrolled in Medicare Part A and B.

Learn More:



Once current LSU First enrollees meet the requirements including gaining Medicare, they will be moved to this plan automatically once they submit their Medicare card to LSU.

For more information on the LSU First Medicare Retiree Plan, please visit retiree.uhc.com/lసుfirst or call (800) 457-8506.

Office of Group Benefits Health Plans

Administered by Louisiana Blue of Louisiana

In addition to LSU First, LSU employees and retirees are offered a wide variety of health plan options through the Office of Group Benefits.

Pelican plans offer low premiums in combination with employer contributions to create the most affordable options. Pelican plans offer coverage within the Louisiana Blue nationwide network and includes out-of-network coverage to ensure members can receive care anywhere.

Magnolia plans offer lower deductibles in exchange for higher premiums. The copay and moderate out-of-pocket costs make this attractive to members. Magnolia plans offer coverage within the Louisiana Blue nationwide* network.

*Magnolia Local is only available to members who live in specific coverage areas.

OGB Medicare Advantage plans – OGB offers a variety of supplemental health plan options for Medicare primary retirees. For more information on these plans, retirees can call OGB at [800-272-8451](tel:800-272-8451) or visit annualenrollment.groupbenefits.org

It is recommended that you visit annualenrollment.groupbenefits.org, attend an OGB regional meeting (see schedule on OGB website) or call 800-272-8451 for information on all OGB plans.

What Can I Do During Annual Enrollment?

Click to [Learn more](#)



- Enroll
- Switch plans
- Make Changes to your dependents
- Cancel your plans

No action is required for employees who wish to keep their coverage.

Live Better Louisiana Wellness Credit

OGB Pelican and Magnolia Plans administered by Louisiana Blue

Live Better Louisiana is a game plan for better health. It's a proactive approach—a way to prevent illness when possible and to manage any conditions that do appear.

This OGB program gives Louisiana Blue plan members resources to help them better monitor their health, understand their risk factors and make educated choices that keep them healthier along with receiving a \$10/month discount on their health care premiums. It's sponsored by Louisiana Blue at no extra charge to members.

Louisiana Blue and Catapult Health bring you lab-accurate diagnostic tests and a full Personal Health Report with check-up results and recommendations.

How Do I Earn My Credit for 2026?

1. Make an appointment through OGB or call 877-841-3058.
2. Complete your appointment by September 30, 2025 to get the credit.

If you are not able to go to a clinic, download a [Primary Care Provider form](#). Have your doctor complete the form and fax it to Catapult Health.

More information can be found at:

[Live Better Louisiana](#)



Pelican HRA 1000

Administered by Louisiana Blue of Louisiana and CVS Caremark

Plan Highlights

The Pelican HRA 1000 uses the BCBS nationwide network. It includes an annual employer contribution in a Health Reimbursement Account (HRA) that can be used to offset deductible and other out-of-pocket health care costs. Any unused funds roll over each plan year up to the In-Network out-of-pocket maximum, allowing members to build up balances that cover eligible medical expenses when they are incurred. Out-of-network coverage is included with this plan.

	Employee	Employee + 1 (Spouse or Child)	Employee + Child(ren)	Employee + Family
Annual Employer HRA Contribution	\$1,000	\$2,000	\$2,000	\$2,000
In-Network Deductible (includes HRA)	\$2,000	\$4,000	\$4,000	\$4,000
In-Network Coinsurance	80%/20%	80%/20%	80%/20%	80%/20%
In-Network Out-of-Pocket Max	\$5,000	\$10,000	\$10,000	\$10,000

Pharmacy Benefits

Tier	Member Responsibility (31-day supply)
Generic	50% up to \$30
Preferred Brand	50% up to \$55
Non-Preferred Brand	65% up to \$80
Specialty	50% up to \$80

For more information, visit
info.groupbenefits.org

Pelican HSA 775

Administered by Louisiana Blue of Louisiana and Express Scripts

Plan Highlights

The Pelican HSA 775 offers the lowest premium in addition to a separate health savings account funded by both the employer and employee. LSU contributes \$200 to the HSA and will match up to an additional \$575. Employee contributions are made on a pre-tax basis, up to IRS limits.

