



Finance & Administrative Services
Human Resource Management

From: LSU Employee Benefits
Human Resource Management

Date: October 1, 2013

To: Louisiana State University Retiree

Re: Annual Enrollment 2013

Annual Enrollment is being held from October 1, 2013 through October 31, 2013. During this time, you are able to change health plans for an effective date of January 1, 2014. **If you wish to remain in the same plan, you do not have to submit a form.** The only reason you need to submit a form is if you want to change your health plan for the 2014 plan year (January 1, 2014-December 31, 2014).

If you have a myLSU Account that is still active with the University, you may make changes to your health plans via that account (please visit the Benefits website at www.lsu.edu/benefits for instructions to access your myLSU account). If you do not have an active myLSU Account or would rather submit a paper form, we have enclosed one for your convenience.

The health plans available for the 2014 plan year are:

- The LSU First Plan administered by WebTPA ****New Administrator**
- PPO Plan administered by Blue Cross Blue Shield
- HMO Plan administered by Blue Cross Blue Shield
- Medical HMO Plan administered by Vantage Health

All health plan members (LSU First, PPO, HMO) will receive new ID cards for the 2014 plan year.

Changes to the Health Insurance Plans Effective January 1, 2014

HMO and PPO administered by Blue Cross Blue Shield

- The PPO and HMO plan will continue to have the same monthly premium and benefit structure. The PPO and HMO pharmacy benefit will be administered by MedImpact effective January 1, 2014. Every member will receive a new ID card in the mail prior to January 1, 2014. **If you are a current member of the HMO or PPO plan and you wish to remain in the same plan effective January 1, 2014, no action is required.**

LSU First Health Plan

****If you are an LSU First plan member, you will receive a new card for the 2014 plan year. Please do not be alarmed if your card states Aetna, instead of Cigna. Rest assure that your plan of benefits will remain the LSU First Health Plan.**

- LSU First premium rates for retirees will remain the same for 2014.

The following changes will be effective January 1, 2014:

- The Out-of-Pocket Maximum applicable to Medical Expenses will increase by \$500 for Employee Only, \$750 for Employee+Spouse and Employee+Child, and \$1,000 for Family coverage.

New Out-of-Pocket Maximums (**does not include Prescription Drug Co-Pays or Deductible amount**) for In-Network Providers are as follows:

Coverage Level	2013	2014
Employee Only	\$1,500	\$2,000
Employee + Spouse	\$2,250	\$3,000
Employee + Child(ren)	\$2,250	\$3,000
Family	\$3,000	\$4,000

- The complimentary \$25,000 Term Life Insurance and Accidental Death and Dismemberment that automatically came with LSU First health coverage will be discontinued for all current and future members.



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Retirees with Medicare Part A and Part B

As a reminder, retirees enrolled in Medicare utilize their health plan through LSU as secondary coverage; Medicare should pay claims first, then your LSU health plan (PPO, HMO, LSU First) pays the remainder of the claim within the guidelines of the plan. In addition, any retiree with both Medicare Part A and Part B will have a reduced premium. If you have not provided us with proof of coverage in both Medicare Part A and Part B, please do so we may adjust your monthly premiums accordingly.

Medicare Advantage Plans

Retirees (and his or her covered spouse, if applicable) with Medicare Part A and B have additional health plan choices through the Medicare Advantage Plans. Medicare Advantage plans for 2014 include: Vantage Medicare Advantage HMO, Vantage Medicare Advantage HMO Zero Premium, Peoples Health Medicare Advantage HMO and Extend Health Medicare Advantage. A Health Reimbursement Account option administered by Extend Health will also be available for the new plan year.

Eligible plan members with Medicare will receive a list of meetings and information about available plans in a separate mailing directly from OGB. For further information regarding these plans, please contact OGB at 1-800-272-8451.

