

ANNUAL ENROLLMENT

A large, expressive yellow brushstroke sweeps across the bottom half of the page from left to right. Overlaid on this stroke is a white, hand-drawn scribble that forms a series of connected loops and lines, resembling a stylized signature or abstract graphic.

LSU

- Annual Enrollment Period
 - October 1 – November 15, 2019
- Effective date of coverage
 - January 1, 2020





Office of Group Benefits

- **For OGB information:**
 - Website: info.groupbenefits.org
 - Phone: 225-925-6625
- **For BCBS information:**
 - Website: www.bcbsla.com/ogb
 - Phone: 1-800-392-4089
- **For Vantage information:**
 - Website: employees.vhp-stategroup.com
 - Phone: 1-888-823-1910



2020 LSU First Medicare Retiree Plan



Y0066_160802_100703

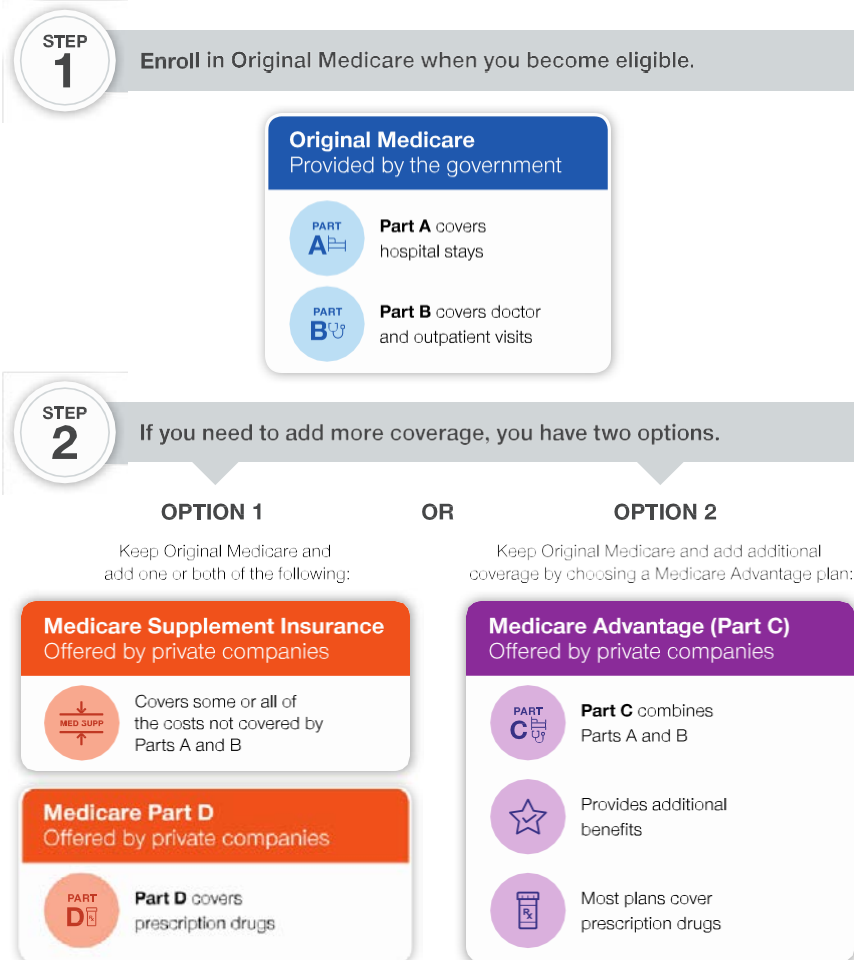
Proprietary information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.



The ABCs of Medicare

Medicare choices.

After you enroll in Original Medicare (Parts A and B), there are two ways to get additional coverage.



Medicare vs. Medicare Advantage

How do Medicare and Medicare Advantage plans work together?

Medicare Advantage plans work with Medicare to provide coverage for healthcare benefits to beneficiaries. They must follow rules and standards set by Medicare. The federal government pays Medicare Advantage plans to provide all Medicare-covered benefits. Medicare Advantage plans can also provide coverage and services for benefits such as routine vision and fitness programs, which are not covered by Medicare.

When are you eligible for Medicare?

You're eligible for Original Medicare (Part A and B) if:

- ✓ You're 65 years old, or you're under 65 and qualify on the basis of disability, through your spouse or other special situation.

AND

- ✓ You're a U.S. citizen or a legal resident who has lived in the United States for at least five consecutive years.