	Employee	Employee + 1 (Spouse or Child)	Employee + Child(ren)	Employee + Family
Annual Employer HSA Contribution	\$200 + up to \$575	\$200 + up to \$575	\$200 + up to \$575	\$200 + up to \$575
In-Network Deductible (includes HSA)	\$2,000	\$4,000	\$4,000	\$4,000
In-Network Coinsurance	80%/20%	80%/20%	80%/20%	80%/20%
In-Network Out-of-Pocket Max	\$5,000	\$10,000	\$10,000	\$10,000

Pharmacy Benefits

Tier	Member Responsibility (31-day supply)
Generic	\$10 copay after deductible
Preferred Brand	\$25 copay after deductible
Non-Preferred Brand	\$50 copay after deductible
Specialty	\$50 copay after deductible

Maintenance medications are not subject to deductible.

For more information, visit

info.groupbenefits.org

A [GB-79](#) form must be filled out each year during Annual Enrollment for the upcoming year's contributions.

Magnolia Local

Administered by Louisiana Blue of Louisiana and CVS Caremark

Plan Highlights

The Magnolia Local plan is a select, In-Network provider only plan for members who live in specific coverage areas. The network, Community Blue or Blue Connect, is determined based on the parish you reside in. It provides the predictability of copays.

Note: Out-of-Network care is not covered, except for emergencies.

	Employee	Employee + 1 (Spouse or Child)	Employee + Child(ren)	Employee + Family
In-Network Deductible	\$400	\$800	\$1,200	\$1,200
In-Network Copay (PCP/SPC)	\$25/\$50	\$25/\$50	\$25/\$50	\$25/\$50
In-Network Out-of-Pocket Max	\$2,500	\$5,000	\$7,500	\$7,500

Pharmacy Benefits

Tier	Member Responsibility (31-day supply)
Generic	50% up to \$30
Preferred Brand	50% up to \$55
Non-Preferred Brand	65% up to \$80
Specialty	50% up to \$80

Magnolia Local has two networks: Community Blue & Blue Connect

Community Blue is a select, local network designed for members who live in the parishes of Ascension, East Baton Rouge, Livingston, and West Baton Rouge.

Blue Connect is a select, local network designed for members who live in the parishes of Acadia, Bossier, Caddo, Evangeline, Iberia, Jefferson, Lafayette, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, St. Landry, St. Martin, St. Mary, St. Tammany, and Vermilion.

For more information, visit

info.groupbenefits.org

Magnolia Local Plus

Administered by Louisiana Blue of Louisiana and CVS Caremark

Plan Highlights

The Magnolia Local Plus plan offers a similar benefit to the Local plan but offers access to the BCBS nationwide network. The Magnolia Local Plus plan provides the predictability of copays rather than using employer funding to offset out-of-pocket costs.

Note: Out-of-Network care is not covered, except for emergencies.

	Employee	Employee + 1 (Spouse or Child)	Employee + Child(ren)	Employee + Family
In-Network Deductible	\$400	\$800	\$1,200	\$4,000
In-Network Copay (PCP/SPC)	\$25/\$50	\$25/\$50	\$25/\$50	\$25/\$50
In-Network Out-of-Pocket Max	\$3,500	\$6,000	\$8,500	\$8,500

Pharmacy Benefits

Tier	Member Responsibility (31-day supply)
Generic	50% up to \$30
Preferred Brand	50% up to \$55
Non-Preferred Brand	65% up to \$80
Specialty	50% up to \$80

For more information, visit
info.groupbenefits.org

Magnolia Open Access

Administered by Louisiana Blue of Louisiana and CVS Caremark

Plan Highlights

The Magnolia Open Access plan offers coverage both in and out of the BCBS nationwide network. It offers moderate deductibles and coinsurance in exchange for a higher premium. It differs from the other Magnolia plans in that the members enrolled in Open Access will not pay copays at physician visits. Once a member's deductible is met, they will pay 10% for in-network care and 30% for out-of-network care.

	Employee	Employee + 1 (Spouse or Child)	Employee + Child(ren)	Employee + Family
In-Network Deductible	\$900	\$1,800	\$2,700	\$2,700
In-Network Coinsurance	90%/10%	90%/10%	90%/10%	90%/10%
In-Network Out-of-Pocket Max	\$3,500	\$6,000	\$8,500	\$8,500

Pharmacy Benefits

Tier	Member Responsibility (31-day supply)
Generic	50% up to \$30
Preferred Brand	50% up to \$55
Non-Preferred Brand	65% up to \$80
Specialty	50% up to \$80

For more information, visit
info.groupbenefits.org

Supplemental Benefits Overview

In addition to health insurance, Louisiana State University employees are offered a variety of supplemental benefit options, such as dental, vision, term life insurance, and other additional benefits. These benefits are designed to provide additional protection and are paid 100% by the employee, with the exception of the OGB term life plan(s), which are paid 50% by LSU. When considering supplemental benefits, employees should choose options that support their family's needs and lifestyle.

