

2020 Annual Enrollment Guide

For Employees of Louisiana State University



LSU

LOUISIANA STATE UNIVERSITY

WHAT'S INSIDE

Benefits Overview

Changes

AE Schedule

LSU First

LSU First Medicare Retiree Plan

Office of Group Benefits

Identity Protection

Dental

Vision

Life with Optional AD&D

AD&D

Long-Term Disability

Flexible Spending Accounts

Critical Illness

Accident Protection Plan

Unum Long Term Care

BENEFITS OVERVIEW

Louisiana State University is proud to offer a comprehensive benefits package to eligible, full-time employees who work 30 hours 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.

You share the costs of your health insurance premium with LSU. In addition, there are voluntary benefits that you can purchase through LSU payroll deduction.

Annual Enrollment occurs from October 1st to November 15, 2019. During this period, Presentations and Benefit Fairs will be held throughout the state to inform LSU employees of the 2020 benefit offerings. We encourage you to attend one of the fairs or presentations in your area. Please note that OGB plans will not be discussed at these meetings. For information on OGB plan offerings, please attend one of their regional meetings. For a schedule of their meetings, please visit info.groupbenefits.org. For a schedule of LSU First meetings, please see pages 4-5.

During this time you can enroll, cancel or make changes to your health and voluntary benefit plans. We encourage you to review your benefit elections and make selections/changes consistent with your individual needs. We ask that you confirm your demographic information, mailing address, phone number, and email address with your HR Department.

Any changes made during the Annual Enrollment period will become effective January 1st, 2020.

This guide is designed to be a brief overview of the 2020 benefit offerings. We encourage you to contact your HR department or the carriers directly if you have questions about any of the information in this booklet. If differences exist between this summary and your Certificate of Coverage, the Certificate of Coverage will govern.

BENEFIT**2020 CHANGES****LSU First**

LSU First continues to offer members an employer-paid HRA and 100% coverage for First Choice Providers and Generic Drugs. There will be a 5% premium increase for 2020. There will be no plan design changes for 2020. LSU First information and rates can be accessed at lsu.edu/lsufirst.

LSU First Medicare Retiree Plan

There will be a premium increase for 2020. This Plan will continue to be administered by UnitedHealthcare. There are no plan design changes for 2020.

Office of Group Benefits Health Plans

The Pelican and Magnolia Plans will continue to be administered by Blue Cross Blue Shield. The Medical Home HMO will continue to be offered by Vantage. There will be a 5% premium increase for 2020. There will be no plan design changes for 2020. It is strongly recommended that you visit info.groupbenefits.org to view 2020 plan information, attend an OGB meeting or call 1-800-272-8451 for information on all OGB plans.

Identity Protection

Identity Protection will continue to be administered by IdentityForce. There are no changes in premiums or plan design for 2020. There are 2 plans: UltraSecure and UltraSecure+Credit.

Dental

There will be no premium changes for 2020. The Basic Plan will switch from a Fee Schedule to a coinsurance model. Preventive and Diagnostic will be covered at 100%, Basic services will be covered at 45%, and Major services will be covered at 20%. The Annual Maximum will also change from \$1,500 to \$1,000. The Enhanced Plan will have an annual deductible of \$50 per person, up to \$150 per family. The deductible will not apply to preventive and diagnostic services. To find an in-network provider, please visit www.myuhc.com and select the National PPO 20 option.

Vision

Vision insurance will continue to be administered by UnitedHealthcare. There will be no changes in premiums or plan design.

Life with optional AD&D

Life insurance will continue to be administered by UnitedHealthcare. There is no rate increase unless you are moving into a new age bracket. Current participants can increase their employee coverage by \$10,000, up to a total of 5x annual salary or \$500,000, without Evidence of Insurability (EOI). Currently enrolled spouses can increase their coverage by \$5,000 without EOI. If you do not currently have Voluntary Life insurance, you can apply anytime through EOI.

Stand Alone AD&D

Stand Alone AD&D insurance will continue to be administered by UnitedHealthcare. There are no changes in premiums or plan design. Active employees may enroll at any time without EOI.