MEDICARE HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY
YOUR NAME HERE

MEDICARE CLAIM NUMBER
000-00-0000-A

SEX
FEMALE

IS ENTITLED TO
HOSPITAL (PART A)
MEDICAL (PART B)

EFFECTIVE DATE
07-01-1986
07-01-1986

SIGN HERE
Jane Doe

When are you eligible for the LSU First Medicare Retiree Plan?

You're eligible for LSU First Medicare Retiree Plan if:

- ✓ 65 or older and Medicare Eligible
- ✓ Under 65 with Medicare due to disability
- ✓ Enrolled in Medicare Part A and B
- ✓ Retiree must continue to pay for Part B and any applicable fees
- ✓ Retirees can only be on one Medicare Advantage plan at a time
- ✓ You and any applicable dependents are all eligible for Medicare

	
Health Plan (80840): 911-87726-04	
Member ID: 999999948-00	Group Number: 12252
Member: John A Doe	
PCP Name: DR NAME	Payer ID: 87726
PCP Phone: (555) 555-1212	LSU FIRST RETIREE
Copay: PCP 0 Spec 0	ER \$0
H2001 PBP# 816	
UnitedHealthcare Group Medicare Advantage (PPO) Medicare limiting charges apply.	

Customer Service Hours: Mon - Fri 8 am - 8 pm		In ngày: 10/01/16
For Members		
Website:	www.UHCRetiree.com	
Customer Service:	1-800-457-8506 TTY 711	
NurseLine:	1-877-365-7949 TTY 711	
Behavioral Health:	1-800-453-8440 TTY 711	
For Providers www.unitedhealthcareonline.com 1-877-842-3210		
Medical Claim Address: PO Box 31362 Salt Lake City, UT 84131-0362		
Medicare Solutions		UHC
For Pharmacists 1-877-889-6510		
Pharmacy Claims OptumRx PO Box 29045, Hot Springs, AR 71903		

LSU First Medicare Retiree Plan

2020 Premiums

Vesting	State Share	Retiree Share	Total
75%	\$332.95	\$110.98	\$443.93
56%	\$248.60	\$195.33	\$443.93
38%	\$168.69	\$275.24	\$443.93
19%	\$84.35	\$359.58	\$443.93

Premiums are per individual

Plan Benefits

LSU First Medicare Retiree Plan
Group Medicare Advantage Plan



LSU First Medicare Retiree Plan

Group Medicare Advantage PPO

Benefit Coverage	You Pay:
Primary care provider (PCP) office visit	\$0
Specialist office visit	\$0
Urgently needed care	\$0
Emergency room	\$50
Inpatient hospitalization	\$0
Outpatient surgery	\$0
Annual Wellness Visit	\$0
Immunizations	\$0
Medicare-covered podiatry (Plus 6 Routine podiatry visits)	\$0
Medicare-covered vision services (Plus 1 Routine vision exam every 12 months)	\$0
Medicare-covered hearing services	\$0

Your Doctors (National PPO)

- ✓ Large network of doctors, specialists and hospitals.
- ✓ There's a chance your doctor is already part of our network. To find out, consult our online Provider Directory at www.uhcretiree.com/lsufirst
- ✓ Providers, whether In or Out of the network, get paid the contracted Medicare rate.
- ✓ If you need help finding a doctor, we're here to help. Just call us.

Annual Wellness Visit



Take charge of your health

Schedule your annual physical, annual wellness visit and other preventive care. Both your annual physical and wellness visit are covered by your health plan for \$0.

Make the most of your annual care:

- ✓ Save time by combining your wellness visit and physical into a single office visit
- ✓ Schedule your appointment as soon as you can to get any preventive care you may need
- ✓ Make sure you follow through with your provider's recommendations for screenings, exams and other care

You can get your annual wellness visit any time during the calendar year no matter when you had your last visit.

UnitedHealthcare's Virtual Doctor Visits



See a doctor using your computer, tablet or mobile phone

UnitedHealthcare's Virtual Doctor Visits lets you choose to see and speak to specific doctors using your computer or a mobile device, like a tablet or smartphone. These doctors are special providers that have the ability to offer virtual medical visits.

During a virtual visit, you can ask questions, get a diagnosis and the doctor can even prescribe medication¹ that, if appropriate, can be sent to your pharmacy.

You can find a list of participating virtual medical doctors online at www.UHCRetiree.com/Isufirst.

