2027 Benefits Guide

For Employees of the Louisiana State University System

- ▪ Health Insurance ▪ Flexible Benefits ▪ Voluntary Benefits ▪ Retirement Plans ▪



LSU AgCenter
Research · Extension · Teaching

TABLE OF CONTENTS

Health Insurance Benefits 6
- Eligibility—6
- Dependent Coverage Options—6-7
- Section 125 Tax Implications—8
- Continuation of Medical Coverage—8

Health Insurance Plan Options 10
- Types of Health Insurance Plans—10
- LSU First Benefit Snapshot—12-13
- Benefit Comparison of Available Health Plan Options—14-16
- Premiums—18

Tax Saver Flexible Benefit Plans 19
- Types of Tax-Saver Plans—19
- Flexible Spending Accounts (FSA)—20
- Expense Estimation Worksheet—23

Voluntary Benefits 24
- Reference Sheet—25
- Accident Protection Plan—26
- Accidental Death & Dismemberment Insurance (AD&D)—27
- Critical Illness Insurance—28
- Dental Insurance—29
- Identity Protection—30
- Long Term Disability Insurance—31
- Term Life Insurance—LSU—32-33
- Term Life Insurance—State of LA/OGB—34
- Vision Insurance—35

Retirement with the LSU System 36

Retirement Plan Options 37
- Classified (Civil Service) Employee Options—37-40
- Unclassified Professional/Academic Employee Options – Full Time Employees—41-43
- Comparison of TRSL and ORP—44
- Unclassified Professional/Academic Employee Options – Temporary/Part Time Employees or Special Circumstances—45-46
- Tax Deferred and Roth Supplemental Retirement Accounts—47-49

Retirement Plan Contact Information 50

Student Tuition Assistance and Revenue Trust Program (529) 51

TABLE OF CONTENTS (CON'T)

Time Off (leave) 51-53
- Annual—51
- Sick, Civil, Funeral, Educational (Tuition Exemption)—52
- Military, Leave Without Pay —53

Holidays 53

Paydays 53

HR Staff Directory 54

WELCOME TO THE LSU AGCENTER

Employee Benefits Offered Through the LSU System

In recognition of the diverse needs of its employees, the Louisiana State University System offers a variety of employee benefit programs, allowing you to select a level of protection and security best suited to your personal situation. This booklet provides an overview of the following Benefit Plans:

Medical Plans:

- LSU First
- Pelican HRA 1000
- Pelican HSA 775
- Magnolia Local
- Magnolia Local Plus
- Magnolia Open Access

Retirement Plan Options:

- Classified Employees
- Unclassified Employees

Tax-Saving Benefit Programs:

- Healthcare Spending Account
- Dependent Care Spending Account

Voluntary Benefits:

- Accident Protection Plan
- Accidental Death and Dismemberment
- Critical Illness Protection Plan
- Dental
- Identity Protection
- Long-Term Care
- Long-Term Disability
- Term Life Insurance
- Vision

Your Human Resource/Benefits Department has additional Plan information and enrollment forms available in their office. To help keep you informed of your benefit options, they will also provide benefit information periodically using other methods of communication, including memoranda, meetings, and newsletters. You can also find this information, and more, on the LSU website: www.lsu.edu/benefits. You may also visit the LSU AgCenter Human Resource Management website: www.lsuagcenter.com/hrm. Although the LSU System hopes to offer participation in these Plans indefinitely, it has the right to amend or terminate any Benefit Plan.

Each Plan described in this booklet is governed by a legal document called the Plan Document. The LSU System has taken great care to accurately present the information contained in each Plan Document in a way that is easily understood. The following descriptions and information are not intended to be all-inclusive or supersede the individual Plan Documents, rules, or policies. Therefore, in the event of a discrepancy between this booklet and the Plan Documents, the Plan Documents will be followed.

It is important for you to have a good understanding of each Benefit Plan that is offered. Please review this booklet carefully, and if you have any questions, please contact your local Human Resource/Benefits Department at 225-578-2258.

HEALTH INSURANCE BENEFITS

Eligibility

Any active employee of the LSU System is eligible for health insurance provided the following:

- Employed at 75% of full-time effort per pay period (avg. of 30 hours/week) or greater
- Appointed for a duration of at least one semester or 120 days or greater

Effective Date of Coverage:

Timely Applicant*: If you enroll within your first thirty (30) days of full-time employment, your coverage will be effective the first of the month following your first full calendar month of employment. For example:

- Date of Hire = August 20th
- Effective Date = October 1st

Dependent Coverage

An eligible dependent is defined as set forth below:

- The covered Employee's legal spouse;
- A Child from date of birth up to 26 years of age;
- The Employee may also enroll an eligible Dependent during the year if a court orders the Employee to cover an eligible Dependent (e.g., a QMCSO). See the Section entitled "Qualified Medical Child Support Order for more details regarding a QMCSO. Coverage will take effect the first day of the month following the date of receipt by your Employer of all required forms prior to the fifteenth of the month, or the first day of the second month following the date of receipt by your Employer of all required forms on or after the fifteenth of the month.
- Overage Dependents. If a Dependent Child is incapable (and became incapable prior to attainment of age 26) of self-sustaining employment by reason of mental retardation or physical incapacity, and is dependent upon the covered Employee for support, the coverage for the Dependent Child may be continued for the duration of incapacity.
  - Prior to the Dependent Child reaching age 26, an application for continued coverage with current medical information from the Dependent Child's attending Physician must be submitted to the Plan Administrator to establish eligibility for continued coverage as set forth above. The Plan Administrator, in its discretion, may consider applications and attending Physician's information submitted after the Child reaches age 26, if the application and
    information indicate that the Child's incapacity was present prior to the Child reaching age 26, but was not apparent or diagnosed until after the Child reached age 26.
  - Upon receipt of the application for continued coverage, the Plan Administrator may require additional medical documentation regarding the Dependent Child's mental retardation or physical incapacity as often as he may deem necessary thereafter.

Dependent Verification Requirement for all Health Plans and Group Benefits Life Insurance: To deter fraud, abuse, and assure the proper use of public funds and Plan Members' premium dollars, The Office of Group Benefits and LSU First joins most public and private health benefit programs by requiring proof that the dependents covered are legal dependents of the Employee.

All active and retired employees are required to provide written proof that each dependent covered under the Employee's health plan is his/her actual legal dependent. All employees must present appropriate written verification for all currently covered dependents to their Human Resources/Benefits Department on his/her campus.

HEALTH INSURANCE BENEFITS

Written Verification Required for Dependents: Active Plan Members must provide proof of the status of each covered dependent to your HR/Benefits Department on your campus. Failure to comply with these requirements will result in cancellation of your dependents' coverage. Below is a list of categories of dependents and the proof that must be presented at the time of enrollment to cover these dependent(s):

1. Spouse
   - Certified copy of marriage license indicating date and place of marriage.

2. Dependent child under age 26 or Natural or legally adopted child of Plan Member.
   - Certified copy of birth certificate listing Plan Member as parent or,
   - Certified copy of legal acknowledgment of paternity signed by Plan Member or,
   - Certified copy of adoption decree naming Plan Member as adoptive parent.

3. Stepchild
   - Certified copy of marriage license to spouse and birth certificate listing spouse as natural or adoptive parent.

4. Child placed with your family for adoption by agency adoption or irrevocable act of surrender for private adoption.
   - Certified copy of adoption placement order showing date of placement or,
   - Copy of signed and dated irrevocable act of surrender.

5. Child under the age of 18 for whom you have been granted guardianship or legal custody.
   - Certified copy of signed legal judgment granting you full legal custody

6. Never-married child aged 26 or older who is incapable of self-sustaining employment due to mental retardation or physical incapacity who was covered prior to age 26.
   - Certified copy of birth certificate listing Plan Member as parent or,
   - Certified copy of legal acknowledgment of paternity signed by Plan Member or,
   - Certified copy of adoption decree naming Plan Member as adoptive parent.
   - Must also apply for continued coverage prior to age 26 and provide supporting medical documentation.
   - Must provide additional medical documentation of child's condition periodically upon request by Plan Administrator.

If you have questions about the dependent verification policy, contact OGB Customer Service toll-free at **1-800-272-**8451 or call or visit your local Human Resources/Benefits Department.

It may take several months to obtain necessary documents to verify the status of your dependents. For information about recovering copies of lost vital records, visit the OGB website at **info.groupbenefits.org**.

Adding New Dependents: To add newly eligible dependents acquired through marriage, birth, or adoption, you must submit a change action in Workday within 30 days of the event. Coverage will be effective as of the date of the event when the change action is submitted and completed in Workday within 30 days. Failure to initiate the process within that timeframe will result in no coverage.

IMPORTANT NOTE: Newborns are not automatically added to your policy. You must complete a change action in Workday to effectively add them to your coverage.

Deleting Dependents: To delete a dependent, you must submit a change action in Workday within 30 days of losing eligibility for any of the following events:

- Divorced spouse
- Over-age children
- Children no longer dependent on you or your spouse for support
- Deceased spouse or child

HEALTH INSURANCE BENEFITS

Section 125 Tax Implications

Through the Tax-Saver Premiums Flexible Benefits Plan, if you participate in a Health Plan through The Office of Group Benefits or LSU, your premiums will be deducted on a pre-tax basis, thereby reducing your tax liability. You may not discontinue or reduce the level of coverage (i.e., Family to Single coverage) during the year unless the change is in connection with a qualifying event for more information, see page 20.

Annual Enrollment

Each year from October 1 – November 15, eligible employees have an opportunity to change their Health Plan elections or elect new health coverage for an effective date of January 1st.

Termination of Medical Coverage

Your health insurance coverage under any of the plans will end on the earliest of the following dates:

- On the date the program terminates.
- On the last day of the month in which your employment terminates.*
- On the last day of the month in which your work hours are permanently reduced to less than 30 hours per week or less than 75% of full-time effort.
- On the last day of the month of the covered employee's death.

Continuation of Medical Coverage at Termination of Employment or Ineligibility of a Dependent

COBRA (Consolidated Omnibus Budget Reconciliation Act) is a federal law, which requires that group plans offer covered employees and dependents the opportunity to continue health insurance coverage when coverage would normally end for certain specified reasons. The following provisions outline the requirements for continued coverage in accordance with the law:

- You and your covered dependents may continue coverage for up to 18 months if coverage ends because of either a permanent reduction in the number of hours worked or termination of employment for any reason other than gross misconduct. You and/or your covered dependent must apply within 60 days of the date coverage ends or the date you are notified of your continuation rights, whichever is later.
- Your dependents may continue their coverage under the group plan for up to 36 months if their coverage ends for any of the following reasons:

    - Divorce from the employee
    - Death of the employee, or
    - Dependent child reaches age 26

Coverage would be effective the first of the month following the event.

HEALTH INSURANCE BENEFITS

As a Surviving Spouse or Dependent: Upon your death, your surviving legal spouse may continue his/her health insurance coverage by completing an application within 30 days of your death and paying the applicable monthly premium. Coverage would be effective the first of the month following the event.

Your surviving dependent children may continue coverage until they are no longer eligible as a dependent on Health Plans offered by the LSU System. If your surviving spouse or dependent later becomes employed through the State of Louisiana and thereby gains eligibility as an employee, they will no longer be eligible for coverage as a surviving spouse or dependent.

At Retirement: You may continue your medical plan upon retirement if you meet the eligibility requirements for age and years of service under the Teachers' Retirement System of Louisiana (TRSL) or Louisiana State Employees' Retirement System (LASERS). If you are a Member of TRSL's Optional Retirement Plan, you must meet the eligibility requirements, as defined by TRSL, to continue coverage.

If you began participating in a health plan through the State of Louisiana on or after January 1, 2002, the state subsidy of your premium after retirement will be based on the number of years you have participated in a Group Benefits program while actively working. If your spouse and/or dependents began participating in a health plan through the State of Louisiana on or after July 1, 2002, the state subsidy of their premium after your retirement (**and** upon your death) will be based on the number of years they have participated in a Group Benefits program while you were actively working. The following schedule is used in determining the state's subsidy of a retiree's premium:

- Less than 10 years of participation: 19% of premium paid by the State.
- 10 years but less than 15 years of participation: 38% of premium paid by the State.
- 15 years but less than 20 years of participation: 56% of premium paid by the State.
- 20 or more years of participation: 75% of premium paid by the State.

**If you elect to cancel medical insurance as a retiree, coverage can only be reinstated under very limited provisions (see Plan Document for explanation).*

HEALTH INSURANCE PLAN OPTIONS

The LSU System offers employees and their eligible dependents financial protection against a wide range of health care expenses resulting from illness or injury. As part of our continuing effort to provide benefits to meet the varying needs of our employees, the LSU System offers you a choice of health insurance plans. The premiums are tax sheltered under the Tax-Saver Premiums Only Plan.

This section summarizes the main points of the Health Plans offered to employees of the LSU System, each of which is governed by a legal document called a Plan Document. In the event of a conflict between this summary and the Plan Document, the terms of the Plan Document will be the governing document that the LSU System will follow.

Types of Health Insurance Plans

LSU First (*Nationwide*) - LSU First is a self-insured plan that utilizes WebTPA as the Claims Administrator, MedImpact is the Pharmacy Benefits Manager, Verity HealthNet for local and First Choice Provider network administration, and Aetna ASA as the Nationwide Network.

- Consumer-driven health plans give you choice and control on how to spend your healthcare dollars. LSU First provides up-front benefit dollars in a Health Reimbursement Account (HRA). First Choice providers are covered at 100% after your HRA is exhausted. Generic medications are also covered at 100%. You can see a specialist without a referral. If you have HRA money remaining at the end of the plan year, it will automatically rollover, up to a cap.

Pelican HRA 1000 (*Nationwide*) - The Pelican HRA 1000 is administered by Louisiana Blue, which includes a nationwide network of providers. The HRA 1000 includes $1,000 in employer contributions for employee only plans and $2,000 for family plans that can be used to offset deductible and other out-of-pocket costs. Any unused funds rollover up to the in-network out-of-pocket maximum, allowing members to build up balances that cover eligible medical expenses. Livinti is the Pharmacy Benefit Manager.