Long-Term Disability

LTD will continue to be administered by UnitedHealthcare. LTD is not open during Annual Enrollment. You can apply for coverage any time with EOI.

Flexible Spending Account(s)

Healthcare and Dependent Care Flexible Spending Accounts will continue to be administered by Diversified Benefits. Employees can contribute up to \$2,700 for the 2020 plan year.

Critical Illness

Critical Illness will continue to be administered by UnitedHealthcare. There will be no changes in premiums for 2020. Additional covered illnesses have been added for 2020. Employees can enroll in this plan during Annual Enrollment without EOI.

Accident Protection

The Accident Protection Plan will continue to be administered by UnitedHealthcare. There will be no changes in premiums or plan design. Employees can enroll in this plan during Annual Enrollment without EOI.

Long-Term Care

LTC will continue to be administered by UNUM. LTC is not open during Annual Enrollment. There will be no changes in premiums or plan design. You can apply for coverage for yourself, your spouse, your parents/grandparents, and your spouse's parents/grandparents at any time with EOI.

You are encouraged to confirm your demographic information, mailing address, phone number, and email address with your HR Department. Please also confirm your dependent information, as failure to do so may result in your dependent(s) not having coverage in 2020.



Annual Enrollment

ACTIVE/NON-MEDICARE SCHEDULE

Annual Enrollment occurs from **October 1 to November 15, 2019**. Any additions, deletions, or changes made will become effective **January 1, 2020**. The below meetings will provide valuable information on **LSU First** and voluntary benefits offered through LSU. For information on the *LSU First Medicare Retiree Plan* offered through UnitedHealthcare, please see Medicare Retiree Schedule. For information on any of the Office of Group Benefits health plans, please attend one of their regional meetings.

Date	Meeting	Time	Campus	Address
Thursday 10/3	Presentation	9am	LSU A&M	LSU Student Union Capital Chamber Room Baton Rouge, LA 70803
Tuesday 10/8	Fair Presentation	9:30-12:30pm 11am	LSU Shreveport	University Center One University Place Shreveport, LA 71115
Wednesday 10/9	Fair Presentation	10-3pm 9am	LSU Health Science Center-Shreveport	1501 Kings Highway Shreveport, LA 71103
Thursday 10/10	Presentation	1pm	Ag Center-Winnsboro	212B Macon Ridge Rd. Winnsboro, LA 71295
Monday 10/14	Presentation	9am	Ag Center-Baton Rouge	214 Efferson Hall Baton Rouge, LA 70803
Monday 10/14	Presentation	2pm	Pennington Biomedical Research Center	Reilly Auditorium 6400 Perkins Rd. Baton Rouge, LA 70808
Tuesday 10/15	Fair Presentation	10-2pm 2pm	Health Science Center-New Orleans	Human Development Center Chancellor's Reception Room (335) 411 South Prieur St. New Orleans, LA 70112
Wednesday 10/16	Fair Presentation	10-12pm 9am	Lallie Kemp Medical Center	52579 Hwy 51 South Independence, LA 70443
Thursday 10/17	Fair	10-2pm	LSU-A&M	LSU Union Cotillion Ballroom Baton Rouge, LA 70803
Monday 10/21	Presentation	2pm	LSU-A&M	LSU Union Capital Chamber Room Baton Rouge, LA 70803
Tuesday 10/22	Fair	9-12pm	LSU-Eunice	2048 Johnson Hwy Eunice, LA 70535
Tuesday 10/22	Presentation	2pm	Ag Center-Rayne	1373 Caffey Rd. Rayne, LA 70578



Annual Enrollment

MEDICARE RETIREE SCHEDULE

Annual Enrollment occurs from **October 1 to November 15, 2019**. Any additions, deletions, or changes made will become effective **January 1, 2020**. The below meetings will provide valuable information on the **LSU First Medicare Retiree Plan** offered through LSU. For information on *LSU First* offered through WebTPA and Citizens Rx, please see Active/Non-Medicare Retiree Schedule. For information on any of the Office of Group Benefits health plans, please attend one of their regional meetings.

