

Annual Benefits Enrollment

Month of October

Coverage effective 1/1/12

It's time once again to take a look at your insurance benefits and make necessary changes during the month of October. As promised, we are moving to a calendar year and any benefit elections you make in October will take effect on January 1, 2012. These new elections will remain in effect until December 31, 2012.

What Does This Mean To Me???

LSU FIRST MEDICAL PLAN

- Rate increase expected – awaiting information from OGB
- No changes to the coverage that is currently offered
- Cigna is still the carrier
- Health & Wellness programs are encouraged – Healthy Pregnancy/Healthy Baby program offered by Cigna as well as the life coaches for things like weight loss and smoking cessation.
- You can add back your overage dependents up to age 26.
- Encouraging members to complete the online Health Assessment
- Comprehensive Oncology support program – dedicated team for LSU group

EXPRESS SCRIPTS

- Possibility that Walgreens will no longer be a provider after December 2011. Walgreens is trying to make contract changes that could result in an increase of up to 20%. They are looking at moving some generic prescriptions to brand names which would result in a price increase to all parties involved. Express Scripts will begin mailing out letters to members that utilize Walgreens. These letters will contain information about the changes that are taking place as well as recommendations for providers that are located in the member's area. Mail order delivery is being encouraged for convenience and possible cost savings.

OGB (Office of Group Benefits) Plans

- Rate increase expected
- Possible changes to carriers – will post update information on the Benefits website as it becomes available

DENTAL

- No rate changes or plan changes
- Your benefits will reset on January 1, 2012 with a plan year maximum of \$1500.00 for the **Enhanced Plan**.

VISION

- No rate changes or plan changes
- Eye exam, contact lens evaluation – once per plan year
- Spectacle lenses & frames – once during plan year
- Contact Lenses in lieu of eyeglasses – once during plan year

FLEXIBLE SPENDING ACCOUNTS

- 12 month plan year Jan 1, 2012 – December 31, 2012. Max amount medical = \$4000; max Dependent Care = \$5000
- One flat rate for FSA benefit = \$5.10 per month
- It's a great opportunity to use pre tax dollars for authorized medical, dental and vision expenses. You can also

Hartford Life Insurance

- If eligible, able to increase 1 x annual salary during the October annual enrollment with an effective date of January 2012
- If making any changes in coverage or levels of coverage **you must complete a new application in its entirety**. This new application will supersede any previous applications. **Be sure to include all coverage elections on the new application, even if it will remain the same**. If it's not listed on the new sheet it will indicate that you no longer want the coverage.

Please remember that open enrollment is the entire month of October. All benefits changes must be made prior to close of business on Monday, October 31st at 4:30 p.m. Please visit our website to stay informed of any changes.

******The Benefits Fair will be held on October 19th in the BRI Atrium from 9a – 2p. There will be informational meetings on the medical plans and the FSA at 8a & 1p in the auditorium.*****

For more information, please visit our website at:

<http://myhsc.lsuhschreveport.edu/hr/benefits.php>

You may also email any benefits questions to ShvBenefits@lsuhsc.edu