Pelican HSA 775 (*Nationwide*) - The Pelican HSA 775 is administered by Louisiana Blue, which includes a nationwide network of providers. The HSA 775 offers the lowest premiums in addition to a health savings account funded by both the employer and employee. Employers contribute $200 to the HSA then match any employee contributions up to $575. Employees can contribute additional funds on a pre-tax basis, up to $3,650 for an individual and $7,300 for a family to cover out-of-pocket medical and pharmacy costs. Unused funds can remain in your HSA account and earn interest. The HSA differs from the HRA in that money in an HSA follows the members even if he terminates or retires. Livinti is the Pharmacy Benefit Manager.

Magnolia Local (*Local*) - The Magnolia Local plan is administered by Louisiana Blue and utilizes the Community Blue and Blue Connect networks, primarily servicing Shreveport, New Orleans, and Baton Rouge. It is a traditional plan that offers $25 primary care co-pays and $50 specialty care co-pays who live or work in specific coverage areas. There is no out-of-network coverage, other than emergencies. Livinti is the Pharmacy Benefit Manager.

Magnolia Local Plus (*Nationwide*) - The Magnolia Local Plus plan is administered by Louisiana Blue. It offers the same coverage as the Magnolia Local plan, with the benefit of nationwide network. The Local Plus option offers $25 primary care co-pays and $50 specialty care co-pays for participants in any region. The Local Plus plan is ideal for members who prefer the predictability of co-pays rather than using employer funding to offset out-of-pocket costs. There is no out-of-network coverage, other than emergencies. Livinti is the Pharmacy Benefit Manager.

Magnolia Open Access (*Nationwide*) - The Magnolia Open Access plan is administered by Louisiana Blue. The Open Access plan offers coverage both inside and outside of BCBS's nationwide network. Participants will pay a percentage of charges after the deductible is met. It is an attractive plan for members who live out of state or travel regularly. Livinti is the Pharmacy Benefit Manager.

HEALTH INSURANCE PLAN OPTIONS

The following pages include a table with a summary of the Health Plans that are offered by the LSU System. For more detailed information and to search for providers in each Plan, you may contact the Health Plans directly.

For more information on the Health Plans and/or a list of providers:

Provider	Customer Service Phone Number	Website
LSU First Health Plan	1-855-346-LSU1(5781)	LSU First
Office of Group Benefits	1-800-272-8451	Home - OGB
Louisiana Blue	1-800-398-4089	Office of Group Benefits | Louisiana Blue

LSU FIRST

LSU first
THE LSU HEALTH PLAN

Benefit Snapshot 2027 Plan Year

LSU First Puts You First

- First Choice providers covered at 100%[1] with no deductible
- Tier 1 Generic prescriptions covered at 100%
- Preventive Care covered at 100% with First Choice and In-Network providers
- Premium Wellness Credit for employees and spouses if certain criteria are met

Medical Coverage as Easy as 1-2-3

1 Health Reimbursement Account (HRA)

- LSU First funds your HRA to help pay for eligible medical expenses
- HRA pays 100% of covered medical services until exhausted
- Unused dollars, up to the maximum, roll over each year for future eligible medical expenses

	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Annual HRA Contribution	$500	$750	$750	$1,000

2 Deductible

- After your HRA is exhausted, covered services with non-First Choice providers are subject to deductible
- Covered services with First Choice Providers are covered at 100%[1] with no deductible

	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Annual Deductible	$500	$750	$750	$1,000

3 Coinsurance

- After your HRA is exhausted and the deductible is met, LSU First pays based on the provider's network status:
  - **First Choice:** covered at 100%[1] with no deductible; you pay $0
  - **In-Network:** covered at 80% of covered services; you pay 20%
  - **Out-of-Network:** covered at 60% of the Maximum Allowable Charge (MAC); you pay 40%, plus any billed charges over MAC

Prescription Coverage that's Predictable

Rx Prescription Drug Coverage

- Covered medications do not apply to your HRA or deducible
- Prescription costs vary depending on the medication's formulary tier and drug cost
  - **Tier 1 Generic:** covered at 100%; you pay $0
  - **Tiers 2 – 4 Brand and Specialty:** covered at 80%; you pay 20%, up to $150 copay for a 30-day supply

Safety Net for Healthcare Costs

OOP MAX Out-of-Pocket (OOP) Maximum

- The annual limit on eligible medical and prescription drug expenses
- If you meet the Out-of-Pocket Maximum, LSU First pays 100% of covered medical services and prescriptions for the remainder of the plan year

	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Annual OOP Maximum	$9,000	$13,500[2]	$13,500[2]	$18,000[2]

[1]$150 Emergency Room Co-Pay applies, waived if admitted
[1]$150 Penalty for MRIs and CT scans performed at a hospital facility
[2]Embedded Individual OOP Maximum: No individual will pay more than $9,000

How It Works
Employee Only

MEDICAL COVERAGE

1 LSU Pays
$500 HRA for all covered medical services
First Choice Providers covered 100%[1] after HRA

2 You Pay
$500 Deductible for non-First Choice providers

3 LSU and You Share
Verity/Aetna: 80%/20%
Out-of-Network: 60%/40%

PRESCRIPTION COVERAGE

Rx Tier 1 Generic
covered at 100%; you pay $0
Tiers 2 - 4 Brand & Specialty
covered at 80%, you pay 20% up to $150 for a 30-day supply
Never Pay More than $150 for a 30-Day Supply

OUT-OF-POCKET MAXIMUM

OOP MAX LSU Pays
100% of covered services after you reach the $9,000 combined annual in-network out-of-pocket maximum
LSU First pays 100% for the rest of the plan year

Explore plan details, resources, and more at
lsu.edu/lsufirst

LSU First Quick Facts

1 The LSU First Team

The LSU First team is comprised of the following partners working together for your health care benefits:

- **LSU** is financially responsible for paying your claims.
- **WebTPA** is the Medical Claims Administrator providing care coordination, authorizations, education, and dedicated support for LSU members.
- **MedImpact** is the Pharmacy Benefits Manager handling prescription claims, clinical programs, customer service, and mail-order delivery.
- **Verity HealthNet** is the Local Louisiana Network Administrator for the First Choice and Verity networks.
- **Aetna ASA** is the national Network Administrator and web-based Employee Assistance Program (EAP) provider.
- **Benefit Advocate Center (BAC)**, offered by Arthur J. Gallagher, provides benefit support and helps resolve escalated claim or pharmacy issues.

2 Networks

The LSU First Health Plan utilizes the following Networks:

- **First Choice (FC):** The FC Network is a network of Louisiana providers. Services are covered at 100%[1] after your HRA is exhausted. This means you pay no out of pocket for covered services with these providers.
- **Verity HealthNet:** The Verity Network is a network of local providers within Louisiana. After your HRA is exhausted and you meet your deductible, the Plan will pay 80% and you are responsible for 20%.
- **Aetna ASA:** The Aetna ASA Network is your nationwide network. After your HRA is exhausted and you meet your deductible, the Plan will pay 80% and you are responsible for 20%.
- **Out-of-Network:** Any providers not participating in the above networks will be considered Out-of-Network. After your HRA is exhausted and you meet your deductible, the Plan pays 60% of the Maximum Allowable Charge (MAC); you pay the remaining 40% plus any billed charges over MAC.

3 Tiered Formulary

The LSU First Health Plan utilizes a 4-tier formulary, managed by MedImpact, that helps members select the most appropriate, lowest-cost medication options. The formulary is reviewed quarterly to reassess drug tiers based on the current prescription drug market. The amount you pay towards prescriptions depends on the tier the drug falls within and the cost of the medication.

- **Tier 1 Generic** medications are covered at 100%. You owe $0 for these medications.
- **Tier 2 Preferred Brand** medications are often less expensive than Non-Preferred Brands, which can save you money. They are covered at 80%. You are responsible for 20%, up to a maximum of $150 for a 30-day supply.
- **Tier 3 Non-Preferred Brand** medications are covered at 80%. You are responsible for 20%, up to a maximum of $150 for a 30-day supply.
- **Tier 4 Specialty** medications are covered at 80%. You are responsible for 20%, up to a maximum of $150 for a 30-day supply.

LSU First members have the option of receiving a 90-day supply of maintenance medications by mail order through MedImpact Direct or through multiple retail pharmacies nationwide, including CVS, Walgreens, and Wal-Mart.

LSU First is just a call or click away!

WebTPA Customer Service: 855-346-5781
Benefit Advocate Center: 866-607-5325

General Information: lsufirst@lsu.edu
Benefit Advocate Center: bac.lsu@ajg.com

2027 LSU Health Insurance Comparison

Active employees of LSU have six (6) health plan options to choose from. This comparison chart is a summary of plan features and is presented for general information only. For a complete list of plan features, please review the plan documents. We recommend that you review your plan options to ensure you have the coverage that best meets your needs.

	LSU First			Pelican HRA 1000		Pelican HSA 775		Magnolia Local		Magnolia Local Plus		Magnolia Open Access	
Network	First Choice, Verity HealthNet, Aetna ASA			Blue Cross Blue Shield of LA Preferred Care Providers & BCBS National Providers		Blue Cross Blue Shield of LA Preferred Care Providers & BCBS National Providers		Blue Cross Blue Shield of LA Community Blue & Blue Connect		Blue Cross Blue Shield of LA Preferred Care Providers & BCBS National Providers		Blue Cross Blue Shield of LA Preferred Care Providers & BCBS National Providers	
Eligible Members	Actives and Non-Medicare Retirees			Actives and Non-Medicare Retirees (retirement date after 3/1/15)		Actives		Actives and Non-Medicare Retirees (retirement date after 3/1/15)		Actives and Non-Medicare Retirees (retirement date after 3/1/15)		Actives and Non-Medicare Retirees (retirement date after 3/1/15)	
Plan Design	**Deductible**			**Deductible**		**Deductible**		**Deductible**		**Deductible**		**Deductible**	
	First Choice	**In-Network**	**Non-Network**	**Network**	**Non-Network**	**Network**	**Non-Network**	**Network**	**Non-Network**	**Network**	**Non-Network**	**Network**	**Non-Network**
Employee	$0	$500	$500	$2,000	$4,000	$2,000	$4,000	$400	No Coverage	$400	No Coverage	$900	$900
Employee + Spouse	$0	$750	$750	$4,000	$8,000	$4,000	$8,000	$800	No Coverage	$800	No Coverage	$1,800	$1,800
Employee + Child(ren)	$0	$750	$750	$4,000	$8,000	$4,000	$8,000	$1,200	No Coverage	$1,200	No Coverage	$2,700	$2,700
Employee + Family	$0	$1,000	$1,000	$4,000	$8,000	$4,000	$8,000	$1,200	No Coverage	$1,200	No Coverage	$2,700	$2,700
	Deductible applies to covered medical services only; does not apply to pharmacy			HRA dollars will reduce this amount		HSA dollars will reduce this amount							
	Maximum Out of Pocket			**Maximum Out of Pocket**		**Maximum Out of Pocket**		**Maximum Out of Pocket**		**Maximum Out of Pocket**		**Maximum Out of Pocket**	
Employee	$9,000		Unlimited	$5,000	$10,000	$5,000	$10,000	$2,500	No Coverage	$3,500	No Coverage	$3,500	$4,700
Employee + Spouse	$13,500[1]		Unlimited	$10,000	$20,000	$10,000	$20,000	$5,000	No Coverage	$6,000	No Coverage	$6,000	$8,500
Employee + Child(ren)	$13,500[1]		Unlimited	$10,000	$20,000	$10,000	$20,000	$7,500	No Coverage	$8,500	No Coverage	$8,500	$12,250
Employee + Family	$18,000[1]		Unlimited	$10,000	$20,000	$10,000	$20,000	$7,500	No Coverage	$8,500	No Coverage	$8,500	$12,250
	[1]$9,000 OOP Max per individual												
	State Funding			**State Funding**		**State Funding**		**State Funding**		**State Funding**		**State Funding**	
Employee	$500			$1,000		$200 initial yearly deposit if HSA account opened; up to an additional $575 dollar for dollar match		Not Available		Not Available		Not Available	
Employee + Spouse	$750			$2,000									
Employee + Child(ren)	$750			$2,000									
Employee + Family	$1,000			$2,000									
	Funding not applicable to pharmacy expenses			Funding not applicable to pharmacy expenses									
Physicians' Services	**Coverage**			**Coverage**		**Coverage**		**Coverage**		**Coverage**		**Coverage**	
	First Choice	**In-Network**	**Non-Network**	**In-Network**	**Non-Network**	**In-Network**	**Non-Network**	**In-Network**	**Non-Network**	**In-Network**	**Non-Network**	**In-Network**	**Non-Network**
Primary Care Physician or Specialist Office Visit	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC[2]	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage, subject to deductible	60% coverage, subject to deductible	100% coverage after a $25 PCP or $50 SPC copay per visit	No Coverage	100% coverage after a $25 PCP or $50 SPC copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage, subject to deductible
Maternity Care	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC[2]	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage, subject to deductible	60% coverage, subject to deductible	100% coverage after a $90 copay per pregnancy	No Coverage	100% coverage after a $90 copay per pregnancy	No Coverage	90% coverage; subject to deductible	70% coverage, subject to deductible
Physician Services Furnished in a Hospital	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC[2]	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage, subject to deductible	60% coverage, subject to deductible	100% coverage; subject to deductible	No Coverage	100% coverage; subject to deductible	No Coverage	90% coverage; subject to deductible	70% coverage, subject to deductible
Preventive Care	100% coverage; NOT subject to HRA	100% coverage; NOT subject to HRA or deductible	100% coverage; subject to MAC[2]	100% coverage; NOT subject to deductible	100% of fee schedule. Member pays difference between billed amount and fee schedule; NOT subject to deductible	100% coverage; NOT subject to deductible	100% of fee schedule. Member pays difference between billed amount and fee schedule; NOT subject to deductible	100% coverage; NOT subject to deductible	No Coverage	100% coverage; NOT subject to deductible	No Coverage	100% coverage; NOT subject to deductible	70% coverage; subject to deductible

