

ANNUAL ENROLLMENT - Highlights for the 2022 Plan Year

Health Insurance

- **LSU First Health Plan administered by WebTPA and MedImpact**
 - Average premium increase of 3.8%; increase varies by tier
 - \$25/month wellness premium credit, if criteria have been met
 - \$150 penalty for Imaging services performed at an inpatient facility
 - No penalty if performed at free-standing imaging center
 - \$300 penalty for Outpatient surgeries performed at an inpatient facility
 - No penalty if performed at ambulatory surgery center
 - 90-day supply of maintenance medications at participating retail pharmacies
- **LSU First Medicare Retiree Plan (available for Medicare - eligible retirees)**
 - 40% decrease
 - Retirees who are Medicare A and B primary on all covered family members
- **Pelican HRA 1000 administered by Blue Cross Blue Shield**
 - 5% premium increase
 - Express Scripts will be the new Pharmacy Benefit Manager (replacing MedImpact)
- **Pelican HSA 775 administered by Blue Cross Blue Shield**
 - 5% premium increase
 - To contribute to your HSA for 2022, please complete a [GB-79](#) form and submit to the benefits office.
 - Per IRS, Employees who are enrolled in an HSA health plan are not able to enroll and contribute to the Flexible Spending Account (FSA) program at the same time.
- **Magnolia Local administered by Blue Cross Blue Shield** (available only for employees who live in designated regions)
 - 5% premium increase
 - Express Scripts will be the new Pharmacy Benefit Manager (replacing MedImpact)
- **Magnolia Local Plus administered by Blue Cross Blue Shield**
 - 5% premium increase
 - Express Scripts will be the new Pharmacy Benefit Manager (replacing MedImpact)
- **Magnolia Open Access administered by Blue Cross Blue Shield**
 - 5% premium increase
 - Express Scripts will be the new Pharmacy Benefit Manager (replacing MedImpact)
- **Medical Home HMO administered by Vantage**
 - 10% premium increase

Supplemental Insurance

- **Dental Insurance**
 - No changes to premium or plan design
- **Vision Insurance**
 - No changes to premium or plan design
- **Supplemental Life Insurance**
 - LSU System Term Life
 - No changes to premium or plan design. Your premium may increase if you are entering a new age band.
 - During this Annual Enrollment, UnitedHealthcare will allow enrollment at \$10,000 with no evidence of insurability.
 - **Employee**
 - Maximum coverage amount is 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 currently enrolled, you may increase your coverage by \$10,000, up to the maximum limit, with no medical questions.*
- **Spouse**
 - Coverage possible up to 50% of the Employee's coverage amount, up to a maximum of \$175,000. Coverage must be in \$5,000 increments.
 - If your spouse is currently enrolled, they 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 covers all children.
 - If you are enrolled, you may enroll your child(ren) in any level of coverage.

*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.

- OGB Term Life
 - No changes to premium or plan design. Your premium may increase if you are entering a new age band.
 - You may apply for this benefit at any time with Evidence of Insurability (EOI).
 - If you would like to cancel your coverage, please contact HRM directly.
- **Accidental Death & Dismemberment**
 - No changes to premium or plan design.
 - Please review your beneficiary designations in Workday.
- **Long Term Disability**
 - No changes to premium or plan design.
 - You may apply for this benefit at any time with Evidence of Insurability (EOI).
 - If you would like to cancel your current coverage, please contact HRM directly.
- **Long Term Care**
 - No changes to premium or plan design.
 - You may apply for this benefit at any time with Evidence of Insurability (EOI).
- **Critical Illness**
 - No changes to premium or plan design.
 - Your premium may increase if you are entering a new age band.
 - Please review your beneficiary designations in Workday.
- **Accident Insurance**
 - No changes to premium or plan design.
 - Please review your beneficiary designations in Workday.
- **Flexible Spending Accounts**
 - The \$5.00 administrative fee will be waived for 2022 on both Healthcare and Dependent Care Accounts.
 - Healthcare FSA Contribution Limit= \$2,750
 - Dependent Care Contribution Limit = \$5,000 (\$2,500 if married and filing separately)
- **Identity Protection**
 - Premiums will decrease for both plans.
 - Enhancements have been made to both plans.
 - **UltraSecure ID** (previously UltraSecure) – Includes smart SSN tracker and monitoring services like advanced fraud, bank and credit card, and social media activity. It includes a \$1 million identity theft and recovery insurance policy. It also now includes credit reporting.

- **UltraSecure Premium** (previously UltraSecure + Credit) – Provides all the benefit of UltraSecure ID plus new features like online PC protection tools, mobile attack control, and ransomware and social engineering expense reimbursement. It covers a \$2 million identity theft and recovery insurance policy