Date	Meeting	Time	Campus	Address
Thursday 10/3	Presentation	2pm	LSU A&M	LSU Student Union Capital Chamber Room Baton Rouge, LA 70803
Tuesday 10/8	Fair Presentation	9:30-12:30pm 10am	LSU-Shreveport	University Center One University Place Shreveport, LA 71115
Wednesday 10/9	Fair Presentation	10-3pm 1pm	Health Science Center- Shreveport	1501 Kings Highway Shreveport, LA 71103
Thursday 10/10	Presentation	2pm	Ag Center-Winnsboro	212B Macon Ridge Rd. Winnsboro, LA 71295
Monday 10/14	Presentation	10am	Ag Center-Baton Rouge	214 Efferson Hall Baton Rouge, LA 70803
Monday 10/14	Presentation	3pm	Pennington Biomedical Research Center	Reilly Auditorium 6400 Perkins Rd. Baton Rouge, LA 70808
Tuesday 10/15	Fair Presentation	10-2pm 9am	Health Science Center- New Orleans	Human Development Center Chancellor's Reception Room (335) 411 South Prieur St.
Wednesday 10/16	Fair Presentation	10-12pm 12pm	Lallie Kemp Medical Center	52579 Hwy 51 South Independence, LA 70443
Thursday 10/17	Fair	10-2pm	LSU-A&M	LSU Student Union Cotillion Ballroom Baton Rouge, LA 70803
Monday 10/21	Presentation	9am	LSU-A&M	LSU Student Union Capital Chamber Room Baton Rouge, LA 70803
Tuesday 10/22	Fair	9-12pm	LSU-Eunice	2048 Johnson Hwy Eunice, LA 70535
Tuesday 10/22	Presentation	3pm	Ag Center-Rayne	1373 Caffey Rd. Rayne, LA 70578
Wednesday 10/23	Presentation	2pm	Teleconference	Participant Number: (800) 260-0702 Access Code: 471047

LSU FIRST HEALTH PLAN

Administered by WebTPA and CitizensRx

LSU First is a self-insured health plan that gives you flexibility and control over how to spend your healthcare dollars. For 2020, LSU First will only have one option—Option 1.

LSU First includes a Health Reimbursement Account (HRA) that includes state-funded benefit dollars allocated for you and your family. The HRA pays 100% of eligible medical and pharmacy expenses until it is exhausted. If there is an HRA balance at the end of the plan year, unused dollars, up to a maximum, can be rolled over for the following year. After the HRA is exhausted, you have a deductible that must be met (see chart below). After both the HRA is exhausted and the deductible is satisfied, the Plan will pay medical claims at 80% In-Network and 60% of Maximum Reimbursable Charge (MRC) Out-of-Network. Once you exhaust your HRA and meet your Deductible, brand name and specialty medications are covered at 80%. You are responsible for 20%, up to \$150, for a 30-day supply.

The LSU First Health Plan has 3 network tiers—First Choice, In-Network, and Out-of-Network. The First Choice Network is a specialized network of doctors and hospitals within Louisiana. Once you have exhausted your HRA, First Choice Providers and generic drugs are covered at 100%. In-Network providers are in Verity HealthNet, a localized network in Louisiana, and Aetna ASA, a national network. Both networks will pay at the 80%/20% coinsurance. Providers that are not a part of these networks (First Choice, Verity or Aetna ASA) will be paid at 60% of MRC.

	HRA	Option 1 Deductible
LSU First Annual HRA and Deductible		
Employee Only	\$1,000	\$500
Employee + Spouse	\$1,500	\$750
Employee + Child(ren)	\$1,500	\$750
Employee + Family	\$2,000	\$1,000

If you are currently in LSU First Option 1 and wish to remain, no action is necessary. You are encouraged to confirm that your HR Department has your correct contact information as well as any dependent information.