- No Cost
- Appointments can be scheduled at UHCRetiree.com or by downloading the Doctor on Demand or American Well (AmWell) application
- Once appointment request has been submitted, avg. wait time is 5-10 minutes
- Typical visits last 10 minutes

¹Doctors can't prescribe medications in all states.

HouseCallsSM



Enjoy a clinical visit in the comfort of your own home.

HouseCalls is an annual health program offered to you for no extra cost. The program sends a Nurse Practitioner or Physician who will visit you at home. During the visit, they can preform a physical and check your medical history and current medications. It can also give you a chance to ask any health questions you may have. Once completed, HouseCalls will send a summary of your visit to your doctor so that he/she has this additional information regarding your health. HouseCalls may not be available in all areas.

Fitness Program



Get active and have fun with SilverSneakers® Fitness

Designed for all fitness levels and abilities, SilverSneakers® includes access to exercise equipment, classes and more than 13,000 participating locations. SilverSneakers® signature classes, offered at select locations, are led by certified instructors trained specifically in adult fitness and include a range of options from using light hand weights to more intense circuit training.

At-home kits are offered for members who want to start working out at home or for those who can't get to a fitness location due to injury, illness or being homebound

NurseLineSM



You're never alone.

Whether you have questions about a medication or have a health concern in the middle of the night, with NurseLineSM a nurse answers your call 24 hours a day.

Services include:

- Help choosing a doctor
- Tips on how to help control diabetes, blood pressure or high cholesterol
- Reviewing your medications and exploring how to save money on prescriptions
- Connecting you with community resources
- Choosing appropriate medical care

Solutions for Caregivers



Extra support for those who take care of others

- ✓ Get helpful advice and decision-making support from a professional care manager.
- ✓ Have a registered nurse perform an in-person health overview of the person you are caring for.
- ✓ Work together to create a custom plan that may address both your needs and the needs of the person you are caring for.
- ✓ Get help to find and arrange community-based programs and services for your specific needs.
- ✓ Access educational resources, discounted products and services online.

Diabetic Testing & Monitoring Supplies



Your plan will provide coverage for many of the OneTouch® and ACCU-CHEK® blood glucose testing strips and meters.

When you use one of the approved meters and corresponding strips, your cost-share for diabetes testing and monitoring supplies is a **\$0 copay**.

These supplies include the above brands of test strips and meters, and any brand of lancets, lancing device, glucose control solution (to test the accuracy of your meter), and replacement batteries for your meter.

You may be required to get a new prescription from your doctor. If you are using a different brand than identified above, a temporary supply of your current brand can be requested.

LSU First Medicare Retiree Plan

Your Prescription Benefits

Prescription Drug Type	You Pay:	
	Retail (30-day supply)	Preferred Mail Order (90-day supply)
Generic Drugs	\$0 co-pay	\$0 co-pay
Preferred Brand Name Drugs	\$40 co-pay	\$120 co-pay
Non-Preferred Brand Name Drugs	\$70 co-pay	\$210 co-pay
Specialty Drugs	\$100 co-pay	\$300 co-pay

Your Prescription Drug Plan (PDP) coverage

- ✓ More than 67,000 network pharmacies nationwide — many national drugstore chains and independent pharmacies are included.
- ✓ Thousands of covered brand name and generic drugs.
- ✓ Bonus drug coverage in addition to Medicare Part D drug coverage.
- ✓ PDL- Most common drug listing will be listed in the welcome kit. Members can also go on www.uhcretiree.com/lsufirst or contact Customer Service.
- ✓ PDL will identify the listing of certain drugs that require Prior Authorization, Step Therapy and Quantity Limits

Retiree Support

LSU First Medicare Retiree Plan Members have support through the Call Center during Annual Enrollment and once they are enrolled

- ✓ Representatives are available from 8 am to 8 pm Local time, 7 days a week
- ✓ Not Enrolled: 1-877-791-9968, TTY 711
- ✓ Enrolled: 1-800-457-8506 TTY 711

They can also register online at WWW.UHCRetiree.com/LSUFirst to access plan information, materials and programs.