Physicians' Services	LSU First			Pelican HRA 1000		Pelican HSA 775		Magnolia Local		Magnolia Local Plus		Magnolia Open Access	
	Coverage			Coverage		Coverage		Coverage		Coverage		Coverage	
	First Choice	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network
Physician Services for ER Care	100% coverage after HRA	80% coverage; subject to deductible	80% coverage; subject to deductible and MAC[2]	80% coverage; subject to deductible	80% coverage, subject to deductible	80% coverage; subject to deductible	80% coverage, subject to deductible	100% coverage; subject to deductible	100% coverage; subject to deductible	100% coverage; subject to deductible	100% coverage; subject to deductible	90% coverage; subject to deductible	90% coverage; subject to deductible
Outpatient Surgery/Services (billed as outpatient surgery at a facility)	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC[2]	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage; subject to deductible	No Coverage	100% coverage; subject to deductible	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible
Hospital Services	Coverage			Coverage		Coverage		Coverage		Coverage		Coverage	
	First Choice	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network
Inpatient Services	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC[2]	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage; after a $100 copay per day; $300 per admission max	No Coverage	100% coverage; after a $100 copay per day; $300 per admission max	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible + $50 copay per day (days 1-5)
Outpatient Surgery/Services (billed at a hospital)	$300 penalty if performed at hospital facility; 100% coverage after HRA	$300 penalty if performed at hospital facility; 80% coverage; subject to deductible	$300 penalty if performed at hospital facility; 60% coverage; subject to deductible and MAC[2]	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage; after a $100 facility copay per visit	No Coverage	100% coverage; after a $100 facility copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage, subject to deductible
Emergency Room Care	$150 copay; copay waived if admitted; 100% coverage after HRA	80% coverage after $150 copay; subject to deductible; copay waived if admitted	80% coverage after $150 copay; subject to deductible and MAC[2]; copay waived if admitted	80% coverage; subject to deductible	80% coverage, subject to deductible	80% coverage; subject to deductible	80% coverage, subject to deductible	100% coverage after $200 copay per visit; waived if admitted	100% coverage after $200 copay per visit; waived if admitted	100% coverage after $200 copay per visit; waived if admitted	100% coverage after $200 copay per visit; waived if admitted	90% coverage after $200 copay per visit; waived if admitted	90% coverage after $200 copay per visit; waived if admitted
Behavioral Health	Coverage			Coverage		Coverage		Coverage		Coverage		Coverage	
	First Choice	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network
Mental Health and Substance Abuse - Inpatient	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC[2]	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage after $100 copay per day; $300 per admission max	No Coverage	100% coverage after $100 copay per day; $300 per admission max	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible + $50 copay per day (days 1-5)
Mental Health and Substance Abuse - Outpatient	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC[2]	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage after $25 copay per visit	No Coverage	100% coverage after $25 copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible

Other Services	LSU First			Pelican HRA 1000		Pelican HSA 775		Magnolia Local		Magnolia Local Plus		Magnolia Open Access	
		Coverage		Coverage		Coverage		Coverage		Coverage		Coverage	
	First Choice	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network
Outpatient Short-Term Rehabilitation Services (PT/ST/OT/Other)	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC[2]	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage; after $25 copay per visit	No Coverage	100% coverage; after a $25 copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible
Routine Vision Exam	100% coverage; NOT subject to HRA or deductible	100% coverage; NOT subject to HRA or deductible	100% coverage; subject to MAC[2]	No Coverage		No Coverage		No Coverage		No Coverage		No Coverage	
Urgent Care Center	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC[2]	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage; after $50 copay per visit	No Coverage	100% coverage; after $50 copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible
Home Health Care and Hospice Care	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC[2]	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage; subject to deductible	No Coverage	100% coverage; subject to deductible	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible
Durable Medical Equipment (DME)	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC[2]	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage of the first $5,000 allowable; 100% in excess of $5,000 per plan year; subject to deductible	No Coverage	80% coverage of the first $5,000 allowable; 100% in excess of $5,000 per plan year; subject to deductible	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible

Pharmacy	LSU First	Pelican HRA 1000	Pelican HSA 775	Magnolia Local	Magnolia Local Plus	Magnolia Open Access
	You Pay	You Pay	You Pay	You Pay	You Pay	You Pay
Tier 1 - Generic	$0; Covered at 100%	50% up to $30	$10; subject to deductible	50% up to $30	50% up to $30	50% up to $30
Tier 2 - Preferred Brand	20% up to $150	50% up to $55	$25; subject to deductible	50% up to $55	50% up to $55	50% up to $55
Tier 3 - Non-Preferred Brand	20% up to $150	65% up to $80	$50; subject to deductible	65% up to $80	65% up to $80	65% up to $80
Tier 4 - Specialty	20% up to $150	50% up to $80	$50; subject to deductible	50% up to $80	50% up to $80	50% up to $80
90 day supply of maintenance drugs from mail order or at participating retail pharmacies	3 times the cost of your applicable coinsurance	2.5 times the cost of your applicable copay	Applicable copay; Maintenance drugs not subject to deductible	2.5 times the cost of your applicable copay	2.5 times the cost of your applicable copay	2.5 times the cost of your applicable copay
After the out-of-pocket threshold of $1,500 is met:						
Tier 1 - Generic	Same cost as above	$0 copay	Same cost as above	$0 copay	$0 copay	$0 copay
Tier 2 - Preferred Brand		$20 copay		$20 copay	$20 copay	$20 copay
Tier 3 - Non-Preferred Brand		$40 copay		$40 copay	$40 copay	$40 copay
Tier 4 - Specialty		$40 copay		$40 copay	$40 copay	$40 copay

PRORATION GRID FOR LSU FIRST

For newly hired Employees with an effective date after January 1st, the Deductible and HRA contributions will be pro-rated, based on the remaining number of months in the Plan Year (see chart below).

New Hire Table for Option 1						
Level of Coverage	Employee Only		Employee + Spouse Employee + Children		Family	
EFFECTIVE DATE	**HRA**	**REMAINING DEDUCTIBLE**	**HRA**	**REMAINING DEDUCTIBLE**	**HRA**	**REMAINING DEDUCTIBLE**
January 1st	$500.00	$500.00	$750.00	$750.00	$1,000.00	$1,000.00
February 1st	$458.00	$458.00	$688.00	$688.00	$917.00	$917.00
March 1st	$417.00	$417.00	$625.00	$625.00	$833.00	$833.00
April 1st	$375.00	$375.00	$563.00	$563.00	$750.00	$750.00
May 1st	$333.00	$333.00	$500.00	$500.00	$667.00	$667.00
June 1st	$292.00	$292.00	$438.00	$438.00	$583.00	$583.00
July 1st	$250.00	$250.00	$375.00	$375.00	$500.00	$500.00
August 1st	$208.00	$208.00	$313.00	$313.00	$417.00	$417.00
September 1st	$167.00	$167.00	$250.00	$250.00	$333.00	$333.00
October 1st	$125.00	$125.00	$188.00	$188.00	$250.00	$250.00
November 1st	$83.00	$83.00	$125.00	$125.00	$167.00	$167.00
December 1st	$42.00	$42.00	$63.00	$63.00	$83.00	$83.00

HEALTH INSURANCE PREMIUMS

2027 Health Insurance Premiums Effective January 1 - December 31, 2027						
	LSU First	Pelican HRA 1000	Pelican HSA 775	Magnolia Local *Designated Regions*	Magnolia Local Plus	Magnolia Open Access
12-Month Employee Share						
Employee Only	$260.38	$168.58	$97.48	$228.66	$269.82	$280.46
Employee + Spouse	$765.32	$547.62	$316.78	$742.94	$876.34	$911.20
Employee+ Children	$403.26	$242.78	$140.48	$329.12	$388.30	$403.76
Employee + Family	$939.04	$586.68	$339.34	$796.06	$938.96	$976.28
9-Month Employee Share						
Employee Only	$347.17	$224.77	$129.97	$304.88	$359.76	$373.95
Employee + Spouse	$1,020.43	$730.16	$422.37	$990.59	$1,168.45	$1,214.93
Employee + Children	$537.68	$323.71	$187.31	$438.83	$517.73	$538.35
Employee + Family	$1,252.05	$782.24	$452.45	$1,061.41	$1,251.95	$1,301.71
Bi-Weekly (24 Weeks) Employee Share						
Employee Only	$130.19	$84.29	$48.74	$114.33	$134.91	$140.23
Employee + Spouse	$382.66	$273.81	$158.39	$371.47	$438.17	$455.60
Employee + Children	$201.63	$121.39	$70.24	$164.56	$194.15	$201.88
Employee + Family	$469.52	$293.34	$169.67	$398.03	$469.48	$488.14
State Share						
Employee Only	$781.18	$505.84	$292.58	$686.22	$809.60	$841.62
Employee + Spouse	$1,286.12	$884.88	$511.92	$1,200.34	$1,416.26	$1,472.36
Employee + Children	$924.08	$580.04	$335.54	$786.64	$928.10	$964.88
Employee + Family	$1,459.84	$924.00	$534.44	$1,253.48	$1,478.88	$1,537.50
Total Premium						
Employee Only	$1,041.56	$674.42	$390.06	$914.88	$1,079.42	$1,122.08
Employee + Spouse	$2,051.44	$1,432.50	$828.70	$1,943.28	$2,292.60	$2,383.56
Employee + Children	$1,327.34	$822.82	$476.02	$1,115.76	$1,316.40	$1,368.64
Employee + Family	$2,398.88	$1,510.68	$873.78	$2,049.54	$2,417.84	$2,513.78
COBRA Premium						
Employee Only	$1,062.39	$687.92	$397.88	$993.14	$1,101.04	$1,144.54
Employee + Spouse	$2,092.46	$1,461.14	$845.24	$1,982.16	$2,338.42	$2,431.20
Employee + Children	$1,353.87	$839.28	$485.54	$1,138.06	$1,342.76	$1,395.98
Employee + Family	$2,446.85	$1,540.86	$891.28	$2,090.48	$2,466.14	$2,564.04

TAX - SAVER FLEXIBLE BENEFITS PLAN

Types of Tax-Saver Plans

Premiums Only Plan: Your premiums for medical, dental, vision, and OGB life insurance will automatically be deducted pre-tax from your paycheck before your taxable income is determined.

To cancel any of the benefits that are being tax-sheltered under this Plan, you may only do so if you experience a qualifying event (see Changes in Participation during the Year" section). If you do not experience a qualifying event, you may only cancel your participation during Annual Enrollment for a January 1st effective date.

Flexible Spending Accounts (FSA): This benefit provides you with the opportunity to set aside tax-exempt dollars for out-of-pocket health care or dependent care expenses incurred by you and/or your eligible dependents. You must determine an annual amount to be withheld, and you will be provided with a debit card pre-loaded with this amount for your use throughout the Plan Year. Determine the amount to be withheld by forecasting your out-of-pocket health care and/or dependent care expenses for the entire Plan year, plus the grace period (January 1st through March 15th).

The deduction is made before taxes are computed, thus making the spending account dollars tax-free. To access the money in your account, you can either use your FSA debit card at the time of service, or you can file a claim form, requesting reimbursement for eligible, out-of-pocket expenses, available in your Human Resources/Benefits Department or online at www.lsu.edu/benefits.

The monthly administrative fee to participate in these plans is $5.00, which includes participation in both the Healthcare Spending Account and the Dependent Care Spending Account.

Eligibility

Any active employee of the LSU System is eligible for participation in the flexible benefits plan provided the following:

- Employed at 75% of full-time effort or greater (at least 30 hours per week).
- Appointed for a duration of at least one semester or 120 days or greater

Effective Date of Coverage

You must enroll within your first thirty (30) days of full-time employment; your coverage will be effective the first of the following month after your first full calendar month of employment.

For example:
Date of Hire = August 20th
Effective Date = October 1st

Annual Enrollment

Since circumstances affecting out-of-pocket expenses are generally subject to change each year, you must re-enroll in the Flexible Spending Account (FSA) each year during Annual Enrollment. Your FSA enrollment will not automatically carry over from year to year. If you chose not to re-enroll during Annual Enrollment, your account will automatically cancel on December 31st.

Changes in Participation During the Year

Due to the tax advantages you enjoy under this program, the Internal Revenue Service (IRS) imposes some restriction on the changes you can make during the Plan Year. Once you have elected to participate in one or more of these accounts, you cannot change or revoke this election except during Annual Enrollment or if you experience a qualifying event.

A qualifying event only allows for changes to an existing election. If you did not make an election to participate in the Plan during Annual Enrollment or within 30 days of employment, a qualifying event will not allow for enrollment in the Plan mid-year. The only exception to this rule is in cases where there is a loss of other coverage.

TAX - SAVER FLEXIBLE BENEFITS PLAN

Qualifying Events Include:

1. Changes in Family Status
   - Change in legal marital status, such as marriage, death of spouse, divorce, legal separation, or annulment.
   - Change in number of dependents, such as birth, adoption or death of a dependent.
   - Change in employment status of you or your spouse.
   - An event that causes a dependent to satisfy or cease to satisfy the requirements for coverage due to attainment of age or any similar circumstance.
2. Changes required by judgment, decree, or order resulting from a divorce, legal separation, annulment or change in legal custody
3. Entitlement to or loss of Medicare or Medicaid
4. Significant cost or coverage changes
5. FMLA qualified leaves of absence
6. Changes in a dependent care provider or cost of dependent care

Changes in Health Care FSA elections may be allowed for qualifying events that fall under a change in family status; however, no changes are allowed to Health Care FSAs for other qualifying events. Also, the change in your election must be consistent with your change in family circumstances and must be made within 30 days of the date of change.

How Flexible Spending Accounts Save You Money

Assuming an employee has an Annual Gross Income of $30,000 and is in a 15% tax bracket:
NOTE: Savings will be even greater for persons in higher tax brackets.