This guide provides you with a brief overview of the various supplemental benefits available to you and the changes you can make during Annual Enrollment.

For more information on the supplemental benefit offerings, please visit the benefits website lsu.edu/benefits.

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Dental Plans

Administered by Humana

Good oral care enhances overall physical health, appearance, and mental well-being. Keep your teeth healthy and your smile bright with the dental plans offered by LSU.

The Basic Plan

The Basic Plan is designed with two goals in mind: to promote good dental hygiene through preventive care and to provide you with the dental care you need at a low cost. The Plan will cover a percentage of Usual and Customary (U&C) charges, including 100% of preventive claims. 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 Enhanced Plan

The Enhanced Plan offers comprehensive dental coverage in an easy-to-use format. The Plan will cover a percentage of Usual and Customary (U&C) charges, including 100% of preventive claims. 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 included in the Enhanced Plan, making it a good choice for families with more extensive dental needs.

For more information, please visit www.lsu.edu/benefits

What Can I Do During Annual Enrollment?

Click to [Learn more](#)



- Enroll
- Switch plans
- Make Changes to your dependents
- Cancel your plans

No action is required for employees who wish to keep their coverage.

Dental Plans (continued)

Administered by Humana

Coverage	Basic Plan	Enhanced Plan
Deductible	Applies to basic and major services only \$50 per person, up to \$150 per family	
Preventive Services (Exams, cleanings, x-rays)	100% coverage (Does not apply to Annual Max)	100% coverage (Does not apply to Annual Max)
Basic Services (Fillings, simple extractions)	45% of U&C	80% of U&C
Major Services (Oral surgery, root canal, periodontics, dentures, crowns)	20% of U&C	50% of U&C
Annual Maximum	\$1,000 per year per covered person	\$2,000 per year per covered person
Orthodontia	Not covered	50% up to a maximum of \$1,500 per lifetime per covered person

Monthly Premium

	Basic Dental	Enhanced Dental
Employee Only	\$22.76	\$41.82
Employee & Spouse	\$42.76	\$81.82
Employee + Child(ren)	\$59.06	\$99.48
Employee + Family	\$79.06	\$139.42



Vision Plan

Administered by Humana

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages.

Vision Insurance includes coverage for eye exams, eyeglass frames, and eyeglass lenses or contact lenses. Access to care is provided through the Humana Vision PLUS (Humana Insight Network) that includes local independent eye doctors as well as large retailers such as America’s Best and WalMart Optical. Members who shop at PLUS Providers, which include **Target, LensCrafters, and PearleVision**, will receive a greater frame allowance. The vision plan also includes discounts for laser vision and hearing aids.

Coverage	In-Network Member Cost	Out-of-Network Member Reimbursement
Eye Exam – once per calendar year	\$0 Copay	Up to \$40
Frame at PLUS Provider (Target, LensCrafters, PearleVision)	\$200 Allowance, 20% off remaining balance	Up to \$91
Frame at non-PLUS Provider	\$150 Allowance, 20% off remaining balance	Up to \$91
Lenses		
Single Vision	\$0 copay	Up to \$30
Bifocal	\$0 copay	Up to \$50
Progressive – Standard	\$0 copay	Up to \$50
Progressive – Premium	\$0-\$175 Copay	Up to \$50
Contact Lenses in lieu of eyeglass lenses		
Conventional	\$130 allowance, 15% off remaining balance	Up to \$91
Disposable	\$130 allowance	Up to \$91
Medically Necessary	Paid-in-Full	Up to \$210

What Can I Do During Annual Enrollment?

Click to [Learn more](#)



- Enroll
- Switch plans
- Make Changes to your dependents
- Cancel your plans

No action is required for employees who wish to keep their coverage.

Voluntary Vision Monthly Premiums

	Premium 12-month employee
Employee Only	\$8.60
Employee & Spouse	\$14.44
Employee + Child(ren)	\$14.74
Employee + Family	\$23.80

Pet Insurance

Administered by MetLife

Pets are like family. When a member of the family becomes sick or injured, you do whatever it takes to fix it. However, paying for the vet bills when the unexpected happens can be stressful. Now you can protect your pet(s) like you do your other family members!