	Option 1
12 Month Employees	
Employee Only	\$193.60
Employee + Spouse	\$559.76
Employee + Child(ren)	\$278.64
Family	\$670.12
9 Month Employees	
Employee Only	\$258.13
Employee + Spouse	\$746.35
Employee + Child(ren)	\$371.52
Family	\$893.49
Retiree with No Medicare/ Rehired Retirees	
Employee Only	\$193.60
Employee + Spouse	\$559.76
Employee + Child(ren)	\$278.64
Family	\$670.12
Retiree with One Member on Medicare	
Employee Only	-
Employee + Spouse	\$413.08
Employee + Child(ren)	\$202.74
Family	\$570.18
Retiree with Two Members on Medicare	
Employee + Spouse	-
Family	\$260.70

Website: www.lsu.edu/lisufirst

Customer Service: 1 (855) 346-5781

Policy Number: LSUFIRST

LSU FIRST MEDICARE RETIREE PLAN

Administered by UnitedHealthcare

LSU First Medicare Retiree Plan is a fully-insured Medicare Advantage plan. LSU First has partnered with UnitedHealthcare to provide LSU First Medicare-eligible retirees with the LSU First Medicare Retiree Plan for your health and prescription drug coverage. This plan is designed to better meet the needs of retirees and to coordinate more effectively with your Medicare coverage.

- No annual deductible to meet
- Providers who accept Medicare and are willing to bill UnitedHealthcare will be covered at 100%
- Virtual Doctor Visits - see and speak to a doctor using your computer or mobile device
- HouseCalls - Each year a knowledgeable health care practitioner can come to you at no additional charge. He or she will review your health history and medication(s), perform a physical exam, identify health risks and provide educational information
- Access to registered nurses through a 24/7 NurseLine
- SilverSneakers® Membership –Basic Fitness membership at no additional cost to over 13,000 participating facilities

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.

There is no deductible under this plan, so co-pays will begin at enrollment. Participants can choose 30 or 90-day refills at retail pharmacies or 90-day refills through Mail Order. Co-pay amounts for a 30-day supply are:

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

Vesting	Monthly Premium*
*Per Individual	
75%	\$110.98
56%	\$195.33
38%	\$275.24
19%	\$359.58

Eligibility

- Retired
- Medicare-eligible*
- Enrolled in Medicare Part A and 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.

Once current LSU First enrollees meet the requirements above, including gaining Medicare, they will be moved to this plan automatically. **No action is required.**

Below is a brief list of services and benefits payable. Please see the plan document for more information on covered benefits.

For more information on the LSU First Medicare Retiree Plan, please visit uhcretiree.com/lfirst or call 1 (800) 457-8506.

Benefit Coverage	You Pay:
Primary Care Physician	\$0
Specialist	\$0
Urgent Care	\$0
Emergency Room (waived if admitted)	\$50
Inpatient Hospitalization	\$0
Outpatient Surgery	\$0
Annual Wellness Exam	\$0
Medicare-covered Podiatry	\$0
Medicare-covered Vision Services (Includes 1 routine vision exam)	\$0
Medicare-covered Hearing Services	\$0

Website: www.uhcretiree.com/lfirst

Customer Service: 1 (800) 457-8506

Policy Number: 12252

OFFICE OF GROUP BENEFITS HEALTH PLANS

Administered by Blue Cross Blue Shield of Louisiana and Vantage

Pelican HRA1000—offers a low premium in combination with a Health Reimbursement Arrangement employer contribution to create an affordable option for members. Coverage is provided within the Blue Cross nationwide network, as well as out-of-network.

Pelican HSA775—offers a low premium in combination with a Health Savings Account – which the member and employer contribute to – to create an affordable option for members. Coverage is provided within the Blue Cross nationwide network, as well as out-of-network.

Magnolia Local Plus—offers a lower deductible than the Pelican plans in exchange for a higher premium. Coverage is provided within the Blue Cross nationwide network. Out-of-network care is provided in emergencies only.

Magnolia Open Access—offers moderate deductibles and coinsurance in exchange for a higher premium. Coverage is provided within the Blue Cross nationwide network, as well as out-of-network.

Magnolia Local—offers a lower deductible than the Pelican plans in exchange for a slightly higher premium. This is a narrow network (limited providers) plan for members who live in specific coverage areas. Out-of-network care is provided in emergencies only.

Medical Home HMO—is a traditional HMO offered by Vantage Health Plan. This plan provides coverage through the Affinity Health Networks and a standard provider network.