	With FSA	Without FSA
Gross Monthly Pay Minus FSA Contribution	$2,500 - $360	$2,500 N/A
Taxable Income Minus Taxes	$2,140 -$321	$2,500 -$375
Net Income Plus FSA Reimbursement	$1,819 +$360	$2,125 N/A
Total Monthly Pay	$2,179	$2,125
Monthly tax savings = $54.00; Annual tax savings = $648.88		

NOTE: Savings will be even greater for persons in higher tax brackets.

Types of Flexible Spending Accounts

Healthcare Spending Account

Minimum Contribution: $100
Maximum Contribution: $3,200

Qualifications and Eligible Expenses: Many health care expenses, such as co-payments and deductibles, are not fully reimbursed by health, dental, or vision insurance and may be eligible for reimbursement through a Healthcare FSA. For a detailed list of health care expenses that may qualify for reimbursement under the Healthcare Spending Account, contact your HR/Benefits Department.

How to Calculate Your Expenses: Use the worksheet available on page 23 to estimate your unreimbursed health care expenses. But keep this in mind – IRS regulations state that if all the money in the account is not used by the end of the Plan Year, the remaining balance must be forfeited (known as the "Use-it-or-Lose-it rule"). Therefore, you should be conservative in your estimates. It is better to estimate low rather than high since you will have to forfeit any money left in the account at the end of the Plan Year. After estimating your total health care expenses for the Plan Year, divide this amount by the appropriate number of pay periods left in the Plan Year to calculate your per-pay-period contribution amount. This amount will be deducted on a pre-tax basis.

Dependent Care Spending Account

Minimum Contribution: $100
Maximum Contribution: $7,500 ($5,000 for high income earners >$160,000)

There are four conditions surrounding participation in Dependent Care Spending Accounts:

1. If you are married, generally both you and your spouse must be employed to use this Plan to reimburse eligible dependent daycare expenses.
2. Your contribution may not exceed the lesser of your income or the income of your spouse. For example, if you earn $30,000 a year and your spouse earns $2,000 a year, your contribution may be no more than $2,000 for the year.
3. If you are married and file separate returns, your maximum contribution is $3,750 ($2,500 for high income earners >$160,000).
4. If your spouse has a Dependent Care Account at work and you file a joint return, your combined total tax-shelter for dependent care cannot exceed $7,500.

TAX - SAVER FLEXIBLE BENEFITS PLAN

Qualifications: You may receive tax-exempt reimbursements for the care of certain individuals in your household, which includes your dependent children aged 12 or younger and any other individuals who reside with you and who rely on you for at least half of their support or are physically or mentally unable to care for themselves.

Eligible Expenses: Eligible dependent care expenses are work-related expenses incurred for qualifying individuals. The account is designed to provide a tax savings so that you and your spouse can work. You are required to report on your annual federal income tax return the name(s) of those providers of dependent care expenses whose expenses have been reimbursed to you through your Dependent Care Account.

Eligible Dependent Care Account expenses include:

- Day-care costs for children 12 and younger.
- Schooling costs, not including food and clothing, for either private or public schools, for children not yet in kindergarten.
- If expenses for food and clothing cannot be separated from the total cost of child care, then they are eligible expenses.
- Before/after-school care for children 12 years or younger.
- Babysitting and licensed day-care center costs.
- Housekeeping services in your home that include day care.
- Elder care if dependent is claimed on your tax return.

Costs of transportation, overnight camping, nursing care facilities, and the schooling costs of children in the first grade or above are generally ineligible expenses.

Federal Income Tax Credit for Dependent Care Expenses: You cannot use both the tax credit and the spending account for the same dependent care expenses. Further, expenses eligible for the tax credit are reduced, on a dollar-for-dollar basis, by the amount you contribute to a dependent care spending account. This tax credit is an amount subtracted from the actual tax you owe when you file your annual tax return. See IRS Form 2441 for more information on the Tax credit.

Determining whether it is more advantageous for you to open a spending account or file for the credit at the end of the year will depend on several factors and, therefore, must be made on an individual basis. The following
principles, however, can be used as a general guide.

- As income rises, the tax credit decreases, whereas the tax savings on payments made through the Dependent Care Account become greater, because you are in a higher taxable income bracket.
- Savings from using the Dependent Care Account include Social Security/Medicare tax savings. These savings do not apply with the tax credit.
- The amount that can be reimbursed through the Dependent Care Account is not lowered when you have only one qualifying dependent, as happens with the tax credit. For example, if you have only one child but more than $2,400 of dependent care expenses, more
  expenses are reimbursable through the Dependent Care Account.

How Contributing to a Flexible Spending Account Affects Other Benefits

Benefits received through your Long-Term Disability and Life Insurance are not reduced even though participating in the Premiums Only Plan makes it appear that you are making less money. These benefits are calculated on your gross earnings before pre-tax deductions are made. Similarly, your retirement benefit is not affected by your Flexible Benefits participation. If you are one of the few who pay Social Security tax, please note that under present law, your earning for the purpose of determining your Social Security benefits would be reduced by contributions made to the spending accounts or premiums withheld through the Premiums Only Plan.

If you are contributing to a supplemental retirement account, be aware that your Tax-Saver Flexible Benefits Plan contributions will not reduce the maximum that can be contributed to a tax-sheltered annuity.

TAX - SAVER FLEXIBLE BENEFITS PLAN

What Happens to My Money When…?

It is the end of the Year: IRS regulations state that if all the money in the account is not used by the end of the Plan year, the remaining balance must be forfeited. This practice is commonly referred to as the "Use-it-or-Lose-it rule." Any remaining balances cannot be paid to you in cash, carried over to the next Plan Year or made available to you in any other way. By being familiar with your level of expenses and planning carefully, you can minimize this risk.

I Terminate Employment: You can continue to submit claims after employment terminates. However, you may only submit claims for expenses incurred on or before the last day of your employment, unless you choose to make after-tax contributions to your spending account(s) through COBRA FSA. COBRA FSA requires after-tax contributions to keep the accounts active for reimbursements that may occur after the last day of your employment. If you terminate employment mid-year, you must file claims within 120 days of the end of the month in which you terminate or within 120 days of the Plan Year, whichever is sooner.

Grace Period

There will be a grace period immediately following the end of the Plan Year for both Healthcare and Dependent Care Spending Accounts. This extension will provide participants additional time to incur expenses for reimbursement from the previous year's account. The grace period will be available after the end of the Plan Year (December 31st) from January 1 through March 15th for reimbursement from the previous year's spending accounts. To file claims during the grace period, a reimbursement request form must be submitted to Boon Chapman within the specified timeframe.

If you submit claims that are incurred between January 1st and March 15th, they will be reimbursed out of your previous year's account, first. Once your balance is exhausted from your previous year's account, and if you have re-enrolled in a flexible spending account for the following year, new claims will be reimbursed out of the next Plan Year's account.

Filing FSA Claims

Filing a claim is as easy as completing a claim form and attaching a receipt. Timely filing of a claim will result in a timely reimbursement. See your Human Resources/Benefits Department for more details about procedures for filing claims and applicable deadlines.

All claims incurred during the Plan Year must be submitted within 120 days following the end of the Plan year or by April 30th, whichever is sooner to be eligible for reimbursement. The same procedure applies for participants terminating during a Plan Year (unless COBRA is elected).

TAX - SAVER FLEXIBLE BENEFITS PLAN

Expense Estimation Worksheet for Unreimbursed Healthcare Costs

As part of your benefits program, you can decide to direct part of your salary to the Health Care Spending Account. This account permits you to pay for the otherwise unreimbursed health care expenses on a pre-tax basis. This worksheet will help you estimate what expenses you are likely to face in the next plan year.

Remember the Use-It-Or-Lose-It Rule. Be conservative in your estimates. It is better to estimate less rather than more since you will have to forfeit any money left in your account at the end of the plan year. For each of the following categories, estimate the amount of expenses you anticipate incurring in the coming Plan Year for which you do not expect to be reimbursed by your insurance carrier.

Medical deductible

(Major medical and/or any per admission deductibles) . . . . **$**_____

Dental deductible . . . . . **$**_____

Co-payments:
(Your share of expenses after any deductibles, up to the out-of-pocket limit)

Medical . . . . . **$**_____

Pharmacy . . . . . **$**_____

Dental . . . . . **$**_____

Orthodontia . . . . . **$**_____

Vision Exams . . . . . **$**_____

Routine Physical Exams . . . . . **$**_____

Other planned uncovered expenses . . . . . **$**_____

TOTAL ESTIMATED HEALTH CARE EXPENSES . . . . . **$**_____

The **Total Estimated Health Care Expenses** figure is the maximum amount you should consider putting in your Health Care Account. This total amount will be divided by the appropriate number of pay periods to reach a per pay period account deposit amount.

VOLUNTARY BENEFITS

Eligibility: Any active employee of the LSU System is eligible for voluntary benefits provided the following:

- Employed at 75% of fulltime effort per pay period (avg. of 30 hours/week) or greater;
- Appointed for a duration of at least one semester or 120 days or greater

Effective Date of Coverage: Timely Applicant: If you enroll within your first thirty (30) days of fulltime employment, your coverage will be effective the first of the month following your first full calendar month of
employment.

For example:
Date of Hire = August 20th
Effective Date = October 1st

Late Applicant: If you do not enroll into a Voluntary Benefit Plan within your first thirty (30) days of full-time employment, refer to the Voluntary Benefit section that you are interested in for Late Applicant guidelines.

When does Coverage for Voluntary Benefits end? Your coverage under a Voluntary Benefit will end on the
earliest of the following dates:

- On the last day of the month in which your employment terminates (for academic employees who
  terminate employment at the end of the academic year, coverage extends through September 30th of the same year).
- When you are no longer eligible for coverage.
- When you cease making the required contribution.

When the LSU System terminates the plan.

When does Coverage for Voluntary Benefits end for my dependent(s)? Your dependent's coverage under a Voluntary Benefit will end on the earliest of the following dates:

- When the individual no longer meets the plan's definition of a dependent.
- When the employee's coverage terminates.
- When the employee ceases to make the required contribution for dependent coverage.
- When the LSU System terminates the plan.

The LSU System Voluntary Benefit Vendors Are:

Voluntary Benefit	Vendor	Policy #
Accident Protection Plan	UnitedHealthcare	303972
Accidental Death & Dismemberment	UnitedHealthcare	303972
Critical Illness Protection Plan	UnitedHealthcare	303972
Dental	Humana	
Identity Protection	MetLife + Aura	LSU
Long Term Care	UNUM	100057
Long-Term Disability	UnitedHealthcare	303972
Supplemental Term Life Insurance and AD&D	UnitedHealthcare	303972
State Group Term Life Insurance and AD&D	Prudential	33624
Vision	Humana	

VOLUNTARY BENEFITS—REFERENCE SHEET

Voluntary Benefit	Enrollment Dates	Cancellation Dates	Tax Sheltered
Accident Protection Plan	May enroll within first 30 days of new hire or during Annual Enrollment.	May cancel coverage at any time.	No
Accidental Death and Dismemberment (AD&D)	May enroll at anytime	May cancel coverage at any time.	No
Critical Illness Protection	May enroll within first 30 days of new hire or during Annual Enrollment	May cancel coverage at any time.	No
Dental	May enroll within first 30 days of new hire, during Annual Enrollment or within 30 days of a qualifying event.	May cancel coverage during Annual Enrollment (for a following January 1 effective date) or due to a qualifying event if change submitted within 30 days.	Yes
Identity Protection	May enroll at any time	May cancel coverage at any time.	No
Long Term Care	May enroll within first 30 days of new hire or with an application of coverage. Outside of the first 30 days, application must be approved for coverage.	May cancel coverage at any time.	No
Long Term Disability	May enroll within first 30 days of new hire or with an application of coverage. Outside of the first 30 days, application must be approved for coverage.	May cancel coverage at any time.	No
LSU Term Life Insurance	May enroll within first 30 days of new hire or with an application of coverage. Outside of the first 30 days, application must be approved for coverage.	May cancel coverage at any time.	No
State of LA Term Life Insurance (and AD&D) - Prudential	May enroll within first 30 days of new hire or with an application of coverage. Outside of the first 30 days, application must be approved for coverage.	May cancel coverage at any time.	No
Vision	May enroll within first 30 days of new hire, during Annual Enrollment or within 30 days of a qualifying event.	May cancel coverage during Annual Enrollment (for a following January 1 effective date) or due to a qualifying event if change submitted within 30 days.	Yes

ACCIDENT PROTECTION PLAN

The LSU System partners with **UnitedHealthcare** to provide you and your family with valuable Accident Protection at affordable rates. You may select coverage for yourself, your spouse, and/or your child(ren). Children are eligible for coverage up to age 26. If you and your spouse are both LSU System employees, only one of you may enroll your children.

If an accident occurs, on or off the job, you may be surprised at the expenses that can add up. This insurance is designed to protect your finances by helping you pay for those unexpected costs associated with an accidental injury.

This benefit covers a wide range of common injuries and covered accidents. If you or a covered family member becomes injured, the Accident Protection Plan will pay you a direct cash benefit. The amount of money you receive is based on the type and severity of the injury and can be used any way you choose.

Late Applicant: As an eligible employee, you can enroll yourself and your dependents at any time. Your insurance will take effect on the first day of the month following the date you enroll, provided the required premium has been paid.

How are benefits paid? Benefits will be paid on a fee schedule based on the accident or injury that has offered. To receive the cash benefit, you must file a claim with UnitedHealthcare. Below is a summary, please see Plan Document for complete listing and fee schedule:

- Doctor/Urgent Care Visit— $40
- Ground Ambulance—$200
- Emergency Room Visit—$100
- Hospital Confinement—$800 admission, plus $160 per day
- Physical Therapy—$30 per day, up to 6 days
- Concussion—$140, once per 12-month period
- Medical Appliances/Equipment—$140

There is also an accidental death and dismemberment benefit within this policy.

- Life—$20,000
- Both hands or both feet—$20,000
- One hand and one foot—$20,000
- One hand or one foot—$10,000
- Two or more fingers or toes—$4,000
- One finger or one toe—$2,000

Limitations and Exclusions: There are certain limitations and exclusions under this policy. Accidents or injuries received from skydiving, bungee jumping, dirt bike/off-road motor vehicle use are not covered. Please see Plan Document for a complete list of exclusions.