LSU partners with MetLife to provide Pet Insurance to its employees and their furry family members. Pet insurance can help reimburse you for unexpected vet bills. MetLife provides insurance for pets of all ages — even seniors — and employees can customize their deductible and reimbursement rates so they work best for their pet’s needs and their budget.

Help protect your dogs and cats while enjoying flexible coverage and the freedom to visit any U.S. licensed vet, so you can offer protection to your family—including its furry members. Our options include:

- Levels of coverage from \$500 - unlimited
- \$0 - \$2,500 deductible options
- Reimbursement percentages from 50% - 100%

How does MetLife Pet Insurance work?

- 1. Enroll** – Select and enroll in the coverage that is right for you and download the MetLife mobile app
- 2. Care** – Take your pet to the vet when needed and pay the bill; manage your pet’s health and wellness using the mobile app
- 3. Cover** – Send the bill and your claim documents to MetLife and receive a reimbursement check or direct deposit

What Can I Do During Annual Enrollment?

Click to [Learn more](#)



- Enroll
- Make changes
- Or cancel at any time directly with MetLife.



How can I enroll my furry family members?

Each pet’s premium is unique and based on the age, breed, and location as well as the coverage options selected. There are additional discounts for multi-pet households and other factors. Employees interested in coverage can [fetch a specialized quote here](#). This is not a payroll deducted benefit. Employees will pay via direct bill with MetLife.

Flexible Spending Accounts (FSA)

Administered by Diversified Benefit Services (DBS)

LSU offers two optional Flexible Spending Accounts (FSA) that allow you to use pre-tax dollars deducted from your paycheck to pay for eligible health care and/or dependent care expenses. Your contributions are deducted before taxes are withdrawn, saving you money.

Healthcare FSA

The Healthcare FSA helps you save money by allowing you to use pre-tax dollars for eligible medical expenses, including health, prescription, dental, and vision.

- Deductibles, coinsurance, and copays
- Eyeglasses
- Contact lenses
- Orthodontia

Dependent Care FSA

The Dependent Care FSA helps you save money by allowing you to use pre-tax dollars for eligible dependent care expenses for children age 13 and under.

- Child daycare
- Preschool
- Summer day camp
- Before/after school programs

USE IT OR LOSE IT RULE


IRS regulations state that any funds remaining after the grace period will be forfeited (known as the “Use-It-Or-Lose-It Rule”)

	Minimum Contribution	Maximum Contribution
Healthcare FSA	\$100	\$3,200
Dependent Care FSA	\$100	\$5,000 (or \$2,500 if married and filing taxes separately)

Important FSA Rules

- You cannot stop or change your FSA contribution amount during the year unless you have a qualifying life event.
- If you are unable to estimate your health care and dependent care cost accurately, it is best to be conservative and under estimate your expenses.
- Save your receipts – when you receive a request from DBS send copies of your receipts immediately.

Important FSA Rules

Click to [Learn more](#) 



You can enroll or cancel this benefit anytime. No action is required for employees who wish to keep their coverage. X

Identity 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: your identity, money and assets, family, reputation, and privacy.

Two plans to choose from:

Protection Plan

Our Protection Plan includes core protection for your identity, finances and privacy. Some features included are: Credit Monitoring & Alerts, Financial Account and Transaction Monitoring, Dark Web Monitoring, SSN & Identity Authentication Alerts, Password Manager and Safe Web Browsing.

Protection Plus Plan


The Protection Plus Plan includes all the core protection of the Protection plan, plus: Experian Credit Lock, Payday/Specialty Loans Block, Credit Score Simulator, Social Media Account Monitoring & Takeover Alerts, Gamertag Monitoring, AI-Powered Call & Text Screening.

You will have ability to elect individual or family coverage. The family plan covers the employee, unlimited minors (under 18) and up to 10 additional adults. There are zero restrictions around who can be defined as an adult “family member” – no matter their age, relationship or whether they live at the same address as the employee.

Monthly Premium

Protection Plan		Protection Plus Plan	
Individual	Family	Individual	Family
\$5.54	\$10.94	\$7.96	\$13.94

What Can I Do During Annual Enrollment?

Click to [Learn more](#) 

OGB Term Life Insurance

Administered by Prudential

OGB Life – Prudential

OGB offers two fully-insured life insurance plans for employees and retirees through The Prudential Insurance Company of America (Prudential). LSU pays half of the life insurance premium for covered employees and retirees.

Basic Plan

The **Basic Plan** offers a flat \$5,000 of coverage for employees and retirees. This amount cannot be adjusted. Spouses and child(ren) can also be covered at two different levels.