- ✓ Medical Claim Search
- ✓ Health Needs Assessment
- ✓ Plan Materials
- ✓ Temporary or replacement member ID cards
- ✓ Provider Search
- ✓ Medical & Pharmacy detail/history

We're here for you



Income Related Monthly Adjustment Amount (IRMAA)

- Members with higher income levels are required to pay an adjusted Medicare Part B premium plus an additional amount when enrolled in Medicare Part D prescription drug coverage. The additional amount is called Income-Related Monthly Adjustment Amount or IRMAA.
- Income level based on modified adjusted gross income, which is the total of your adjusted gross income and tax-exempt interest income.
- IRMAA is mandated by Federal law and each amount is deducted from your monthly Social Security payments.
- IRMAA will apply if individual income is over **\$85,000** or if married (filing joint tax return) income is over **\$170,000**.
- If enrolled in the Group Medicare Advantage plans with UnitedHealthcare, higher income members may be subject to IRMAA.

Part D IRMAA – 2020 Amounts

This chart and the following slide are based on IRS Reported Income from 2 years prior (2018 reported income) and are subject to change:

Beneficiaries who file Individual tax return:	Beneficiaries who file a joint tax return with income:	Total monthly additional Part D premium amount
Less than or equal to \$85,000	Less than or equal to \$170,000	\$0
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	\$12.40*
Greater than \$107,000 and less than or equal to \$133,500	Greater than \$214,000 and less than or equal to \$267,000	\$31.90*
Greater than \$133,500 and less than or equal to \$160,000	Greater than \$267,000 and less than or equal to \$320,000	\$51.40*
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$320,000 and less than or equal to \$428,000	\$70.90*
Greater than \$214,000	Greater than \$428,000	\$77.40*

*CMS has not released the 2020 IRMAA amounts at this time, if there are any changes to a retiree's IRMAA amounts, they will be notified by the Social Security Administration.

Extra Help – Low Income Subsidy

- Extra Help is a Medicare program to help people with limited income and resources pay Medicare prescription drug costs.
- Members qualify for Extra Help, also called low-income subsidy (LIS), if their yearly income and resources are below a certain level.
- Helps pay for:
 - Monthly premium, yearly deductible (if applicable), coinsurance, and copayments.
 - No late enrollment penalty.
- Members can apply at anytime:
 - Visit [Socialsecurity.gov/i1020](https://www.socialsecurity.gov/i1020) to apply online.
 - Call Social Security at 1-800-772-1213 to apply by phone or to get a paper application.
 - Your state Medical Assistance (Medicaid) office.

Part D Late Enrollment Penalty (LEP) and Credible Coverage

- Creditable Coverage means that the prescription drug coverage you have had is at least as good or better than what Medicare covers.
- The late enrollment penalty is an amount that's added to a member's Part D premium.
- A member may owe a late enrollment penalty if at any time after their initial enrollment period is over, there's a period of 63 or more days in a row when they don't have Part D or credible prescription drug coverage.
- The cost of the late enrollment penalty is calculated by multiplying 1% of the "national base beneficiary premium" times the number of full, uncovered months that the member was eligible but did not join a Part D plan and went without credible prescription drug coverage.

Thank You



VOLUNTARY BENEFITS

A large, expressive yellow brushstroke sweeps across the bottom half of the slide from left to right. Overlaid on this stroke is a white, hand-drawn scribble consisting of several overlapping loops and lines.

LSU



2020 Voluntary Benefits

- **UnitedHealthcare**
 - No premium changes
 - Plan design changes for Dental
- **IdentityForce**
 - No premium or plan design changes
- **UNUM**
 - No premium or plan design changes





UnitedHealthcare Voluntary Benefits



No premium increases

Plan design changes for both Basic and Enhanced

Retired members can switch plans, make changes (add/delete dependents), or cancel

Dental Rates



Coverage	Basic	Enhanced
Employee Only	\$20.72	\$38.06
Employee + Spouse	\$38.92	\$74.50
Employee + Child(ren)	\$53.78	\$93.56
Family	\$71.98	\$126.94

Basic Plan Benefits

Refer to your Benefit Summary for full details

Dental Services	In-Network	Out-of-Network
Preventive and Diagnostic	100%	100%
Basic Services		
Minor Restorative	45%	45%
Simple Extractions	45%	45%
Endodontics	45%	45%
Periodontics	45%	45%
Oral Surgery	45%	45%
Major Services		
Crown & Bridge	20%	20%
Dentures	20%	20%
Deductible	\$50/\$150	\$50/\$150
Annual Maximum	\$1,000	\$1,000
Waiting Period	None	None