How to file a claim? To receive a cash benefit, you must file a claim directly with UnitedHealthcare. This plan does not sync with your health insurance. Please contact your Human Resources/Benefits Department to obtain the claim form. It is also available at www.lsu.edu/benefits.

When does coverage end? As long as the plan is in force, you are an eligible employee, and you pay your premium, your coverage remains in effect. Your family members will remain insured as long as you are covered, they are eligible, and their premium is paid. Disabled dependents shall remain insured, regardless of age, as long as they continue to be disabled and your coverage remains in force.

For Additional Information
1-888-299-2070

Coverage Level	Monthly Premium
Employee Only	$9.15
Employee + Spouse	$13.60
Employee + Child(ren)	$12.36
Family	$16.81



ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (AD&D)

The LSU System partners with **UnitedHealthcare** to provide you and your family with valuable Accidental Death and Dismemberment coverage at affordable rates. You may select coverage for yourself, your spouse, and/or your child(ren). Children are eligible for coverage up to age 26. If you and your spouse are both LSU System employees, only one of you may enroll in Family coverage.

An accident that ends in death or disabling injury has a devastating effect on the lives of your loved ones. The loss of a family wage earner puts strain in a family and raises concerns as to how they will manage financially. Even if you are unmarried, remaining family members could be left with fulfilling your financial responsibilities or taking care of you.

Late Applicant: As an eligible employee, you can enroll yourself and your dependents at any time. Your insurance will take effect on the first day of the month following the date you enroll, provided the required premium has been paid.

There are eight benefit amounts to choose from, listed below. Family members may be insured for a portion of your principal sum:

- Spouse = 50% your principal sum, or 40% if you have eligible children
- Eligible children = 15% your principal sum or 10% if your spouse is eligible for coverage

How are benefits paid? Benefits will be paid for any of the losses that occur because of an injury listed:

- Life—100%
- Loss of both hands or feet—100%
- Loss of sight in both eyes—100%
- One hand or one foot—50%
- Loss of sight in one eye—50%
- Loss of speech or hearing—50%
- Coma—50%

Loss must occur within 365 days of the accident. If more than one loss results for any one accident, we will pay only the one largest applicable benefit amount.

Reduction In Benefits: your principal sum will reduce to the percentage shown below:

- At age 70, the benefit reduces to 82.5%
- At age 75, the benefit reduces to 57.5%
- At age 80, the benefit reduces to 37.5%
- At age 85 and older, the benefit reduces to 20%

If you are enrolled in Family coverage, your spouse and children's benefit will reduce from the principal sum amount of the insured employee.

Limitations and Exclusions: This policy does not cover loss caused by or resulting from suicide, declared or undeclared war or an act of either, sickness or disease, service in the armed forces of any country, or participation in an illegal occupation or attempt to commit a felony. Please see Plan Document for a complete list of exclusions.

When does coverage end? As long as the plan is in force, you are an eligible employee, and you pay your premium, your coverage remains in effect. Your family members will remain insured as long as you are covered, they are eligible, and their premium is paid. Disabled dependents shall remain insured, regardless of age, as long as they continue to be disabled and your coverage remains in force.

Additional Benefits: Please see Plan Document for details.

- Child Care Benefit
- Repatriation Benefit
- Common Carrier Hazard Benefit
- Education Benefit

For Additional Information
1-888-299-2070

Benefit Amount	Employee Only	Family	Benefit Amount	Employee Only	Family
$27,500	$0.52	$0.77	**$165,000**	$3.14	$4.62
$55,000	$1.05	$1.54	**$220,000**	$4.18	$6.16
$82,500	$1.57	$2.31	**$275,000**	$5.23	$7.70
$110,000	$2.09	$3.08	**$300,000**	$5.70	$8.40

CRITICAL ILLNESS INSURANCE

The Critical Illness benefit is designed to help protect you and your family's financial health. Critical Illness insurance can help fill a financial gap if you or a family member experiences a severe, life-threatening illness, such as cancer, heart attack, and major organ transplant. Upon diagnosis of a covered illness, you can receive a lump-sum benefit.

Covered illnesses include the following:

- Category 1 (Cancer) —Cancer-100%; Carcinoma in Situ-25%
- Category 2 (Cardiovascular) —Heart Attack, Stroke, Heart Transplant, Ruptured Aneurysm-100%; Coronary Artery Bypass-25%
- Category 3 (Other)—Chronic Renal Failure, Paralysis, Severe Burns, Severe Brain Damage, Coma, Major Organ Transplant-100%

You are eligible to receive payment one time for each category listed. There is a **reoccurrence/restoration** rider you may be eligible for after 12 months. For example, if you receive a lump sum payment due to a critical illness diagnosis and then are later diagnosed with another critical illness in the same category, this restoration benefit would pay an additional one-time benefit for the same category.

This insurance plan also provides a **wellness benefit**. It will pay out $100 per year for certain health-screening tests, such as mammograms, colonoscopies, and chest x-rays. A more detailed list can be found in the Plan Document.

Employees have 3 options when purchasing this coverage: A low option of $10,000, mid-level option of $20,000 and high option of $30,000. Spouses can be covered for 50% of the employee's coverage at either $5,000 or $10,000. The child(ren) benefit is $2,500.

Coverage Amounts

- Employee - $10,000, $20,000, or $30,000
- Spouse - $5,000, $10,000, or $15,000
- Child(ren) - $2,500, $5,000, or $7,500

Rates for employee and spouse are based on the age of the employee. The child(ren) rate is $0.15 per $1,000 of coverage.

To calculate your monthly premium, look for the employee age band and coverage amount you would like. Add spouse rate and child(ren) rate, if applicable.

Age Bands	$10,000	$20,000	$30,000
< 24	$3.30	$6.60	$9.90
25-29	$5.20	$10.40	$15.60
30-34	$6.00	$12.00	$18.00
35-39	$7.50	$15.00	$22.50
40-44	$10.00	$20.00	$30.00
45-49	$15.00	$30.00	$45.00
50-54	$19.50	$39.00	$58.50
55-59	$27.50	$55.00	$82.50
60-64	$38.20	$76.60	$114.60
65-69	$54.60	$109.20	$163.80
70-74	$79.40	$158.80	$238.20
75 >	$102.70	$205.40	$308.10

For Additional Information
1-888-299-2070

UnitedHealthcare®

DENTAL INSURANCE

The LSU System partners with **Humana** to provide you and your family with valuable Dental coverage at affordable rates. There are 2 options—Basic and Enhanced. You may select coverage for yourself, your spouse, and/or your child(ren). Children are eligible for coverage up to age 26. If you and your spouse are both LSU System employees, only one of you may enroll in Family coverage.

This Plan is designed to help you meet the expense of dental care by providing a broad range of benefits for you and your family. The Plan encourages preventive dental care and provides payment for covered dental expenses for you and your eligible dependents.

Late Applicant: If you do not enroll when first eligible, you may enroll during annual enrollment in October for an effective date of January 1.

Providers: With these Plans, you have the freedom to choose any provider you wish without penalty. However, if you select an in-network dentist, your out-of-pocket expenses may be reduced. For a listing of providers, please visit www.humana.com. Click on "Find a Dentist" and our network is the PPO.

What if my family has other dental coverage? If you or your family members are eligible to receive benefits under another plan, benefits under this policy will be coordinated with the benefits from any of your other plans so that not more than 100% of the allowable expenses incurred will be paid.

When does coverage end? As long as the plan is in force, you are an eligible employee, and you pay your premium, your coverage remains in effect. Your family members will remain insured as long as you are covered, they are eligible, and their premium is paid. Disabled dependents shall remain insured, regardless of age, as long as they continue to be disabled and your coverage remains in force.

Plan Options

UnitedHealthcare and LSU have teamed up to create two dental plans that give members options to fit each of their individual or family needs. You have the choice of one of two plans: Basic or Enhanced.

Basic Plan

The Basic Plan is designed to promote good dental hygiene through preventative care and to provide you with the dental care you need at a lower cost than the Enhanced Plan. The Basic Plan will cover a percentage of Usual and Customary charges, including 100% of Preventive Services, 45% of Basic Services, and 20% of Major Services. You may be responsible for any charges above those amounts. The Basic Plan has an annual deductible of $50/person, up to $150/family for non-preventive services. This plan has a $1,000 annual maximum which is the most that the insurance company will pay for each covered person during a calendar year.

Coverage Level	Monthly Premium
Employee Only	$22.76
Employee + Spouse	$42.76
Employee + Child(ren)	$59.06
Family	$79.06

Enhanced Plan

The Enhanced Plan offers comprehensive dental coverage in an easy-to-use format. The Plan will cover a percentage of Usual and Customary charges, including 100% of Preventive Services, 80% of Basic Services, and 50% of Major Services. Orthodontia is also included in the Enhanced Plan, making it a good choice for families with more extensive dental needs. The lifetime maximum for orthodontia services is $1,500. The Enhanced Plan has an annual deductible of $50/person, up to $150/family for non-preventative services. This plan has a $2,000 annual maximum which is the most that the insurance company will pay for each covered person during a calendar year.

Coverage Level	Monthly Premium
Employee Only	$41.82
Employee + Spouse	$81.82
Employee + Child(ren)	$99.48
Family	$139.42

For Additional Information
1-800-233-4013

IDENTITY PROTECTION

The LSU System partners with **MetLife + Aura** to offer identity protection to you and your family. Delivering comprehensive identity protection by continuously monitoring your personal information, MetLife + Aura provides robust credit protection and quickly alerts you to threats.

You can enroll or cancel this benefit at any time. Coverage is effective on the 1st of the month following enrollment.

There are two plans to choose from: Protection and Protection Plus.

Protection Plan includes credit monitoring and alerts, financial account and transaction monitoring, dark web monitoring, ssn and identity authentication, alerts, password manager, and safe web browsing.

Protection Plus Plan provides all the benefits of Protection Plan, plus Experian Credit Lock, payday/specialty loans block, credit score simulator, social media account monitoring and takeover alerts, gamertag monitoring, and AI-Powered call and text screening.

You can enroll or cancel this benefit at any time. Coverage is effective the 1st of the month following enrollment.

Coverage Level **Monthly Premiums**	**Protection Plan**	**Protection Plus Plan**
Employee Only	$5.54	$7.94
Family	$10.94	$13.94

For Additional Information, please contact MetLife.

LONG-TERM DISABILITY INSURANCE

The LSU System partners with **UnitedHealthcare** to provide you and your family with valuable Long-Term Disability coverage at affordable rates. The coverage is designed to help protect the financial security of you and your family. This coverage is only offered to eligible employees of the LSU System. Dependent coverage is not available.

The ability to earn an income is something to be cherished and protected. If you suffer an extended illness or injury and can't work, how will you pay your bills? Long-Term Disability (LTD) coverage can help. If you become disabled and qualify for benefits, LTD coverage will pay you 60% of your monthly salary up to a maximum of $12,000 per month.

Late Applicant: If you do not enroll in LTD when first eligible, you may apply at any time but must complete an Evidence of Insurability application and be approved by underwriting before coverage will become effective.

Coverage: This benefit covers 60% of your monthly base salary up to a maximum of $12,000 per month. Calculate your disability benefit as follows:

_____	**x 0.60 =**	_____
Monthly Salary		**Maximum Benefit**

Please note that disability benefits through UHC may be adjusted for other sources of income.

What is disability? Disability is defined as:

- You are not actively at work and are unable to perform some or all of the material and substantial duties of your regular occupation due to your sickness or injury; and
- You have a 20% or more loss in Indexed Pre-Disability Monthly Earnings due solely to the same sickness or injury; and
- You are under the regular care of a physician.

When are disability benefits paid? Disability benefits are paid if you are considered disabled and you satisfy a waiting period of 90 days and have exhausted your sick leave. Total disability is not required during the waiting period. You can continue to work periodically for up to 45 days without beginning the waiting period again. You will receive disability payments as long as you remain disabled until you reach your Social Security Normal Retirement Age. If your disability occurs at age 60 or above, your payments may be reduced.

Limitations and Exclusions: LTD benefits are not payable for disabilities resulting from:

- Declared or undeclared acts of war
- An intentional self-inflicted injury
- Commission or an attempt to commit a felony
- Pre-existing conditions—If you have a condition for which you received medical treatment or advice in the 3 months prior to your coverage effective date, it is considered pre-existing and will be excluded in the first 12 months of coverage. Following 12 consecutive months of coverage, such conditions will no longer be considered pre-existing.

Premium: Your premium is based on your salary. Calculate your premium as follows:

_____	**x 0.00362 =**	_____
Monthly Salary		**Monthly Cost**

Example: $3,000 x 0.00362 = $10.86
Monthly Salary Monthly Cost

For Additional Information
1-888-299-2070

TERM LIFE INSURANCE— LSU

The LSU System partners with **UnitedHealthcare** to provide you and your family with valuable Term Life Insurance coverage at affordable rates. The coverage is designed to help protect the financial security of you and your family. This coverage is only offered to eligible employees of the LSU System. Dependent coverage is not available.

Who Can Elect Term Life Insurance Coverage? All Full-Time Active Employees, excluding temporary, leased, or seasonal and their spouses and/or dependents. Full-Time Employment is an employee at 75% effort or greater per pay period (average 30 hours per week), or greater, with an appointment of 120 days or one academic semester. Employees who are on sabbatical but still receiving pay are also eligible.

Late Applicant: If you do not enroll into Life Insurance within your first 30 days of employment, you may enroll at any time but must complete an Evidence of Insurability Application and be approved by UnitedHealthcare before coverage will become effective.

How Much Voluntary Life Insurance can I purchase?

Employee:

- You are guaranteed the lesser of $350,000 or 3 times Basic Annual Earnings if you enroll within your first 30 days of employment. You must purchase Voluntary Life and AD&D Insurance in increments of $10,000.
- The maximum amount you may purchase cannot exceed $350,000.