Enhanced Basic Plan

The **Enhanced Basic Plan** offers a flat \$15,000 of coverage for employees and retirees. This amount cannot be adjusted. Spouses and child(ren) can also be covered at two different levels.

Basic Plus Supplemental Plan

The **Basic Plus Supplemental Plan** offers coverage of 1.5 times your salary, up to \$50,000, and includes an Accidental Death and Dismemberment (AD&D) rider in the same coverage amount. This amount will adjust based on your salary. Spouses and child(ren) can also be covered at two different levels.

Basic + Supplemental Chart

Option 1	Amount	Option 2	Amount
Employee	1.5 times salary, up to \$50,000	Employee	1.5 times salary, up to \$50,000
Spouse	\$2,000	Spouse	\$4,000
Each Child	\$1,000	Each Child	\$2,000

For a complete list of premiums, please visit www.lsu.edu/benefits

Basic Chart

Option 1	Amount	Option 2	Amount
Employee	\$5,000	Employee	\$5,000
Spouse	\$1,000	Spouse	\$2,000
Each Child	\$500	Each Child	\$1,000

Enhanced Basic Chart

Option 1	Amount	Option 2	Amount
Employee	\$15,000	Employee	\$15,000
Spouse	\$1,000	Spouse	\$2,000
Each Child	\$500	Each Child	\$1,000

What Can I Do During Annual Enrollment?

Click to [Learn more](#)



This benefit is not open during Annual Enrollment. You can apply during Annual Enrollment with Evidence of Insurability (EOI). Dependent child(ren) do not require EOI. No action is required for employees who wish to keep their current coverage.

X

LSU System Term Life Insurance

Administered by UnitedHealthcare

LSU also provides access to term life insurance to employees, their spouse, and their child(ren). Employee and spouse premiums are based on the covered person's age and adjust according to age. The child rate is based on the amount of coverage and does not adjust based on age. Additional benefits like beneficiary services, travel assistance, and will and trust preparation are included.

For a complete list of premiums, please visit www.lsu.edu/benefits

What Can I Do During Annual Enrollment?

Click to [Learn more](#)

- Review your existing coverage and decide if you would like to make changes.
- Review and update your beneficiaries if needed.
- Complete Evidence of Insurability (EOI), if required.

X

Employees

Coverage up to 3 times your annual salary or \$350,000, whichever is less. Coverage must be in \$10,000 increments.

- If you are not yet enrolled, you may elect \$10,000 with no medical questions.*
- If you are already enrolled, you may increase your coverage by \$10,000, up to the maximum limit, with no medical questions.*
- You may apply for coverage up to the maximum allowed by submitting Evidence of Insurability (EOI).

*If you 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.

Spouses

Coverage up to 50% of the Employee's coverage amount, up to a maximum of \$175,000. Coverage must be in \$5,000 increments.

- If you are enrolled, your spouse may apply for coverage up to the maximum allowed by submitting Evidence of Insurability (EOI).

Children

Coverage in \$5,000 increments, up to a maximum of \$20,000 per child. Premium can cover all children.

- If you are enrolled, you may enroll your child(ren) in any level of coverage.

No action is required for employees who wish to keep their coverage.

Accidental Death & Dismemberment (AD&D)

Administered by UnitedHealthcare

An accident that ends in death or disabling injury has a devastating effect on the lives of your loved ones. The loss of a family wage earner puts strain on a family and raises concerns as to how they will manage financially. Even if you are unmarried, remaining family members could be left with fulfilling your financial responsibilities or taking care of you.

This benefit pays in the event of death or dismemberment resulting from an accident. Employees have a choice of coverage levels. Spouse and/or child(ren) may also be insured for a portion of your coverage level:


- Spouse – 50% of your principal sum or 40% if you have eligible children.
- Eligible children (up to age 26) – 15% of your principal sum or 10% if you have an eligible spouse.

You can enroll in this benefit any time with no medical questions.