Enhanced Plan Benefits

Dental Services	In-Network	Out-of-Network
Preventive and Diagnostic	100%	100%
Basic Services		
Minor Restorative	80%	80%
Simple Extractions	80%	80%
Periodontics - maintenance	80%	80%
Major Services		
Periodontics – surgical	50%	50%
Endodontics	50%	50%
Oral Surgery	50%	50%
Crown & Bridge	50%	50%
Dentures	50%	50%
Orthodontia – Adult & Child	50%	50%
Lifetime Ortho Maximum	\$1,500	\$1,500
Deductible	\$50/\$150	\$50/\$150
Annual Maximum	\$1,500	\$1,500
Waiting Period	None	None

Smile Direct Club

Smile Direct Club is now available as part of your UnitedHealthcare orthodontic benefit. SmileDirectClub straightens teeth with invisible aligners sent directly to you.

If you're a candidate, your benefit also includes these services at no extra cost:

- A free 3D digital scan at one of 225 SmileShops or an at-home impression kit (\$0 cost with rebate).
- A free retainer following completion of your smile journey (\$0 cost with subscription).
- **bright on™** premium teeth whitening (\$0 cost).



Here's how much you could save:

smileDirectClub cost **\$1,850**

UnitedHealthcare network discount **- \$200**

Your dental plan pays (if orthodontic coverage is 50%)* **- \$825**

You could only pay **\$825**

*For illustrative purposes. Savings may differ based on your plan's orthodontic coverage and your location.

Tools & Information

www.myuhc.com

Dentist Locator

- Find general dentists and specialists
- Treatment Cost Calculator
- Provider Nomination Forms Available

Plan Information

- View benefit summary
- Order an ID card
- Answers to common questions about dental plans

Claims Information

- Review claim status and history
- Download a claim form for Out-of-Network Visits



Vision

No changes to plan design or premiums

Retired members can make changes (add/delete dependents) or cancel

Vision Rates



Coverage	Premium
Employee Only	\$7.39
Employee + Spouse	\$12.45
Employee + Child(ren)	\$12.72
Family	\$20.50

In-Network Benefits at a Glance



	Frequency	Benefits
Comprehensive Eye Exam	Every 12 months	No copay
Pair of eyeglass lenses	Every 12 months	No copay
<ul style="list-style-type: none"> – Single vision, lined bi-focal, lined tri-focal or lined lenticular lenses, Standard and Deluxe Progressive and Oversized Lenses – Standard scratch coating, Solid and Gradient Tint, Ultraviolet Glass and Plastic Coating 	Every 12 months	Covered in full
	Covered in full	Covered in full
Frames	Every 12 months	\$130 allowance
Lens Options	See benefit summary for details	
Covered selection of Contact Lenses (lens fitting included)	Every 12 months	No copay Up to 4 boxes
Elective Contact Lenses <ul style="list-style-type: none"> – Contact lenses that fall outside the covered selection. (Copay does not apply) 	Every 12 months	\$130 allowance
Additional Materials	20% off	

Resources

www.myuhcvision.com

- 24-hour benefit access
- Provider locator & Frequently Asked Questions
- Eye care & eye health information

Provider Location

1-800-839-3242

Toll-free, 24-hours a day, 7 days a week



Customer Service Center

1-800-638-3120

8:00 a.m. to 11:00 p.m. ET Monday-Friday

9:00 a.m. to 6:30 p.m. ET Saturday

Stand-Alone AD&D Plan

No changes to plan design or premiums

Retired members can enroll, make changes or cancel at anytime

Stand-Alone AD&D Rates

AD&D Rates	Employee Only	Family
\$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

Spouse Options: 50% of employee's elected amount if no insured Dependent Child(ren); 40% if insured Dependent Child(ren)

Child(ren) Options: 15% of employee's elected amount if no insured Spouse; 10% if insured Spouse

Questions?



IdentityForce.

Protecting What Matters Most

LSU

LOUISIANA STATE UNIVERSITY



Identity Theft Protection Benefit

Provided by IdentityForce

Features:

- Advanced Fraud Monitoring
- Smart Social Security Number Tracking
- Daily 3-Bureau Credit Monitoring
- FREE Child Identity Monitoring
- \$1 Million Identity Theft Insurance
- Social Media Identity Monitoring Suite

Learn more at:

<http://www.lsu.edu/benefits>

> Financial Protection Plans



Comprehensive Approach to Identity Protection

IdentityForce is maximum identity security at your fingertips.