Retiree with Medicare Primary Meetings

The Office of Group Benefits has scheduled informational meetings on Wednesday, October 16, 2013 at 8:30 am**, 10:00 am and 1:00 pm- Department of Public Safety, Training Academy Auditorium

Active Employee and Retiree without Medicare Meetings

The Office of Group Benefits has scheduled informational meetings on:
Thursday, October 3, 2013 and Tuesday, October 8th, 2013 at 3:00 pm**-
Division of Administration, Claiborne Bldg – LA Purchase Room (1st Floor Auditorium)
Friday, October 18, 2013 at 9:30 am and 3:00 pm – Department of Public Safety, Training Academy Auditorium

Retiree with Medicare Advantage Meetings

The Office of Group Benefits has scheduled informational meetings on Friday, October 25, 2013 at 9:30 am**, 1:00 pm and 3:00 pm- Department of Public Safety, Training Academy Auditorium

**Interpreter Available

Dental and Vision Plans: The Dental and Vision Insurance will continue to be administered by Dearborn National and Davis Vision.

There will be a premium increase for Dearborn National Dental plan effective 01/01/2014. Please see 2014 rates below.

Enhanced Plan Premiums:

Retiree Only: \$28.36 Retiree plus children: \$67.44 Retiree plus spouse: \$55.48 Retiree plus Family: \$94.55

Basic Plan Premiums:

Retiree Only: \$17.88 Retiree plus children: \$46.45 Retiree plus spouse: \$33.60 Retiree plus Family: \$62.16

****Please note that if you are not a current participant of the vision or dental plans, you are NOT able to enroll during Annual Enrollment.**

Deadline to make an Annual Enrollment change via your myLSU account is 11:59 pm on Thursday, October 31, 2013. If you choose to submit your Annual Enrollment change by paper, forms must be submitted to 110 Thomas Boyd Hall no later than 4:00 pm on October 31, 2013. Changes submitted will be effective January 1, 2014. Please do not return your enrollment form to Group Benefits; doing so will cause a delay in the processing of your election. If you have any questions regarding your current benefits or plan information, please call the Benefits Service Center at (225) 578-8200, visit our website at www.lsu.edu/benefits or email us at hr@lsu.edu.

Louisiana State University

2014 Annual Enrollment Form

We show your current address as:

Agency Code:

ID#:

Campus Code:

Is this address correct? *If no, please make corrections in space below and sign form in the appropriate space.*

Note: It is the responsibility of the plan member to notify LSU of a change in address
Plan members who do not notify LSU of a change in their address assume responsibility for
not receiving plan information, ID cards, or voting materials that are mailed to them.

We show your current level of medical coverage as:

If this information is incorrect, please contact your campus HRM representative. (List below)

If you wish to CHANGE YOUR CURRENT PLAN CARRIER, please select one and only one of the options below.

If you do not wish to make a change, you do not need to return this form.

___ Blue Cross PPO *nationwide

___ Vantage Medical Home HMO (MH-HMO) * Baton Rouge, Alexandria, Shreveport, Monroe, Lake Charles areas

___ Blue Cross HMO *nationwide

___ LSU First Option 1

___ LSU First Option 2

****Additional Choices for Retirees and Spouses who are Enrolled in BOTH Medicare A & B are available below****

___ Vantage Medicare HMO Advantage

___ People's Health HMO Medicare Advantage

___ Vantage Medicare Advantage HMO Zero Premium

___ Extend Health Medicare Advantage**

****If you wish to enroll in an Extend Health Medicare plan, you must call 855-663-4228 on or after October 1, 2013.**

By completing and returning this form you are requesting a change in your present health plan coverage offered to retirees of the state of Louisiana.

Plan Member Signature (Blue or Black ink)

Date

Agency Rep. Signature

Mail form to: LSU Accounting Services
204 Thomas Boyd
Baton Rouge, LA 70803

Questions?? Call LSU HRM for your campus for questions on coverage:

LSU A & M	Amy Kirby	225-578-8200	Law Center	Frank Adair	225-578-8586
LSU A & M	Ryan Barnette	225-578-8200	LSU System	Jennifer Christian	225-578-7438
LSU Alex	June Guillory	318-473-4419	Pennington	Jason Hymel	225-763-3017
LSU Alex	Nikki Tam	318-473-6558	Pennington	Sharon Hebert	225-763-3024
LSU Eunice	Caletta Soileau	337-550-1202			

Health Rates
Retiree
Plan Year Jan 2014-Dec 2014

EMP = This is the amount paid by you. (The retired employee.)