It is recommended that you visit info.groupbenefits.org, attend an OGB regional meeting (see schedule on OGB website) or call 1-800-272-8451 for information on all OGB plans. There are several factors to consider when you select a health plan. Network coverage, prescription benefits, out of pocket costs and wellness programs all influence the value of the health care you receive. A full benefits comparison is available on the LSU Benefits website, www.lsu.edu/benefits.

	Pelican HRA 1000	Pelican HSA 775	Magnolia Local	Magnolia Local Plus	Magnolia Open Access	Vantage HMO
Benefits						
Employer contribution to HRA or HSA	X	X				
Out-of-Network coverage	X	X			X	X
Disease Management	X	X	X	X	X	X
Wellness	X	X	X	X	X	X
Emergency Coverage	X	X	X	X	X	X
Available to Retirees without Medicare	X		X	X	X	X

info.groupbenefits.org | 1 (800) 272-8451
www.bcbsla.com/ogb | 1 (800) 392-4089
www.vhp-stategroup.com | 1 (800) 823-1910

IDENTITY PROTECTION

Administered by IdentityForce

Cyber identity theft, credit fraud, and breaches happen daily, and let's face it – we live in a digitalized world where anyone, anywhere can be a victim. Just as new standards and technologies are introduced to thwart malicious behavior, so are new methods for criminals to steal your identity. This is the reality. Your identity should belong only to you, and you alone.

LSU has partnered with **IdentityForce** to offer identity protection to its employees. Delivering comprehensive identity protection by continuously monitoring your personal information, IdentityForce provides robust credit protection, quickly alerts you to threats and covers you with a \$1 million identity theft insurance policy. Full-time employees can cover child(ren) up to age 26 at no cost under Child-Watch.

There are two plans to choose from: UltraSecure and UltraSecure+Credit.

UltraSecure monitors your personal information 24/7, alerts you if it is compromised and is backed with \$1 million identity theft insurance.

UltraSecure+Credit provides all the benefits of UltraSecure, plus 3-bureau credit monitoring, scores, reports, credit score simulator and more.

You can enroll or cancel this benefit at any time. If elected during Annual Enrollment, coverage is effective January 1, 2020.

For more information on this benefit, please visit the LSU website—www.lsu.edu/benefits.

	UltraSecure	UltraSecure+Credit
Monthly Premiums		
Employee Only	\$9.96	\$16.96
Employee + Spouse	\$19.92	\$33.92
Employee + Children	\$9.96	\$16.96
Employee + Family	\$19.92	\$33.92

Website: www.identityforce.com

Customer Service: 1 (877) 694-3367

FLEXIBLE SPENDING ACCOUNT(S)

Administered by Diversified Benefit Services

LSU has partnered with **Diversified Benefit Services, Inc. (DBS)** to offer employees Flexible Spending Accounts. This benefit provides you with the opportunity to set aside pre-tax dollars for out-of-pocket health care or dependent care expenses incurred by you and/or your eligible dependents. You must determine an annual target amount to be withheld from your paycheck. You should determine the amount to be withheld by forecasting your out-of-pocket health care and/or dependent care expenses for the entire Plan Year (January 1 through December 31). With the Health Care Flexible Spending Account, you have a grace period until March 15th of the next year to incur expenses.

For Healthcare Spending accounts, you will be provided with a pre-loaded debit card with this amount for your use throughout the Plan Year. The deduction is made before taxes, thus making the spending account dollars tax-free. To access the money in your account, you can either use your FSA Debit Card at the time of service, you can file a paper claim requesting reimbursement for eligible, out-of-pocket expenses, or you can file a claim and upload supporting documents online at www.dbsbenefits.com.

	Minimum Contribution	Maximum Contribution
Types of Accounts		
Health Care Flexible Spending	\$100	\$2,700
Dependent Care Flexible Spending	\$100	\$5,000

Eligible Expenses include:

- **Health Care Spending** = medical or prescription expenses, dental care and orthodontia, eye exams and glasses or contacts
- **Dependent Care Spending** = Day-care costs for children 12 and younger; before and after school care for children 12 years or younger

Flexible Spending Accounts have a **USE IT OR LOSE IT** provision. This means that if you do not use your full election within the allowed timeframe, you will forfeit the remaining balance.

