Faculty & Staff Orientation

Benefits
Sick Leave

• Faculty and Staff earn one (1) day of sick leave for every month worked*
• Staff (12 month employees) earn one (1) day of annual leave (vacation time) each month*
• All paid leave must be approved by Supervisor
• Leave accumulates throughout state employment

*earn rate increases after 3 years of service
Compensation

• Unclassified employees are paid once a month, on the last working day of each month
• Faculty are paid in ten (10) equal installments, those who are eligible can elect twelve (12) equal installments
• [http://payroll.louisiana.edu/sites/payroll/files/Pay%20Option%20Request.pdf](http://payroll.louisiana.edu/sites/payroll/files/Pay%20Option%20Request.pdf)
• Direct deposit is mandatory

*temporary employees are not eligible for the 12 month pay option
Health Insurance

- State pays 75% of employee’s premium, and 50% of spouse and/or family members premium
  - Married couples who work for state agencies must split coverage to realize premium savings
- Office of Group Benefits offers three (3) Plan options: PPO, HMO, Consumer Driven HP-HSA (CDHP-HSA); all plans administered by Blue Cross/Blue Shield of LA
- Marriage license required for spouse coverage
- Birth certificates required for coverage of dependent children age 26 and under
- Social security numbers and dates of birth are required for all covered dependents
- All plans offer Preventive Care (Wellness) benefits at no charge, subject to plan allowances
- Referrals not required for Specialist visits
Pre-Existing Condition Limitation
New Hires and Late Applicants

• PEC limitation does not apply to those under age 19
• Condition is pre-existing if diagnosed or treated within 6 months before enrollment date...no benefits are payable for that condition in first 12 months of coverage
• May be exempt if continuously covered without 63-day break in coverage prior to enrollment date
• OGB Portability form
Preferred Provider Organization (PPO)

• Provider list at [www.bcbsla.com/OGB](http://www.bcbsla.com/OGB)
• $500 deductible per person, per year
• Employee pays 10% of the first $10,000 of eligible expenses after deductible is satisfied
• Plan pays 100% of remaining eligible expenses for plan year
• **PPO Information**

<table>
<thead>
<tr>
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<th>10 month</th>
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<tbody>
<tr>
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<td>169.70</td>
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<tr>
<td>Family</td>
<td>492.22</td>
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OGB HMO Preferred Care

• Provider list [www.bcbsla.com/OGB](http://www.bcbsla.com/OGB)
• $15 co-pay for primary care physician
• $25 co-pay for specialist
• $100 per day co-pay for hospital, maximum $300 co-pay per stay

**HMO Information**

<table>
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<td>Family</td>
<td>464.94</td>
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</table>
Prescription Drugs
PPO & HMO

• Administered by Catamaran
• Employee pays 50% of prescription cost
• Maximum co-payment of $50 per 31-day fill
• After $1,200 per person per plan year:
  -$15 co-pay for brand name drug
  -$0 co-pay for generic drugs
• Must purchase generic drugs if available
• Free Diabetic supplies if enrolled in Diabetic Sense program
  -Call 1-888-341-8582 to enroll
Consumer Driven Health Plan/Health Savings Account

- Provider list [www.bcbsla.com/OGB](http://www.bcbsla.com/OGB)
- $1,250 deductible per person, per year
- Deposits to HSA are matched up to $575/year
- Plan pays 80% of eligible expenses, thereafter
- **CD-HP Information**

<table>
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<tbody>
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<td><strong>Single</strong></td>
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<td><strong>With Child(ren)</strong></td>
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<tr>
<td><strong>Family</strong></td>
<td>382.04</td>
<td>458.45</td>
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Prescription Drugs
CDHP with HSA

- Administered by Express Scripts
- Generic Drug - $10 co-pay
- Preferred brand drug - $25 co-pay
- Non-preferred brand-name drug - $50 co-pay
- Specialty drug - $50 co-pay
- Maintenance drugs not subject to deductible
Mental Health & Substance Abuse Treatment

- Administered by Magellan Behavioral Health
- 1-800-523-6435
- PPO: Member pays 10% of contracted rate for treatment of Mental Health & Substance Abuse
- HMO: Member pays $100 co-pay for Mental Health & Substance abuse treatment - $300 maximum per admission
- CD-HP: Member pays 20% of contracted rate for Mental Health & Substance abuse treatment

Mental Health & Substance Abuse Treatment Information
In Health: Blue Health Services
Health Management Program

• Requires application and acceptance. Call 1-800-317-2299 for application information.
• Free health management program for active members and covered dependents diagnosed with 1 or more of these 5 ongoing health conditions:
  - Diabetes
  - Coronary artery disease
  - Heart failure
  - Asthma
  - Chronic obstructive pulmonary disease (COPD)
• Access to health coaches by phone
• Prescription drug incentive and lower co-pays for active participants
Life Insurance

- Underwritten by Prudential Life Insurance Company
- Term Life insurance; no cash value
- Basic Life & AD&D = $5,000 coverage, $2.70 per month premium
- Supplemental Life AD&D = up to 1 ½ times annual salary to a maximum of $50,000; $27 per month premium for $50,000 coverage
- Dependent Life available – see rate sheet on enrollment form
Long Term Disability Insurance