MONITOR



ALERT



CONTROL



RECOVER

MONITOR

ALERT

CONTROL

RECOVER

What You Get

Plan Features	UltraSecure	UltraSecure+ Credit
Advanced Fraud Monitoring	●	●
Bank and Credit Card Activity Alerts	●	●
Change of Address Monitoring	●	●
Court Record Monitoring	●	●
Credit Score Tracker		Monthly
Credit Score Simulator		●
Fraud Alert Reminder	●	●
Dark Web Monitoring	●	●
Identity Restoration Advisor	●	●
Identity Threat Alerts	●	●
Identity Theft Insurance (\$1 Million)	●	●
Junk Mail Opt-Out	●	●
Lost Wallet Assistance	●	●
Medical ID Fraud Protection	●	●
Mobile App	●	●
Online PC Protection Tools	●	●
Pay Day Loan Monitoring	●	●
Sex Offender Monitoring	●	●
Smart SSN Tracker	●	●
Social Media Identity Monitoring	●	●
Stolen Funds	●	●
Three Bureau Credit Report Monitoring		●
Three Bureau Credit Reports & Scores		Quarterly
Two-factor Authentication	●	●

Up to 45% off Retail Pricing

IdentityForce Plans



Plan Options

IdentityForce service payroll deduction pricing – Monthly

UltraSecure

UltraSecure+
Credit

Employee

\$9.96

\$16.96

Employee + Spouse

\$19.92

\$33.92

Employee + Child(ren)

\$9.96*

\$16.96*

Employee + Family

\$19.92*

\$33.92*



IdentityForce identity protection is available to all full-time and part-time LSU employees and retirees and their eligible dependents.

For full-time employees, coverage includes unlimited dependent children 25 and under living in the same household at no additional cost. Children 25 and under will receive an identity protection product specifically designed for minors and young adults, ChildWatch. At least one adult membership is required to receive ChildWatch.

*Part-time LSU employees and retirees can pay an additional \$2.75/month per child for ChildWatch identity theft protection.