AD&D Monthly Premiums


	Employee Only	Employee + Family
\$27,500	\$0.52	\$0.77
\$55,000	\$1.05	\$1.54
\$82,500	\$1.57	\$2.31
\$110,000	\$2.09	\$3.08
\$165,000	\$3.14	\$4.62
\$220,000	\$4.18	\$6.16
\$275,000	\$5.23	\$7.70
\$300,000	\$5.70	\$8.40

Examples of What is Covered:

Click to [Learn more](#) 

- Death – 100%
- Loss of both hands and feet – 100%
- Loss of sight in both eyes – 100%
- Quadriplegia – 100%
- Paraplegia – 75%
- Loss of one hand or foot – 50%
- Coma – 50%
- Loss of speech or hearing – 50%
- Thumb and index finger – 25%

What Can I Do During Annual Enrollment:

Click to [Learn more](#) 

You can enroll or cancel this benefit during Annual Enrollment or at any time

No action is required for employees who wish to keep their coverage.



Long Term Disability

Administered by UnitedHealthcare

If you become disabled and qualify for benefits, Long Term Disability (LTD) will pay you 60% of your monthly salary, up to a maximum of \$12,000 per month. Disability benefits are paid if you are considered disabled, satisfy a waiting period of 90 days and exhaust your sick leave. If you are disabled before the age of 60, the benefit will continue until your Social Security Normal Retirement Age. If you are disabled after you turn 60, a reduced benefit period applies based on the year you become disabled.

Your monthly premium is based on your salary. To calculate your monthly premium, divide your annual salary by 12. Multiply your monthly salary by 0.00311.

Below are examples of monthly premiums based on the annual salaries shown.

Annual Salary	Monthly Payout	Monthly Premium
\$30,000	\$1,500	\$7.78
\$40,000	\$2,000	\$10.37
\$50,000	\$2,500	\$12.96
\$75,000	\$3,750	\$19.44
\$100,000	\$5,000	\$25.92

What Can I Do During Annual Enrollment?

Click to [Learn more](#)



This benefit is not open during Annual Enrollment. You can apply at any time with Evidence of Insurability (EOI).

No action is required for employees who wish to keep their coverage.



Critical Illness Insurance

Administered by UnitedHealthcare

Critical Illness insurance can help fill a financial gap if you or a family member experiences a severe, life-threatening illness, such as cancer, heart attack, and major organ transplant. Upon diagnosis of a covered illness, you can receive a lump-sum benefit and can be used any way you choose.

Restoration Benefit

UHC will reinstate 100% of the coverage amount and will cover the recurrence of the same Critical Illness or an occurrence of another covered Critical Illness within each benefit category.

Annual Wellness Benefit

UHC will pay up to \$100 per year for covered employees and spouses if you have certain health-screening tests, such as a mammogram, colonoscopy, or chest x-ray. A copy of the form with additional approved wellness exams can be found [here](#).


Coverage Amounts


	Low	Mid	High
Employee	\$10,000	\$20,000	\$30,000
Spouse	\$5,000	\$10,000	\$15,000
Child(ren)	\$2,500	\$5,000	\$7,500

Coverage for spouse and children must be in the same tier as employee.


Premiums are age-banded and will adjust according to age.


What Can I Do During Annual Enrollment?

Click to [Learn more](#) 

- You can enroll, switch tiers, make changes to your dependents, or cancel during Annual Enrollment 
- No action is required for employees who wish to keep their coverage.

Covered Illness Include:

Click to [Learn more](#) 

- Cancer - Invasive 
- Chronic Renal Failure
- Stroke
- Heart Attack
- Major Organ Failure
- Complete Loss of Hearing or Blindness
- Advanced Parkinson's
- Amyotrophic Lateral Sclerosis (ALS)

Additionally, certain conditions are included for covered children.

- Cerebral Palsy
- Cleft Lip/Palate
- Cystic Fibrosis
- Down Syndrome
- Muscular Dystrophy
- Spina Bifida

For a complete list of premiums, please visit www.lsu.edu/benefits

Accident Protection Plan

Administered by UnitedHealthcare

The Accident Protection Plan provides coverage if an accident occurs, on or off the job. It covers a wide range of common injuries and covered accidents. If you or a covered family member become injured, Accident Protection will pay you a direct cash benefit. The amount of money you receive depends on the type and severity of the injury and can be used any way you choose.

If you or a covered family member become injured, you can file a claim and this plan will pay you a direct cash benefit.

Examples of Coverage

Initial Care	Coverage Amount
Ground Ambulance	\$300
Air Ambulance	\$1,800
Emergency Room Treatment	\$150
Physician Office/Urgent Care Visit	\$75

Hospital Care	Coverage Amount
Hospital Admission	\$1,000
Hospital Inpatient Stay (per day up to 365 days)	\$250
Hospital Intensive Care Unit (ICU) Admission	\$3,000

Follow Up Care	Coverage Amount
Major Diagnostic Exam	\$250
Follow Up Physician Visit	\$75
Rehabilitation Therapy (per visit up to 10 visits)	\$30

Tier	Monthly Premium
Employee Only	\$9.15
Employee & Spouse	\$13.60
Employee + Child(ren)	\$12.36
Employee + Family	\$16.81

What Can I Do During Annual Enrollment?