Effective January 2014	Blue Cross PPO 12 Month Rate			Blue Cross HMO 12 Month Rate			Vantage Medical Home HMO 12 Month Rate		
	STATE	EMP	TOTAL	STATE	EMP	TOTAL	STATE	EMP	TOTAL
Retiree only Coverage									
Retired -No Medicare	911.10	141.42	1052.52	863.90	133.62	997.52	903.98	148.46	1052.44
Retired w/ Medicare	256.72	85.56	342.28	247.50	82.50	330.00	256.72	95.72	352.44
Retiree and Spouse									
none on Medicare	1399.18	459.38	1858.56	1327.38	433.94	1761.32	1389.78	457.46	1847.24
1 with Medicare	948.46	316.14	1264.60	904.56	301.52	1206.08	946.20	315.40	1261.60
2 with Medicare	461.44	153.80	615.24	443.68	147.88	591.56	461.44	159.86	621.30
Retiree and Child-ren									
none on Medicare	968.82	203.54	1172.36	918.88	192.28	1111.16	961.64	209.06	1170.70
1 with Medicare	444.30	148.10	592.40	425.76	141.92	567.68	444.30	154.66	598.96
Family									
none on Medicare	1387.14	462.38	1849.52	1314.66	438.22	1752.88	1378.74	459.58	1838.32
1 with Medicare	1263.72	421.24	1684.96	1204.02	401.34	1605.36	1257.02	419.02	1676.04
2 with Medicare	571.32	190.44	761.76	549.30	183.10	732.40	571.32	194.44	765.76

Effective January 2014	LSU First Option 1 Option 1			LSU First Option 2 Option 2		
	STATE	EMP	TOTAL	STATE	EMP	TOTAL
Retiree only Coverage						
Retired -No Medicare	911.10	141.42	1052.52	887.60	126.28	1013.88
Retired w/ Medicare	255.00	85.00	340.00	220.46	73.50	293.96
Retiree and Spouse						
none on Medicare	1399.18	408.90	1808.08	1399.18	356.10	1755.28
1 with Medicare	905.24	301.76	1207.00	782.66	260.90	1043.56
2 with Medicare	453.88	151.30	605.18	392.46	130.82	523.28
Retiree and Child-ren						
none on Medicare	968.82	203.54	1172.36	930.42	193.94	1124.36
1 with Medicare	444.30	148.10	592.40	435.94	145.32	581.26
Family						
none on Medicare	1387.14	462.38	1849.52	1358.02	429.34	1787.36
1 with Medicare	1249.54	416.52	1666.06	1092.42	364.16	1456.58
2 with Medicare	571.32	190.44	761.76	528.28	176.10	704.38

***Additional choices for Retirees and Spouses who are enrolled in BOTH Medicare A and B are available.
For more information on these plans call the Office of Group Benefits at 1-800-272-8451.***

Effective January 2014	Vantage Statewide HMO			Vantage Statewide HMO			Peoples Health HMO Regional HMO Plan		
	STATE	EMP	TOTAL	STATE	EMP	TOTAL	STATE	EMP	TOTAL
Retiree only Coverage									
w/ Medicare	112.98	37.64	150.62	0.00	0.00	0.00	188.26	62.74	251.00
Retiree and Spouse									
2 with Medicare	225.92	75.30	301.22	0.00	0.00	0.00	376.50	125.50	502.00

Important Notice from LSU First About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with LSU First and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
- 2. The Board of Supervisors of Louisiana State University and Agricultural and Mechanical College has determined that the prescription drug coverage offered by LSU First is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

CMS Form 10182-CC

Updated April 1, 2011

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0990. The time required to complete this information collection is estimated to average 8 hours per response initially, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current LSU First coverage will not be affected.

If you do decide to join a Medicare drug plan and drop your current LSU First coverage, be aware that you and your dependents will not be able to get this coverage back if you are retired. If you are an active employee, you and your dependents will have the opportunity to re-enroll according to the applicable eligibility rules.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with LSU First and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information: L. Kenneth Krogstad, Plan Administrator, at 225-578-0033. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through LSU First changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

Visit www.medicare.gov

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).