Spouse:

- If you elect Voluntary Life Insurance for yourself, you may choose to purchase Spouse Voluntary Life and AD&D Insurance in increments of $5,000, to a maximum of $100,000.
- Your spouse is guaranteed the lesser of $100,000 or 50% of the amount elected by you if you enroll him/her within 30 days of your employment or within 30 days from your date of marriage.

Children:

- You may choose to purchase Child(ren) Voluntary Life Insurance coverage in the amount(s) of $5,000, $10,000, $15,000 or $20,000 for each eligible dependent child - no medical information required. Dependent children are live birth up to age 26.
- If your Child is between live birth up to 6 months of age, the maximum amount of coverage he/she will have is $1,000.
- You may not elect Coverage for your Child if your Child is an active member of the armed forces of any country or international authority.

Does my coverage reduce as I get older? If you retire from the LSU System, you may port your Term Life Insurance with you into retirement, with a premium increase. UnitedHealthcare will reduce the Life Insurance Benefit and Principal Sum for you to the lesser of $100,000 or your current benefit if less than $100,000 on the date you attain age 70 and you are retired. An appropriate adjustment in premiums will also be made.

Can I keep my Life coverage if I leave my employer? Yes, subject to the contract, you have the option of: Converting your group Life coverage to your own individual policy (policies). Portability is an option that allows you to continue your Life Insurance coverage. This option allows you to continue all or a portion of your Life Insurance coverage under a separate Portability term policy. Portability is subject to a minimum of $5,000 and a maximum of $350,000 and does include coverage for your Spouse and Child(ren).

- To be eligible, you must terminate your employment prior to Social Security Normal Retirement Age.
- To elect Portability, you must apply and pay the premium within 31 days of the termination of your Life Insurance.

Do I still pay my Life Insurance premiums if I become disabled? If you become totally disabled before age 60 and your disability lasts for at least 3 months, your Life Insurance premium may be waived.

TERM LIFE INSURANCE— LSU

Term Life Insurance Premiums		
Age	Employee Rate Per $10,000	Spouse Rate Per $5,000
<25	$0.32	$0.16
25-29	$0.39	$0..20
30-34	$0.45	$0.23
35-39	$0.57	$0.29
40-44	$0.71	$0.36
45-49	$1.00	$0.50
50-54	$1.70	$0.85
55-59	$2.60	$1.30
60-64	$3.94	$1.97
65-69	$6.50	$3.25
70-74	$12.23	$6.12
75-79	$20.46	$10.23
80-84	$36.33	$18.17
85+	$68.66	34.33

What is the Living Benefits Option? If you are diagnosed as terminally ill with a 12-month life expectancy, you may be eligible to receive payment of a portion of your Life Insurance. The remaining amount of your Life Insurance would be paid to your beneficiary when you die.

Are any resources available for beneficiaries? UnitedHealthcare provided grief, legal and financial counseling to beneficiaries. UnitedHealthcare offers this program at no cost. Services include unlimited phone contact, assessment and action planning up to five face-to-face sessions, referrals, and more.

For Additional Information
1-888-299-2070

Term Life Insurance for Children				
Coverage amounts for each eligible dependent child	$5,000	$10,000	$15,000	$20,000
Monthly Premium	**$0.35**	**$0.70**	**$1.05**	**$1.40**

TERM LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE— STATE

Term-Life Insurance Offered Through Prudential

All employees appointed at 75% effort and above are eligible to participate in the State Group Life Insurance Plan. The plan is underwritten by the Prudential Insurance
Company. The State pays for half of the life insurance premium for the employee and/or retiree, and coverage is granted on a guaranteed basis to employees who enroll during their first 30 days of eligibility. Late enrollees are subject to underwriting approval, and coverage is effective the first of the month following 30 days of employment. The premiums are payroll deducted one month in advance and are deducted on a pre-tax basis. The premiums for this plan are age based and increase every five years as you age.

Accidental Death and Dismemberment benefits are included for all active employees under age 65, and if your employment ends, you may receive similar term life insurance under the portability provision, provided you are under age 70. Accidental Death and Dismemberment coverage ends upon termination of employment or retirement at age of 70.

Coverage Reductions:

- On July 1st of the year you attain age 65, the amount of insurance is reduced by 25%.
- On July 1st of the year you attain age 70, the amount of insurance is reduced by 50% from the original amount.
- Accidental Death and Dismemberment will end at age 70 or upon termination of employment/retirement.

Employees who participate in either the basic or supplemental life insurance programs are eligible to participate in the dependent life insurance offered as a part of the State Employee's Group Benefits Program.

- Rates for dependent life are a flat rate, regardless of the number of dependents covered by the employee.
- Employee is responsible for entire premium.
- Eligible dependent children through age 25.
- Legal spouse.

VISION INSURANCE

The LSU System partners with **Humana** to provide you and your family with valuable vision insurance coverage at affordable rates. You may select coverage for yourself, your spouse, and/or your child(ren). Children are eligible for coverage up to age 26. If you and your spouse are both LSU System employees, only one of you may enroll in Family coverage.

Regular eye examinations can not only determine your need for corrective eyewear, but also may detect general health problems in their earliest stages.

Late Applicant: If you do not enroll when first eligible, you may enroll during annual enrollment for an effective date of January 1.

Providers: Access the care your family needs through Humana's network doctors (optometrists or ophthalmologists) and select retail partners, such as Target, Wal-Mart, and Sam's Club. Your Plan offers a selection of designer name brand frames that are completely covered in full.

For Additional Information
1-877-398-2980
www.humana.com

Coverage Level	Monthly Premium
Employee Only	$8.60
Employee + Spouse	$14.44
Employee + Child(ren)	$14.74
Family	$23.80

	In-Network (Member Cost)	Out-of-Network (Reimbursement)
Eye Exam – once every 12 months **Retinal Imaging**	Included -$0 Up to $39	Up to $40 Not Covered
LENSES — ONCE EVERY 12 MONTHS		
Single Vision **Bifocal** **Trifocal** **Lenticular**	Included - $0 Included - $0 Included - $0 Included - $0	$30 $50 $70 $70
Progressive **Standard** **Premium**	 Included Up to $175	 Up to $50 Up to $50
MATERIALS — ONCE EVERY 12 MONTHS		
Contact Lenses **Conventional** **Disposable** **Medically Necessary** **Standard contact lens fitting & follow-up**	 $130 Allowance + 15% off balance over $130 $130 $0 Up to $40	$91 $91 Up to $210 Not Covered
Frames	$150 Allowance + 20% off balance over $150	$91 allowance

RETIREMENT WITH THE LSU SYSTEM

Today retirement can signal the beginning of a new life. But how you spend your retirement years and how well you prepare for them are up to you. According to state and federal laws, employees of the LSU System must participate in a retirement plan and in some instances, Social Security is optional. To assist you in reviewing your plan options, below is a list of retirement plans available to the different employee classifications:

If you are a **classified, civil service employee** with an appointment **greater than 50% of full-time effort** (more than 20 hours per week) **AND** for a duration **greater than two years,** your retirement options are:

- Louisiana State Employees' Retirement System (LASERS)

If you are a **classified, civil service employee** with an appointment **less than 50% of full-time effort** (20 hours or less per week) **OR** for a duration **less than two years,** your retirement options are:

- Social Security
- Louisiana Deferred Compensation Plan (DCCL)

If you are a **faculty member*** with an appointment **greater than 50% of full-time effort** OR an **unclassified staff member**** with an appointment **greater than 51% of full-time effort** (more than 20 hours per week) **AND** you are appointed for a duration of **greater than two years,** your retirement options are:

- Teacher's Retirement System of Louisiana (TRSL)
- Optional Retirement Plan (ORP)

If you are a **faculty member*** with an appointment of **less than 50% of full-time effort** OR an **unclassified staff member**** with an appointment of **less than 51% of full-time effort** (20 hours or less per week) **OR** you are appointed for a duration of **two years or less,** your retirement options are:

- Optional Retirement Plan (ORP)
- Social Security
- Louisiana Deferred Compensation Plan (DCCL)

Participation in Social Security

With few exceptions, the State of Louisiana does not participate in the Social Security program. If you are enrolled in a Louisiana State retirement plan (TRSL, LASERS, ORP, DCCL), you do not pay Social Security tax; however, if you were hired after April 1, 1986, you are
required to pay the Medicare portion of the FICA tax (1.45% of your salary).

The following pages will help you determine whether or not your appointment allows you to contribute to Social Security while employed for the LSU System.

Employees on Visas

According to state and federal laws, as an employee of the LSU System, you must participate in a retirement plan. However, LSU System employees on a J or F Visa are not eligible to participate in a retirement plan unless "substantial presence" has been met. Under the Internal Revenue Service Code, the Substantial Presence Test (SPT) is used to determine "tax residency" of an international person. The test is a mathematical test based on the individual's visa status and number of days present in the United States. Once an international person meets the Substantial Presence Test, he/she is subject to the same tax laws as a United States citizen. For more information on the SPT, refer to IRS publication 519 "Non-Resident Alien Tax Withholding.".

If substantial presence is met, an employee may choose between Social Security or Louisiana Deferred Compensation Retirement Plan. You will be notified by your Human Resources/Benefits Department when you have reached substantial presence and when your retirement election is due.

***Faculty Member:** instructor, assistant professor, associate professor, professor, or librarian
****Unclassified Staff Member:** administrative officer, professional staff, teaching associate, research associate, library associate or coordinator

RETIREMENT PLAN OPTIONS

Classified (Civil Service) Employee Options

Eligibility: Membership in the Louisiana State Employees' Retirement System (LASERS) is **MANDATORY** for all classified, civil service employees appointed for greater than 50% of full-time effort (more than 20 hours per week) and for a duration of more than two years (except those excluded by law).

LASERS membership is **OPTIONAL** *only* for those employees who are 60 years of age or greater at the time of employment, OR for employees who are 55 years of age or greater at the time of employment and who have 40 quarters or more in the Social Security System. These employees also have the option of participating in the Louisiana Deferred Compensation Plan (DCCL).

Louisiana State Employees' Retirement System (LASERS)

The Louisiana State Employees' Retirement System (LASERS) is a qualified defined benefit plan and retirement plan under Section 401(a) of the Internal Revenue Service code. It was first established by an act of the Louisiana Legislature in 1946. LASERS is a trust fund created to provide retirement income and other benefits to state officers, employees, and their beneficiaries. Detailed information on LASERS is provided in the Membership Handbook, which can be found at www.lasersonline.org. In addition to the general information on the LASERS website, active members and retirees can use the sit to securely access their LASERS records by registering a User ID and password. See below for a summary of the plan. With few exceptions, the State of Louisiana does not participate in the Social Security program. If you are enrolled in a Louisiana State retirement plan, you do not pay Social Security tax; however, if you were hired after April 1, 1986, you are required to pay the Medicare portion of the FICA tax (1.45% of your salary).

Administrators of LASERS: A 13-member Board of Trustees oversees LASERS' operations, 9 of whom are selected by the members. LASERS monthly board meetings are open to the public and take place in the 4th Floor Board Room of the Louisiana Retirement Systems Building, located at 8401 United Plaza Boulevard in Baton Rouge.

Effective Date of Enrollment: You are automatically enrolled into LASERS at the time of employment (unless you meet one of the optional criteria mentioned above) and will begin contributions with your first paycheck.

Contribution Rate: Regular Members who joined LASERS on or before June 30, 2006, will contribute 7.5% of earned compensation (base salary) as defined by LASERS. Regular Members who joined LASERS on or after July 1, 2006, will contribute 8% of earned compensation (base salary) as defined by LASERS. The employer contribution is based on an actuarial formula set by the Public Retirement Systems' Actuarial Committee (PRSAC) and changes annually. The employer contribution rate is not credited to individual member accounts but are deposited in the LASERS trust account to help fund the defined benefits payable to all members and their beneficiaries.

Retirement Eligibility: Retirement benefits are paid monthly and are guaranteed for your lifetime. You are responsible for knowing when you are eligible for retirement. Your eligibility to retire is based on your age and years of service. One of the requirements below must be met to receive a retirement benefit from LASERS.

A member who joined LASERS **on or before June 30, 2006**, shall be eligible for retirement if he/she has:

- 30 years of service or more regardless of age
- 25 years of service or more at age 55 or later
- At 20 years of service you may retire at any age but your benefit will be reduced on an actuarial basis which is based on your age, length of service and number of years from your regular retirement age.

A member who joined LASERS **on or after July 1, 2006**, shall be eligible for retirement if he/she has:

- 5 years of service or more at age 60 or greater
- At 20 years of service you may retire at any age but your benefit will be reduced on an actuarial basis which is based on your age, length of service and number of years from your regular retirement age (60).

A member who joined LASERS **on or after July 1, 2015**, shall be eligible for retirement if he/she has:

- 5 years of service or more at age 62 or greater
- At 20 years of service you may retire at any age but your benefit will be reduced on an actuarial basis which is based on your age, length of service and number of years from your regular retirement age (62).

RETIREMENT PLAN OPTIONS

Retirement Benefit Calculation: The following formulas are used to determine your retirement benefit. If you are a Regular Member of LASERS, you will accrue benefits at 2.5% of your average compensation per year.

A member who joined LASERS **on or before June 30, 2006**, will have his/her retirement benefit calculated as follows:

[Years of Service]
x [Formula %]
x [36-month High Average Salary]
= Annual Retirement Benefit

A member who joined LASERS **on or after July 1, 2006,** will have his/her retirement benefit calculated as follows:

[Years of Service]
x [Formula %]
x [60-month High Average Salary]
= Annual Retirement Benefit

Sample Calculations:

25 Years of Service x 2.5% x $30,000 = $18, 750
30 Years of Service x 2.5% x $30,000 = $22,500

**Employees who became members before July 1, 1986, will be entitled to $300 per year in supplemental benefits upon retirement.*

Disability Retirement Benefits: As a Regular Member you may be entitled to disability benefits if you are unable to perform your work duties, have accumulated at least 10 years of service credit, and are actively employed at the time the disability application is submitted.