	Monthly Fee
Tax-Saving Benefits	
FSA—12 Month EEs	\$5.00
FSA—9 Month EEs	\$6.67

Website: www.dbsbenefits.com
Customer Service: 1 (800) 234-1229

DENTAL INSURANCE

Administered by UnitedHealthcare

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

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 Basic Plan has an annual deductible of \$50/person up to \$150/family for Basic and Major Services.

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. The Enhanced Plan has an annual deductible of \$50/person up to \$150/family for Basic and Major Services.

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

Basic 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)
Basic Services	Fillings, simple extractions - Plan pays 45% of U&C
Major Services	Oral surgery, root canal, periodontics, dentures, crowns – Plan pays 20% of U&C
Annual Maximum	The Basic plan pays a maximum of \$1,000 per year per covered person
Orthodontia	Not Covered

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)
Basic Services	Fillings, simple extractions - Plan pays 80% of U&C
Major Services	Oral surgery, root canal, periodontics, dentures, crowns – Plan pays 50% of U&C
Annual Maximum	The Enhanced plan pays a maximum of \$1,500 per year per covered person
Orthodontia	The Enhanced plan pays 50% up to a maximum of \$1,500 per lifetime per covered person

	Monthly Premium
BASIC DENTAL	
Employee Only	\$20.72
Employee + Spouse	\$38.92
Employee + Children	\$53.78
Employee + Family	\$71.98

	Monthly Premium
ENHANCED DENTAL	
Employee Only	\$38.06
Employee + Spouse	\$74.50
Employee + Children	\$90.56
Employee + Family	\$126.94

Website: www.myuhc.com

Customer Service: 1 (877) 816-3596

Policy Number: 903022

VISION INSURANCE

Administered by UnitedHealthcare

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

LSU partners with UnitedHealthcare to provide you and your family with valuable vision insurance at affordable rates. The Vision plan meets the needs of you and your family by including coverage for exams, lenses, frames, and contacts. Access the care your family needs through UnitedHealthcare's network and select retail partners, such as **Walmart, Sam's Club, Costco,** and **Target.**

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

	In-Network	Out-of-Network
Eye Exam – once every 12 months	Included	\$40 allowance
LENSES — ONCE EVERY 12 MONTHS		
Single Vision	Included	\$25 allowance
Bifocal	Included	\$40 allowance
Trifocal	Included	\$50 allowance
Progressive Standard Premium	Included \$150 Copay	\$50 allowance
MATERIALS — ONCE EVERY 12 MONTHS		
Contact Lenses		\$130 allowance
Elective	Formulary: 4 Boxes Non-Formulary: \$130 Allowance	
Medically Necessary Fit and Follow-Up	Included Formulary: Included Non-Formulary: Applies to allowance	
Frames	\$130 Allowance + 30% Off	\$130 allowance

	Monthly Premium
VOLUNTARY VISION	
Employee Only	\$7.39
Employee + Spouse	\$12.45
Employee + Children	\$12.72
Employee + Family	\$20.50

Website: www.myuhcvision.com

Customer Service: 1 (800) 638-3120

Policy Number: 903022

LIFE INSURANCE WITH OPTIONAL AD&D

Administered by UnitedHealthcare

No one wants to think about the possibility of death, but it's important that you ensure your family's financial security in the event that something happens. Term Life insurance offers financial security for you and your family.

LSU has partnered with UnitedHealthcare to provide life insurance for active employees and their families.

If you are **currently enrolled**:

- **Employee** = you can increase your coverage by \$10,000, up to a total of 5 times your annual salary or \$500,000, without evidence of insurability (EOI).
- **Spouse** = you can increase your coverage by \$5,000, up to a total amount of \$100,000 (not to exceed 50% of employee amount), without EOI.
- **Eligible children** (up to age 26) = increments of \$5,000, up to \$20,000. No EOI is required.

If you are **not** currently enrolled, you can apply at anytime, but must submit evidence of insurability (EOI) and be approved before your coverage can begin.

Employee and spouse premiums are age based; therefore, premiums will increase each time you move up an age band. Child(ren) rates are based on amount of coverage.