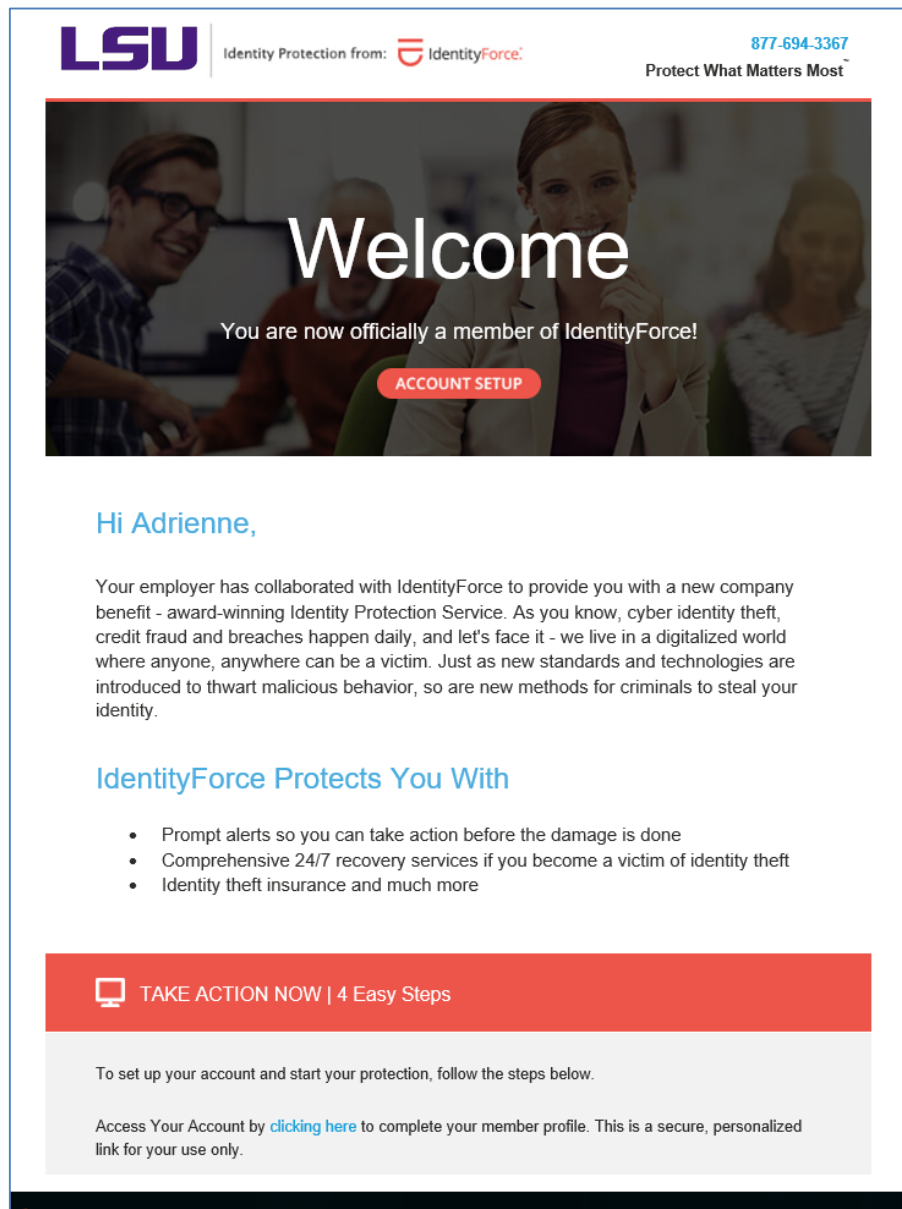


Steps to Enroll

3

3 Easy Steps

1. LSU employees and retirees can enroll at any time. **Please contact your local HR department for instructions.**
2. Once you are enrolled, you will receive a Welcome email from Identity Force. If you do not receive it, please check your spam folder.
3. Click on the link in the email to complete registration and access your Identity Protection Dashboard.



The screenshot shows an email header with the LSU logo, the text "Identity Protection from: IdentityForce", the phone number "877-694-3367", and the slogan "Protect What Matters Most". The main body of the email features a "Welcome" message with a photo of a woman, stating "You are now officially a member of IdentityForce!" and a red "ACCOUNT SETUP" button. Below this is a personalized greeting "Hi Adrienne," followed by a paragraph explaining the new company benefit. A section titled "IdentityForce Protects You With" lists three bullet points: "Prompt alerts so you can take action before the damage is done", "Comprehensive 24/7 recovery services if you become a victim of identity theft", and "Identity theft insurance and much more". At the bottom, there is a red bar with a computer icon and the text "TAKE ACTION NOW | 4 Easy Steps", and a grey box with instructions to set up the account and a link to access the account.

LSU | Identity Protection from: IdentityForce[®] | 877-694-3367 | Protect What Matters Most

Welcome

You are now officially a member of IdentityForce!

[ACCOUNT SETUP](#)

Hi Adrienne,

Your employer has collaborated with IdentityForce to provide you with a new company benefit - award-winning Identity Protection Service. As you know, 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.

IdentityForce Protects You With

- Prompt alerts so you can take action before the damage is done
- Comprehensive 24/7 recovery services if you become a victim of identity theft
- Identity theft insurance and much more

[TAKE ACTION NOW](#) | 4 Easy Steps

To set up your account and start your protection, follow the steps below.

Access Your Account by [clicking here](#) to complete your member profile. This is a secure, personalized link for your use only.

Questions | Need Help Enrolling?

For a short informational video, please visit the LSU Benefits webpage at www.lsu.edu/benefits

Call 1.877.694.3367 to talk with an IdentityForce representative



Long Term Care

Administered by UNUM

Unum Long Term Care

- www.unuminfo.com/LSUS - LSU's personalized UNUM LTC website
 - Rates are based on the age when purchased
 - No premium changes for 2020
 - UNUM website has LTC calculator that will help you choose which plan may best fit your needs
 - Age
 - Duration (3 years or 6 years)
 - Amount (\$1,000, \$2,000, \$3,000, \$4,000)
 - Plan Options
 - Plan 1 – LTC Facility and Professional Home Care
 - Plan 2 – LTC Facility and Professional Home Care, Total Home Care
 - Plan 3 – LTC Facility and Professional Home Care, Simple Inflation
 - Plan 4 – LTC Facility and Professional Home Care, Total Home Care, Simple Inflation
- LTC is not open during Annual Enrollment
- Anyone wishing to apply must go through Evidence of Insurability

THANK YOU

The background features several thick, horizontal yellow brushstrokes that sweep across the lower half of the image. Overlaid on these are thin, white, hand-drawn scribbles that resemble stylized 'Z' or zigzag patterns.

LSU