Survivor Benefits: Survivor benefits are payable under certain conditions to your spouse, minor children and completely disabled or mentally handicapped children upon your death. LASERS should be notified immediately of a member's death. LASERS may also require survivors to provide proof annually or at other times that they are still legally entitled to survivor benefits. Survivor benefits are not subject to Louisiana inheritance taxes.

For Regular Members hired prior to January 1, 2011 who die while in active service or have at least 20 years of service credit, and are not retired the maximum total benefit payable to all survivors is 75% of your average compensation if you have qualified surviving children; or 50% to your surviving spouse, if you have no qualified surviving children. If there is a benefit for a surviving spouse and qualified surviving children, the surviving spouse receives one-third of the total benefit payable, while the children receive two-thirds of the total benefit payable. If there is more than one surviving child, the surviving child portion is divided equally among all qualified children.

For benefits to be paid you must have:

- Credit for at least 5 years of service for a benefit to be payable to your surviving minor children
- Credit for at least 10 years of services for a benefit to be payable to your surviving spouse
- Credit for at least 20 years of services for survivor benefits to be payable if death occurs after you have terminated employment

If survivor benefits are not payable, your survivors, your beneficiary, or your estate will receive an amount equal to your total employee contributions.

For Regular Members hired **after January 1, 2011**, there are significant changes in the survivor benefits.

Survivor Benefits of Rank & File Members with Surviving Spouse with Child(ren)

Eligibility: Member must have been an active member with at least five years of service, at least two of which were immediately prior to death, or 20 or more years of service regardless of whether the member was active at the time of death.

Benefit:

- Benefit is equal to the greater of 50% of the benefit the member would have been entitled to if he retired on the date of death, regardless of years of service or $600.
- Benefit ceases upon remarriage. Benefits resume upon death of or divorce from new spouse.
- Benefits shall not cease upon remarriage if the member was eligible for retirement on the date of death.
- When all children cease to be eligible for a survivor benefit, the surviving spouse's eligibility and benefit amount are determined based on the provisions for a surviving spouse without a child.

Survivor Benefits for Rank-and-File Members with Surviving Child(ren) (No Spouse)

Eligibility: The member must have had at least five years of service. There is no requirement that the member be an active member or that the member have two years of service immediately prior to death.

Benefit:

- The amount of the benefit is equal to 50% of the benefit for a surviving spouse with child(ren), even if there is no surviving spouse eligible for a benefit, for each child up to a maximum of two children.
- This amount shall be divided equally amount all eligible children.
- The benefits for a child cease when the child no longer meets the definition of minor child.
- No surviving child may receive more than one survivor's benefit. If two benefits are applicable, only the larger benefit shall apply.
- Survivor benefits are payable to surviving child(ren) even if the member has retired.
- Survivor benefits would be in addition to any optional retirement benefit payable to the named beneficiary.
- The benefits for child(ren) shall be paid to the person with custody of the child(ren) or to a trust for the benefit of the child(ren).

Additional rule regarding the amount of benefits payable to the surviving spouse and child/children:

- If benefits are payable to a surviving spouse and child(ren), then the total amount paid shall not be less than the Option 2A equivalent which would be paid to the spouse.
- This rule shall apply for as long as the spouse and child(ren) are eligible for survivor benefits.

Survivor Benefits for Rank-and-File Members with Surviving Spouse (No Children)

Eligibility: The surviving spouse must have been married to the member for at least one year prior to death, and the member must have been an active member with at least 10 years of service, at least two of which were immediately prior to death, or 20 years of service regardless of whether the member was active at the time of death.

Benefit:

- Benefit is equal to the greater of the Option 2A equivalent of the benefit based upon years of services using the applicable accrual rate or $600.
- Benefit ceases upon remarriage. Benefits resume upon death of or divorce from new spouse.
- Benefits shall not cease upon remarriage if the member was eligible for retirement on the date of death

Example of Surviving Spouse with 3 children:

Member benefit = **$2,000**
Spouse benefit (50% of member) = **$1,000**
Child benefit (50% of Spouse) for each child (maximum of 2) = **$1,000** ($500 x 2)

The total benefit amount available for the children is $1,000 because there are two or more children. (The benefit would have been $500 if there was just one eligible child).

- The $1,000 benefit will be split equally among all eligible children. The three children in this example will split the $1,000 benefit three ways ($333.33 each).

When one child is no longer eligible, the benefit will still be $1,000 ($500 x 2 children) split equally between the two ($500 each).

- When the next child becomes ineligible, the benefit will be $500 for the remaining child.

Trust for Minor Child(ren): Any benefit due to the qualified surviving minor child(ren) maybe paid to a trust created under Louisiana law for each child.

Termination of Employment before Retirement: If you leave state service before you are eligible to retire, you may qualify for a monthly benefit upon reaching minimum retirement age. The following criteria would allow you to qualify in this manner:

- Must have obtained credit for the minimum number of years of service needed to retire (vested), and
- Left your contributions on deposit with LASERS

In lieu of leaving your contributions on deposit, you may apply for a refund. See your Human Resources/Benefits Department for more information.

BENEFITS COMPARISON—LASERS RANK & FILE

Provision	Rank & File Pre 7/1/2006	Act 75 Rank & File 7/1/06 - 1/1/2011	Rank & File 1/1/2011-6/30/2015	Rank & File Hired On or After 7/1/2015
Member Definition	Employees not included in a specialty plan hired prior to 7/1/2006	Employees not included in a specialty plan hired between 7/1/2006 and 1/1/2011	Employees not included in a specialty plan hired between 1/1/2011 and 6/30/2015	Employees not included in a specialty plan hired on or after 7/1/2015
Employee Contribution Rates	7.5%	8.0%	8.0%	8.0%
Accrual Rate	2.5%	2.5%	2.5%	2.5%
Ant-Spiking Rate/Year	25%	15%	15%	15%
Average Compensation (FAC)	Highest 36 months	Highest 60 months	Highest 60 months	Highest 60 months
Retirement Eligibility	10 years @ 60 25 years @ 55 30 years @ any 20 years @ any, actuarially reduced	5 years @ 60 20 years @ any, actuarially reduced	5 years @ 60 20 years @ any, actuarially reduced	5 years @ 62 20 years @ any, actuarially reduced
Disability–incapable of performing duties	Based on 2.5% accrual rate 10 years' service required	Based on 2.5% accrual rate 10 years' service required	Based on 2.5% accrual rate 10 years' service required	Based on 2.5%accrual rate 10 years' service required
Survivor Benefits for Eligible Members	75% of FAC, if surviving spouse and children 50% of FAC, if no children.	75% of FAC, if surviving spouse and children 50% of FAC, if no children.	Generally, 50% of benefit as if member retired on date of death if spouse with child or Option 2A. Actual amount and length of payment varies depending on children and remarriage.	Generally, 50% of benefit as if member retired on date of death if spouse with child or Option 2A. Actual amount and length of payment varies depending on children and remarriage.

RETIREMENT PLAN OPTIONS

Unclassified Professional/Academic Employee Options

Permanent Employee Eligibility: Membership in a retirement plan is **MANDATORY** for all permanent employees which include:

- Faculty members of the LSU System with an appointment greater than two years at 50% of full-time effort, except those excluded by law; and
- Unclassified staff members of the LSU System with an appointment greater than two years at 51% of full-time effort (more than 20 hours per week), except those excluded by law.

If your appointment does not fit this description, see page 45 for temporary and part-time employee retirement options. If you are in the United States on a F visa, you are not eligible for membership in TRSL.

Retirement Options as a Permanent Employee

1. Teachers' Retirement System of Louisiana (TRSL)
2. Optional Retirement Plan (ORP)

Teachers' Retirement System of Louisiana (TRSL)

The Teachers' Retirement System of Louisiana (TRSL) is a public trust fund established in 1936 to provide retirement benefits for its members. These benefits are guaranteed by the state constitution. Teachers' Retirement System of Louisiana offers you a choice of a defined benefit plan or a defined contribution plan.

The defined benefit plan, referred to as "TRSL", is a plan wherein you, as an employee, and the LSU System make contributions into a pool of funds from which you receive a retirement income based on a benefit formula. The amount of benefit is determined by the years of service and the average salary for the 36 highest successive months of earnings. The compensation amount for employees hired on or after January 1, 2011, is calculated by the years of service and the average salary for the highest successive 60 months of earnings. Detailed information on TRAL is provided in the Membership Handbook at www.trsl.org.

The defined contribution plan, known as the "Optional Retirement Plan" or "ORP," is a retirement annuity contract funded by employee and employer contributions. Benefits are based on the value of the account when you elect to retire and are paid in the form of a lifetime income. TRSL pensions are also exempt from Louisiana state income tax.

The Defined Benefit Plan through TRSL

Most TRSL members do not participate in Social Security which makes TRSL their primary source of retirement income. If you are enrolled in a Louisiana State retirement plan, you do not pay Social Security tax; however, if you were hired after April 1, 1986, you are required to pay the Medicare portion of the FICA tax (1.45% of your salary).

According to state and federal laws, as an employee of the LSU System, you must participate in a retirement plan. As a permanent employee, you are automatically enrolled into TRSL at the time of employment with contributions starting with your first paycheck.

If you elect to participate in the Optional Retirement Plan as an alternative to TRSL, you may do so within the first 60 days of employment. If you opt out of TRSL for an ORP within your first 60 days of employment, both your contribution and the state's contribution may be rolled into your ORP account. If you wait past your first 60 days of employment to enroll in the ORP, your effective date will be delayed to the first of the following month. Only your contributions will transfer to your ORP account (not those made by the LSU System on your behalf). Once you have contributed to the TRSL defined benefit plan for greater than 5 years, you are not eligible to enroll into an ORP.

Administrators of TRSL: TRSL is governed by a Board of Trustee comprised of 12 elected members. The TRSL Board is responsible for safeguarding and managing the assets held in the trust to provider retirement income for TRSL members.

Contributions: Employee contributions are 8.0% of allowable earned compensation. The employer contribution is determined each year based on an actuarial formula determined by the State.

Retirement Eligibility: Your eligibility to retire is determined by the date you joined TRSL. There are different eligibility requirements for members who joined TRSL:

- Prior to July 1, 1999
- July 1, 1999 to December 31, 2010
- January 1, 2011 to June 30, 2015
- On or after July 1, 2015

Detailed information regarding retirement eligibility prior to July 1, 2015 can be found in the TRSL Membership Handbook.

RETIREMENT PLAN OPTIONS

For TRSL members who first became eligible for membership on or after **July 1, 2015**:

- 5 years of service at age 62
- At 20 years of service at any age, but your benefit will be reduced on an actuarial basis which is based on your age, length of service, and number of years from your regular retirement age.

Retirement Benefit Calculation: The following formula is used to determine your retirement benefit:

[Years of Service]
x [Formula %]
x [5-Year High Average Salary]
= Annual Retirement Benefit

Sample Calculations:

25 Years of Service x 2.5% x $50,000 = $31, 250
30 Years of Service x 2.5% x $50,000 = $37, 500

NOTE: The above calculation applies to employees who were hired on or after July 1, 2015.

Disability Retirement Benefits: Members are eligible to apply for disability retirement if they are permanently disabled while actively employed. For individuals who first became members of TRSL on or after January 1, 2011, you must have at least 10 years of service credit.

Survivor Benefits: TRSL should be notified immediately of the death of the participant. Survivors are spouses and/or minor children of members who were actively working at the time of death. If you have at least five years of service credit, limited benefits are available to your eligible spouse and minor child(ren). Please visit www.trsl.org for detailed information regarding death and survivor benefits.

Termination of Employment before Retirement: If you have less than five years of service credit at the time of termination, you may apply for a refund of your contributions to the system. Employees with five years or more service credit will be eligible to receive a benefit at age 62 if contributions are left on deposit with TRSL.

You may obtain a refund of your employee contributions, upon request, at termination of employment. The earliest you may receive your refund is 90 days after your termination date. You may obtain your refund application from your Human Resource/Benefits Department.

The Optional Retirement Plan (ORP)

The Optional Retirement Plan (ORP) is an alternative retirement plan to TRSL and is provided by private carriers for academic employees and unclassified staff members of the LSU System.

The ORP is a "defined contribution plan" to which you, as an employee, and the LSU System make contributions to be invested in a retirement annuity contract in your name. ORP benefits are paid in the form of a lifetime income, and, except for death benefits, single-sum payments (lump sum) are not permitted.

Again, the State of Louisiana does not participate in the Social Security program. If you are enrolled in a Louisiana State retirement plan, you do not pay Social Security tax; however, you are required to pay the Medicare portion of the FICA tax (1.45% of your salary).

Administrator of the Plan: The Teachers' Retirement System of Louisiana administers the plan. ORPs are offered by:

- Voya Life Insurance and Annuity Company (formerly ING Life Insurance and Annuity Company)
- Teachers' Insurance and Annuity Association—College Retirement Equity Fund (TIAA)
- Variable Annuity Life Insurance Company (VALIC)

The directory on page 49 lists ORP representatives for each LSU System location.

Effective Date of Enrollment: As a permanent employee, you are automatically enrolled into the TRSL defined benefit plan. If you wish to enroll in an ORP, you have 60 days from your date of hire to enroll retroactive to your original hire date.

If you enroll after your first 60 days of employment, your effective date will be delayed to the first of the following month and only your contributions will transfer over to your ORP carrier (not those made by the LSU System). Once you have contributed to the TRSL defined benefit plan for greater than five years, you are not eligible to enroll into an ORP.

IMPORTANT The decision to participate in the ORP is IRREVOCABLE. You may not enroll in the ORP and then later change to the TRSL defined benefit plan. However, you may elect to change ORP carriers at any time throughout the year.

RETIREMENT PLAN OPTIONS

Contributions: Your employee contribution is 8% of allowable earned compensation and is tax-sheltered. TRSL charges you 0.05% to administer the funds. The LSU System contributes 6.2% of your allowable earned compensation.

There are many investment options in the ORP. Each option has varying degrees of financial risk and rates of return. You may contact the ORP representatives for information concerning these options and the best profile for you.