Coverage	Monthly Premium
Dependent Life Coverage and Rates	
\$5,000	\$0.35
\$10,000	\$0.70
\$15,000	\$1.05
\$20,000	\$1.40

To calculate your monthly premium, multiply the rates below by the amount of coverage you would like to purchase. Please note the rates are per \$10,000. For example, if you would like \$50,000 you would multiply the rate by 5.

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

Age Bands	Rates
Amounts per \$10,000	
< 24	\$0.32
25-29	\$0.39
30-34	\$0.45
35-39	\$0.57
40-44	\$0.71
45-49	\$1.00
50-54	\$1.70
55-59	\$2.60
60-64	\$3.94
65-69	\$6.50
70-74	\$12.23
75-79	\$20.46
80-84	\$36.33
85 <	\$68.66

Optional AD&D coverage provides benefits due to certain injuries or accidental death. If purchased, coverage amount must equal amount of life insurance.

	Rates
AD&D Rates	
Per \$10,000	\$0.31

Customer Service: 1 (888) 299-2070
Policy Number: 303972

ACCIDENTAL DEATH & DISMEMBERMENT

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.

LSU partners with UnitedHealthcare to provide you and your family with valuable AD&D insurance at affordable rates. This benefit pays in the event of death or dismemberment resulting from an accident. You may select coverage for yourself, your spouse and/or your children.

Family members may be insured for a portion of your principal sum:

- **Spouse** = 50% your principal sum or 40% if you have eligible children
- **Eligible children** = 15% your principal sum or 10% if you have an eligible spouse

You can enroll in this benefit any time without medical underwriting.

Below is a brief list of injuries and benefits payable based on your amount of coverage. Please see the plan document for more information on covered benefits.

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

Injury	Benefit Paid
Death	100%
Loss of both hands or 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%

	Employee Only	Family
AD&D Premiums		
Rate (per \$10,000)	\$0.30	\$0.45
\$27,500	\$0.83	\$1.24
\$55,000	\$1.65	\$2.48
\$82,500	\$2.48	\$3.71
\$110,000	\$3.30	\$4.95
\$165,000	\$4.95	\$7.43
\$220,000	\$6.60	\$9.90
\$275,000	\$8.25	\$12.38
\$300,000	\$9.00	\$13.50

Customer Service: 1 (888) 299-2070
Policy Number: 303972

LONG-TERM DISABILITY

Administered by UnitedHealthcare

A lengthy disability can be devastating and may be more common than you think. Your ability to earn an income may be your most important asset. People don't think twice about insuring their homes, cars, or health, but many do not recognize the need to insure their income.

LSU partners with UnitedHealthcare to provide affordable **Long Term Disability** coverage to help you continue to meet your family's needs in the event of a disabling illness or injury.

If you become disabled and qualify for benefits, LTD coverage 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, you satisfy a waiting period of 90 days and you 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.

If you are **not** currently covered, you can apply anytime with medical underwriting. Coverage will not begin until application is approved.

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

Your monthly premium is based on your salary. To calculate your monthly premium, divide your annual salary by 12. Multiply your monthly salary by 0.00482.

	Rates
Per \$100	\$0.482

Below are examples of monthly premiums based on the annual salaries shown. This will give you a range of what you can expect to pay for LTD coverage.

Annual Salary	Monthly Premium
\$30,000	\$12.05
\$40,000	\$16.07
\$50,000	\$20.08
\$75,000	\$30.13
\$100,000	\$40.17

Customer Service: 1 (888) 299-2070
Policy Number: 303972

CRITICAL ILLNESS

Administered by UnitedHealthcare

LSU partners with UnitedHealthcare to provide you and your family with valuable Critical Illness insurance.

This benefit is designed to help protect you and your family's financial health. 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.

Covered illnesses include illnesses such as:

- Cancer
- Heart Attack
- Major Organ Failure
- Stroke
- Permanent Paralysis
- Complete Loss of Hearing
- Advanced Alzheimer's
- Advanced Parkinson's

If a member is diagnosed with a second occurrence of a Critical Illness for which a benefit was previously paid, UHC will pay one re-occurrence for that condition as long as diagnosis is made 12 months or more following the initial diagnosis of the Critical Illness. For example, if you receive a lump sum payment due to a critical illness diagnosis and then are later diagnosed with another critical illness in the same category, this restoration benefit would pay an additional one time benefit for the same category.