Click to [Learn more](#)



- Enroll
- Make changes to your dependents
- Cancel your plan

No action is required for employees who wish to keep their coverage.

Long Term Care (LTC)

Administered by Unum

Long term care is the type of care received when you need assistance—either at home or in a facility—with the activities of daily living because of an accident, illness, or advancing age. Long term care protection will provide you with the resources you need to pay for care so you can maintain greater independence and a higher quality of life.

Premium is based on your insurance age, which is your age on the plan effective date. The younger you are, the more affordable your rates will be! Your spouse and/or parents are also eligible for coverage. There are multiple options to find the coverage and premium right for you.

- Benefit Duration – 3 or 6 years
- Monthly Benefit Amount – \$1,000 to \$4,000
- Total Home Care
- Inflation Protection

For more information on LTC, [click here](#).

What Can I Do During Annual Enrollment?

Click to [Learn more](#)



This benefit is not open during Annual Enrollment. You can apply at any time with Evidence of Insurability (EOI). X

No action is required for employees who wish to keep their coverage.

For a complete list of premiums, please visit www.lsu.edu/benefits



Supplemental Retirement Plans

Saving for retirement is a very important and personal decision. In addition to state mandated retirement plan offerings which both LSU and you contribute to, LSU is pleased to provide several tools to assist you to meet your retirement objectives.

When planning for retirement, many employees factor Social Security, employer-provided retirement, and personal retirement savings as part of their retirement nest egg. But as a retiree from the State of Louisiana, employees may find that the Social Security income they were relying on may be eliminated or reduced due to Social Security offsets. Therefore, it is important that employees evaluate their retirement goals and start investing early in their careers. Industry experts suggest employees should save an average of 15% of their income for retirement.

LSU offers multiple options to help employees save for the future by making saving simple through its supplemental retirement program which includes 403(b) and 457(b) plans. The money you contribute is conveniently deducted from each paycheck on a before and/or after taxes basis to the IRS limit. Employees may make maximum contributions to both the 403(b) and 457(b) plans at the same time. Employees may enroll, change, stop, or restart their contribution(s), or switch supplemental retirement account vendors at any point during the year. Supplemental retirement plans help you by making saving simple.

Annual Maximum Deferral Amount	\$23,000
Annual Maximum Deferral Amount for participants age 50 and older	\$30,500

Maximum contributions to both a 403(b) and 457(b) account can be made at the same time.

Pre-Tax vs. Post-Tax

Pre-Tax: Lower income tax now, higher taxes in retirement.

Post-Tax (Roth): Higher income tax now, lower taxes in retirement.

403(b) Supplemental Retirement Plan

The 403(b) plan allows employees to contribute additional money to retirement through paycheck deductions. Employees can defer a pre-tax portion of their earnings into a supplemental retirement account. This plan also has a Roth option which provides an additional way to save for retirement on an after-tax basis. Employees may make contributions into this plan on a pre-tax or after-tax basis, or a combination of the two. LSU employees may create accounts through Corebridge (formerly AIG), Fidelity, and TIAA.

Annual Maximum Deferral Amount	\$23,000
Annual Maximum Deferral Amount for participants age 50 and older	\$30,500

Pre-Tax vs. Post-Tax

Pre-Tax: Lower income tax now, higher taxes in retirement.

Post-Tax (Roth): Higher income tax now, lower taxes in retirement.

How To Enroll in 403(b)



Step 1. Set up Paycheck Contribution

Visit MyRetirementManager.com to register, choose your paycheck contribution amount and select your vendor.

[Retirement Manager Job Aid](#)

Step 2. Enroll with Your Chosen Vendor

Once you have selected your vendor, visit their website to set up your account and enroll in the Plan.

Fidelity Investments: netbenefits.com/LSU

TIAA: tiaa.org/lsusystemtda

Corebridge (formerly AIG): www.corebridgefinancial.com/rs/lsu

Contribution changes can be processed through Retirement Manager: Log-in at MyRetirementManager.com to change/stop/re-start paycheck contributions.

Termination of employment with LSU allows funds to be rolled over to an IRA or other qualified plan. Early withdrawal penalties will be assessed if money is withdrawn prior to obtaining age 59½.