• Underwritten by MetLife
• Provides up to 60% of annual salary till age 65
• Maximum benefit of $4,000 per month
• Premium is based on salary
Vision Insurance

• Monthly premium for Employee only = $7.17
• Monthly premium for Employee plus Family = $18.10
• Co-payments for in-network services
• Allowances for out-of-network services
• Vision Insurance Information
• www.eyemedvisioncare.com
Dental Insurance

• Underwritten by Crescent Dental Plans
• Monthly premium for Employee only = $35.87
• Monthly premium for Employee plus Family = $96.99
• Pays 80% for preventive services the first year and 100% thereafter
• Pays 50% for basic services after deductible; increases to 65% the second year, and 80% the third year and thereafter
• Pays 25% for major services after deductible; increases to 35% the second year, and 50% the third year and thereafter
• Pays 25% for orthodontia; increases to 35% the second year, and 50% thereafter
  - limited to those under the age of 19
Dental Insurance (cont’d)

• Deductible is $50 per person, per calendar year; (3) per family maximum
• Pays up to $1,000 Annual Benefit per person
• Percentages of payment are based on reasonable and customary amounts
• [Dental enrollment form](#)
Supplemental Cancer Insurance

• Coverage through AFLAC
• Provides cash payments based on diagnosis and treatment of cancer
• Contact Representative Blake Adams at (337) 298-7459 for premiums and benefit information
Cafeteria Plan

- **Salary conversion**: allows premiums for health, life, AFLAC, dental, and vision insurance to be deducted from gross pay before tax.
- If taxes are not paid on premiums, employee must continue selected coverage until the end of the tax year (12/31)
- **Health Care Spending Account**: allows employee to set aside pre-taxed funds from gross salary for eligible payments made to health care providers.
  - Employee estimates expenses that are not reimbursed by insurance to providers such as dental, vision, co-payments, deductibles.
Health Care Spending Account (cont’d)

- Yearly amount is divided equally between checks for calendar year
- Employees are reimbursed by submitting receipts for eligible expenses and completing claim form

Health Care Spending Account Claim Form

- Account must be exhausted by March 15 of the following year, or, funds will be forfeited
- Maximum participation of $2,500/year
- Monthly fee involved
Dependent Care Spending Account

• Allows employee to have pre-tax funds deducted from pay for eligible child care expenses
• Employee is reimbursed when receipt and claim form are submitted
• Reimbursement is allowed only after funds are deducted from pay
• Maximum $5,000 per year OR $2,500 per year if married and filing separately.
• Monthly fee involved
Retirement

• No Social Security (FICA) contributions
• Enrollment in Teachers’ Retirement System of Louisiana (TRSL) OR Optional Retirement (ORP) Plan required
• Required contribution of 8%
• Tax deferred annuity plan, 403(b) available
Teachers’ Retirement System of Louisiana (TRSL)

- Defined Benefit Plan
- Pension based on final average compensation and number of years in system when eligible for retirement
- [www.trsl.org](http://www.trsl.org)
- Employees who separate from employment before retirement, are eligible for a refund of their contributions only.
Retirement Plans

Teachers’ Retirement System of Louisiana (TRSL)

- Defined benefit plan
- Pension based on final average compensation and number of years in system when eligible for retirement
- Employees who separate from state employment before retirement are eligible for a refund of their contributions only

Optional Retirement Plans (ORP)

- Defined contribution plan
- Retirement account based on employee and employer contributions
- Rights to defined benefit plan are irrevocably waved if enrolled in ORP
- Employees are vested immediately
ING

- www.Ingreitreimentplans.com/custom/laorp
- Local Representative: Simone S. Bauer
- simone@benefitplanninggroup.net
- (337) 322-5304
TIAA-Cref

- Local Representative: Cameron Pettigrew
- [cpettigrew@tiaa-cref.org](mailto:cpettigrew@tiaa-cref.org)
- (866) 842-2951 ext. 257413
Valic

- www.valic.com
- Local Representative: Nicholas J. Grove
- nicholas.grove@valic.com
- (337) 344-4712
Timeline for Enrollment

• Employees are automatically enrolled in TRSL
• Those who enroll in ORP within 60 days of hire will receive employer contributions to ORP from date of hire
• Employees can join ORP within 5 years of hire
• If ORP is elected after 60 days, TRSL contributions will be moved to ORP; employer contributions will begin on next full paycheck
• ORP election is irrevocable; membership in TRSL is no longer an option
Tax Deferred Annuities

• 403(b) and 457 plans available for additional retirement savings

• 403(b) and 457 Plan Details

• 403(b) and 457 Provider Contacts
Submission Deadlines

- Completed insurance forms due by **Tuesday, August 27**
- Coverage begins September 1
- Human Resources office (Martin Hall, Room 170) will be open on Friday, August 23 until 5:00 p.m. and Saturday, August 24 from 8:00 a.m. to 12:00 p.m.
Contact Information

- Retirement questions
- 403 (b)/Deferred Compensation questions
- Insurance questions
  Susan Miller 482-6248
  smm4241@louisiana.edu
- Insurance/Cafeteria Plan questions
  Vickie Desormeaux 482-1014
  vsd4718@louisiana.edu
- Office of Group Benefits 1-800-272-8451
- Blue Cross/Blue Shield Customer Service 1-800-392-4089
- Catamaran (Prescriptions) 1-866-358-9530