This insurance plan also provides a **wellness benefit**. The plan will pay up to \$100 per year if you have certain health-screening tests, such as a mammogram, colonoscopy, or chest x-ray. A more detailed list of approved wellness exams can be found in the Plan Document.

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

Employees have two options when purchasing this coverage: A low option of \$10,000; and a high option of \$20,000. Spouses can be covered for 50% of the employees coverage—\$5,000 or \$10,000. The child(ren) benefit is \$2,500.

	Lump Sum Amounts
Coverage Levels	
Employee	\$10,000
	\$20,000
Spouse	\$5,000
	\$10,000
Child(ren)	\$2,500

Rates for employee and spouse are the same and based on age of employee. The child(ren) rate is \$0.56. To calculate your monthly premium, look for the employee age band and coverage amount you would like. Add spouse rate and child(ren) rate, if applicable.

Age Bands	\$5,000	\$10,000	\$20,000
< 24	\$1.85	\$3.70	\$7.40
25-29	\$2.92	\$5.84	\$11.68
30-34	\$3.65	\$7.29	\$14.58
35-39	\$4.89	\$9.77	\$19.54
40-44	\$6.90	\$13.80	\$27.60
45-49	\$9.87	\$19.74	\$39.48
50-54	\$13.79	\$27.58	\$55.16
55-59	\$19.03	\$38.05	\$76.10
60-64	\$26.42	\$52.83	\$105.66
65-69	\$35.45	\$70.90	\$141.80
70-74	\$49.31	\$98.62	\$197.24
75 <	\$62.72	\$125.44	\$250.88

Customer Service: 1 (888) 299-2070
Policy Number: 303972

ACCIDENT PROTECTION PLAN

Administered by UnitedHealthcare

The **Accident Protection Plan** provides coverage if an accident occurs, on or off the job. This insurance is designed to protect your finances by helping you pay for those unexpected costs associated with an accidental injury.

LSU partners with UnitedHealthcare to provide you and your family with valuable accident protection.

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

This benefit 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.

Below is a brief summary of the cash benefit you could receive based on the type of service received for an accident. Additional services and their benefit payment amounts can be located in the Plan Document.

	Monthly Premium
Accident	
Employee Only	\$9.15
Employee + Spouse	\$13.60
Employee + Children	\$12.36
Employee + Family	\$16.81

	Benefit Paid
Doctor Visit	\$40
Ground Ambulance	\$200
Emergency Room	\$100
Hospital Admission	\$800
Coma	\$10,000
AD&D	\$20,000

Customer Service: 1 (888) 299-2070
Policy Number: 303972

LONG TERM CARE INSURANCE

Administered by Unum

Long Term Care (LTC) insurance is important for people of all ages if they want to preserve financial security and independence in the event of an extended disability. Despite popular misconceptions, the need for long-term care isn't restricted to the elderly because many working age adults have disabling injuries and illnesses as well.

Americans who need long-term care now have more choices. Many are able to remain in their homes and still receive the care they need. If you become disabled for any reason and cannot live independently, how would you pay for the care you need? The financial impact of long-term care is significant, no matter where it is provided, and government programs don't always pay for services.

LSU partners with UNUM to provide you and your family with valuable Long Term Care insurance.

If you are **not** currently covered, you can apply anytime with medical underwriting. Coverage is based on the age in which you enroll.

Also eligible to apply for coverage at any time with medical underwriting are: an employee's parents and grandparents, an employee's spouse, and the parents and grandparents of an employee's spouse.

Unum offers a variety of plan options to LSU employees. These options can be located at www.lsu.edu/benefits.

Plan Options		
Benefit Duration	3 Years	6 Years
Facility Benefit Amount (per \$1,000 Increments)	\$1,000—\$4,000	\$1,000-\$4,000
Assisted Living Facility Percent	60%	60%
Total Home Care—Optional	50%	50%
Inflation Protection—Optional	5% Simple with Cap	5% Simple with Cap

Website: www.unuminfo.com/lsu

Customer Service: 1 (800) 227-4165

Policy Number: 100057