457(b) Supplemental Retirement Plan

The 457(b) plan allows employees to contribute additional money to retirement through paycheck deductions. Employees can defer a pre-tax portion of their earnings into a supplemental retirement account. This plan also has a Roth option which provides an additional way to save for retirement on an after-tax basis. Employees may make contributions into this plan on a pre-tax or after-tax basis, or a combination of the two. All Louisiana public employees are eligible to participate in the State of Louisiana's 457(b) Deferred Compensation plan through Empower Retirement.

How To Enroll in 457(b)

Enroll Online at the [Empower Retirement](#).



To make contribution changes:

- Log-in at www.LouisianaDCP.com to change, stop, or re-start your paycheck contributions

Annual Maximum Deferral Amount	\$23,000
Annual Maximum Deferral Amount for participants age 50 and older	\$30,500

Pre-Tax vs. Post-Tax

- **Pre-Tax:** Lower income tax now, higher taxes in retirement
- **Post-Tax:** Higher income tax now, lower taxes in retirement



Important Contact Information

Benefit	Carrier	Phone / Email	Website
LSU First Health Plan	LSU First	855-346-5781 lsufirst@lsu.edu	lsu.edu/lsufirst
	WebTPA	855-346-5781	webtpa.com
	MedImpact	833-229-3594	medimpact.com
LSU First Medicare Retiree Plan	UnitedHealthcare	877-791-9968	uhcretiree.com/lsufirst
Office of Group Benefits Health Plans	OGB	800-272-8451	info.groupbenefits.org
	Louisiana Blue	800-392-4089	bcbsla.com/ogb
	CVS Caremark	877-300-1906	caremark.com
	Express-Scripts (HSA 775 only)	866-781-7533	express-scripts.com
Dental	Humana Dental	888-393-6765	humana.com/dental-insurance/find-a-dentist
Vision	Humana	877-398-2980	humana.com/vision-insurance
Flexible Spending Accounts	Diversified Benefit Services	800-234-1229	dbsbenefits.com
Identity Theft Protection	MetLife + Aura	844-931-2872	metlife.com/insurance/identity-and-fraud-protection
OGB Term Life	Prudential	800-272-8451	info.groupbenefits.org/life-insurance/
Financial Protection Products	UnitedHealthcare	888-299-2070	uhc.com
Pet Insurance	MetLife	800-438-6388	metlife.com/getpetquote
Long Term Care	UNUM	800-227-4165	www.lsu.edu/hrm/benefits/financial_protection_plans/long_term_care.php
Retirement	LASERS	800-256-3000	https://lasersonline.org/
	TRSL	877-275-8775	https://lasersonline.org/
	ORP - Corebridge (formerly AIG)	800-448-2542	corebridgefinancial.com/rs/trsl
	ORP - TIAA	800-842-2252	tiaa.org/public/tcm/louisianaorp
	ORP - VOYA	800-584-6001	trsl.beready2retire.com
Supplemental Retirement	457(b) - Empower	800-937-7604	louisianadcp.empower-retirement.com/participant
	403(b) - Corebridge (formerly AIG)	800-842-2252	corebridgefinancial.com/rs/lsu
	403(b) - Fidelity	800-343-0860	nb.fidelity.com/public/nb/lsu/home
	403(b) - TIAA	800-842-2252	tiaa.org/public/tcm/lsusystemtda
	Retirement Manager	866-294-7950	www.corebridgefinancial.com/rs/myretirementmanager

HR Campus Information

LSU is here for you! If you have any questions regarding the information in this guide or how to enroll in benefits, please contact your local Human Resources Office.

Campus	Name	Email	Phone
LSU A&M	HR	benefits@lsu.edu	225-578-8200
LSU Ag Center	HR	hrmhelp@agcenter.lsu.edu	225-578-2258
LSU Alexandria	HR	humanresources@lsua.edu	318-427-6401
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	HR	hrm@pbrc.edu	225-763-2776
Healthcare Services Division (HCSD)	Martha Johnson	mnewbo@lsuhsc.edu	225-354-4849
Health Sciences Center – New Orleans	HR	nohrmbenefits@lsuhsc.edu	504-568-7780
Health Sciences Center – Shreveport	HR	shvbenefits@lsuhs.edu	318-675-5632
Lallie Kemp Medical Center	Marshunda Thomas	mtho10@lsuhsc.edu	985-878-1329

For more information, please visit lsu.edu/benefits