Retirement Eligibility: As an ORP participant, you are eligible to annuitize your ORP account at termination of employment. To be eligible to continue group insurance policies after retirement, as an ORP retiree, you must meet the minimum retirement eligibility requirements under the provisions of TRSL (see pages 42-43).

Retirement Benefit Payment Options: Under the provisions of Louisiana law (Louisiana R.S. 11:929B), you may elect a one-time, lump-sum payment of up to 36 months of your annuity in addition to a lifetime annuity at the time of your retirement. ORP account balances can be distributed by any of the following:

- A lifetime income
- Trustee-to-trustee, single lump-sum cash rollover between qualified plans
- IRA
- Death benefits

The ORP is a defined contribution retirement plan and the amount of the monthly income payable at retirement is directly related to the balance in your account, your age at retirement, and the income option you select. When you are ready to retire, you will select from several annuity options (the options may differ slightly, depending on the company you have selected as your ORP carrier).

Disability Benefits: Please note that ORP benefits are always based on the value of the ORP account. Therefore, there is no guaranteed or defined disability benefit as a participant in the ORP. However, in the event of a disability, an ORP participant may be able to continue participation in other insurance programs. If you become disabled, you must have at least 5 years of service in an ORP to apply for continued participation in the insurance plans at retirement. The LSU System will require a medical examination by an independent physician who must certify that you are mentally or physically incapacitated for further performance of the duties currently being performed, that the incapacity is likely to be total and permanent, and that you should be retired. If approved, you may continue participation in the insurance plans in effect at the time of your retirement on the ORP.

Survivor Benefits: Your survivor(s) may choose a lump-sum refund or elect to receive a monthly benefit based on the value of your account.

Termination of Employment before Retirement: State law does not permit a lump-sum refund at termination of employment. You retain ownership of your account, and you may elect to receive a monthly benefit based on the value of your account. Funds in your ORP account are eligible for a lump-sum IRA rollover, subject to withdrawal provisions of your ORP carrier. Terminating employment with one covered employer and beginning work with another covered employer does not qualify as termination of employment. Termination of all covered employment means that an ORP member must not be employed by another TRSL reporting agency.

Comparison of TRSL and ORP

TRSL or ORP? The answer should be reached only after you have taken a careful look at your career expectations.

- If you are reasonably certain you will not continue in your current position or do not plan to remain in Louisiana, then you should consider an ORP because your plan will be portable to most other US colleges and universities. If you plan to continue teaching or working in Louisiana, either at a public entity, school, or a state or local government agency, you should consider enrolling in TRSL.
- If you enroll in TRSL, with 5 years of service, you can leave your contributions with TRSL and at age 62 begin receiving a benefit.
- If you enroll in TRSL, you have a period of 5 years in which to transfer the employee portion (not the employer portion) of your retirement contributions into an ORP. Remember: An election to participate in the ORP is irrevocable.
- We recommend that you consider enrolling in Long-Term Disability and Life Insurance since neither TRSL nor ORP provides substantial benefits until you have been contributing for at least 15 years.

BENEFITS COMPARISON—TRSL VS ORP

Teachers' Retirement System of Louisiana (TRSL)	Optional Retirement Plan (ORP)
Defined benefit plan – pension determined by years of service and highest, consecutive three-year average annual salary.	Defined contribution plan – monthly annuity determined by employer and member contributions and investment return on those contributions.
Contributions do not determine benefits. Employee contribution is 8% of salary. Total employer contribution is the same as the Optional Retirement Plan.	Contributions and investment earnings determine benefits. Employee payroll contribution is 8% of salary. The LSU System contributes 6.2% of your allowable earned compensation.
Lifetime benefit.	Benefit based on amount of accumulated contributions.
Lifetime benefit payable after 20 years of service or five years of service at age 60 or 62.	Lifetime benefit based on accumulated contributions and payable at the member's option, after termination ORP participation.
Guaranteed by the State of Louisiana.	Guaranteed by the solvency of the carrier.
Refund of employee contributions upon request at termination of employment.	Partial lump-sum payout possible at time of retirement. Also, rollover of all or part of the funds to an IRA or qualified plan may be done after termination.
A member has five years after joining TRSL to decide to change to an ORP.	ORP members cannot change their minds and join TRSL. ORP elections are irrevocable.
If a member with five years of service credit dies, survivor benefits are provided for spouse with minor children (10 years of service credit in the case of spouse with no minor children).	Upon the death of a member, amount of the ORP account is paid out in a lump sum or as an annuity.
If a member who joined TRSL on or before December 31, 2010 and has five years of service credit is disabled, he or she will receive disability benefits from TRSL for life. If a member who joined TRSL on or after January 1, 2011 and has ten years of service credit is disabled, he or she will receive disability benefits from TRSL for life.	Lifetime benefits based on accumulated contributions and payable at the member's option, after termination of ORP participation. No other disability benefits are included.
Transferrable to other Louisiana public schools, colleges, universities, vocational/technical institutes, and many state agencies.	Portable to most colleges and universities in the United States.
TRSL controls/monitors members' investments (current five-year average annual return is 13.3%).	Members control their investments (See the ORP carrier's brochure for return data).

RETIREMENT PLAN OPTIONS

Unclassified Professional/Academic Employee Options

Eligibility for Temporary/Part-time/Special Circumstances: Membership in a retirement plan is **MANDATORY** for the following employees:

Temporary Employees

- Have a full-time appointment less than 2 years

Part-time Employees

- Faculty member appointed for less than 50% effort (less than 20 hours per week)
- Staff member appointed for less than 51% effort (20 hours or less per week)

Special Circumstances: In addition, the following situations may affect an employees' retirement eligibility and/or options:

- Employees on a F or J visa are eligible to participate in either Social Security or Louisiana Deferred Compensation if "substantial presence" has been met
- Employees who are 60 years of age or greater at the time of employment, OR for employees who are 55 years of age or greater at the time of employment and who have credit for at least 40 quarters in the Social Security System may elect Louisiana Deferred Compensation Plan or Social Security as an alternative to LASERS

Retirement Options as a Temporary/Part-time Employee or for the Above Special Circumstances

1. Social Security
2. Louisiana Deferred Compensation Plan (DCCL)
3. Optional Retirement Plan (ORP)

Social Security

According to state and federal laws, as an employee of the LSU System, you must participate in a retirement plan. If your appointment is considered temporary or part-time for retirement purposes, you will automatically be enrolled into Social Security.

Social Security is the nation's basic method of providing a continuing income when family earnings are reduced or stopped because of retirement, disability, or death. With few exceptions, the State of Louisiana does not participate in the Social Security program. If you are enrolled in a Louisiana State retirement plan, you do not pay Social Security tax, however, you are required to pay the Medicare portion of the FICA tax (1.45% of your salary).

Contributions: Your contribution is 6.2% of gross salary. The LSU System's share is also 6.2% of your gross salary.

Vesting: Technically, you do not become vested in Social Security. You are only eligible to receive your Social Security benefits once you meet Normal Social Security Retirement Age and have contributed a minimum of 40 quarters into Social Security. For more information, please call Social Security Administration at 1-800-772-1213 or visit www.ssa.gov.

Termination of Social Security Contributions if Employment Ends: If you leave employment with the LSU System, your Social Security Contributions may not be refunded. You are only eligible to receive benefits once you reach Normal Social Security Retirement Age and have contributed a certain number of quarters into Social Security. For more information, please call Social Security Administration at 1-800-772-1213 or visit www.ssa.gov.

Employees who Contribute to Social Security for at Least Two Years: Once you have contributed to Social Security for two years with the LSU System, you will be defaulted into The Teacher's Retirement System of Louisiana (TRSL) defined benefit plan and have the option to change to the Optional Retirement Plan. However, if you are a part-time employee upon continuation, you will continue to participate in Social Security. Once your appointment becomes full-time, you will be defaulted into TRSL with the option to switch to the ORP. Information on TRSL or the ORP can be found on previous pages.

RETIREMENT PLAN OPTIONS

Louisiana Deferred Compensation Plan (DCCL)

In lieu of Social Security, The Louisiana Deferred Compensation Plan (DCCL) is offered as a retirement plan option to part-time or temporary employees and those employees with special circumstances as defined on the previous page.

Effective Date of Enrollment: As a temporary employee you are automatically enrolled in Social Security. If you wish to enroll in DCCL, you have 30 days from your date of hire to enroll, retroactive to your hire date.

If you wait past your first 30 days of employment to enroll, your effective date will be delayed to the first of the following month and the contributions that were made to Social Security will NOT be transferred into your DCCL account.

Contributions: Your contribution is 7.5% of your allowable earned compensation. Your employer contributes 6.2% of your allowable earned compensation.

Vesting: Your DCCL Account is immediately vested.

Termination of DCCL Contributions if Employment Ends: You will be able to access these funds upon separation from service without any age requirement or penalty. You will be unable to access these funds until you separate employment from the LSU System.

You Contribute for at Least Two Years: Once you have contributed to DCCL for two years with the LSU System, you will be defaulted into The Teacher's Retirement System of Louisiana (TRSL) defined benefit plan and have the option to change to the defined contribution, Optional Retirement Plan. However, if you are a part-time employee upon continuation, you will continue to participate in Social Security. Once your appointment becomes full-time, you will be defaulted into TRSL with the option to change to the ORP.

The Optional Retirement Plan: In lieu of Social Security, the Optional Retirement Plan (ORP) is another alternative to DCCL that is offered to part-time or temporary employees.

SUPPLEMENTAL RETIREMENT ACCOUNT OPTIONS

Supplemental Retirement

Types of Supplemental Retirement Account Programs: Roth 403(b), 403(b), Roth 457(b) and 457(b)

The LSU System cannot guarantee the success of the SRA products or the level of service. We urge you to fully review the product before you participate.

Enrolling and/or Inquiries: For employees who are interested in opening a 403(b) Supplemental Retirement Account, please visit Retirement Manager at https://www.corebridgefinancial.com/rs/myretirementmanager/home.

For employees who are interested in opening a 457(b) Supplemental Retirement Account, please visit the Deferred Compensation website at www.louisianadcp.com. Your participation is totally voluntary, and the LSU System does not make any contributions on your behalf.

Contributions: The maximum contribution is determined by federal law and is set by the IRS each calendar year. For 2025, that amount is $23,500 for employees under age 50. For employees aged 50 and over, the contribution amount max is $31,000. You are eligible to maximize contributions to both a 403(b) and 457(b) account at the same time. Employees may switch supplemental retirement account vendors at any time.

403(b)

The 403(b) plan is now enhanced to give you even more flexibility and 24-hour access through Retirement Manager. You can make contributions on an after-tax basis under the Roth 403(b), on a pre-tax basis, or a combination of the two. Although these options do not change how much you can contribute, it does give you more control over when your contributions - and retirement income - will be subject to federal income tax. If you have the account for at least five years and have turned age 59 1/2, every cent in a Roth 403(b) could be withdrawn tax-free.

Retirement Manager allows employees participating in a 403(b) or Roth 403(b) access to their accounts in a convenient, secure, Web-based environment anytime and anywhere, 24 hours a day, 7 days a week. https://www.corebridgefinancial.com/rs/myretirementmanager/home.

Application access includes:

- Learn more about your retirement savings plan(s)
- View aggregate balance information across all active, and legacy 403(b) investment providers
- Request a Distribution Eligibility Certificate for the following transactions:
    - Loan
    - Hardship Withdrawal
    - In-Service Exchange
    - Start or change contribution amounts
    - Request a Distribution Eligibility Certificate for Severance of Employment

All approved supplemental retirement vendors offer the Roth 403(b) option. Contact information can be found on page 51.

The 403(b) plan offers LSU employees several options in terms of who they can invest their money with. Along with the several companies you must choose from, you also have numerous funds available to you in which you can diversify your retirement portfolio.

Termination of employment with LSU would allow you to roll your funds over to an IRA or other qualified plan. Early withdrawal penalties will be assessed if you withdraw your money prior to obtaining age 59½.

SUPPLEMENTAL RETIREMENT ACCOUNT OPTIONS

457(b)

The Louisiana Deferred Compensation Plan offers online enrollment and deferral changes for the voluntary 457 (b) pre-tax or Roth supplemental retirement plans. You will be able to transact your Deferred Compensation business online, or in person through your Retirement Plan Counselor.

Go to www.louisianadcp.com, Click on "Register" and follow the directions to enroll.

Benefits of a Supplemental Retirement Account (SRA)

The 403(b) and 457(b) plans allow you to set aside a portion of your salary before federal and state income taxes are paid. This deferred salary (before-tax deductions) is placed into an investment account of your choice. Participating in an SRA allows you to delay payment of taxes on the money you invest and any interest that money has earned until later- usually at retirement.
Decide how much to save (subject to the minimum and maximum deposit limitations).

- Decide the type of investment vehicle to use for your deposits.
- Increase, decrease, stop, or resume deposits any time you choose.
- Select from a variety of settlement options upon termination. Your policy/contract may include these options and more:
  - An immediate lump-sum cash settlement
  - An annuity settlement
  - Installments for a selected period
  - A survivor annuity
- Designate a beneficiary for the death benefit related to your SRA. You also have the right to select an installment or annuity.

Example Assuming $100/Month ($1200/year) Savings

	With SRA	Without SRA
Annual Salary (Gross Pay)	$30,000	$30,000
Less 403(b) or 457(b) Savings	- $1,200	N/A
Less Retirement Contribution (8%)	- $2,400	- $2,400
Taxable Income	$26,400	$27,600
Less Federal Tax*	- $3,960	- $4,140
Less Medicare Tax	- $435	- $435
Less After-Tax Savings	N/A	- $1,200
Remaining Spendable Pay	$22,005	$21,825

**Assumes federal tax bracket of 15% savings. Will be greater for person in higher tax brackets.*

Annuity Contracts

There are two types of annuity contacts: fixed annuities and variable annuities.

Fixed annuities provide a guarantee of principal and a guaranteed rate of return. Fixed annuities also provide for fixed periodic payments at retirement and a specific rate of return for a certain time period. At retirement, you can select from several payment options, depending on the investment contract or policy you have chosen.

Variable annuities invest mainly in stocks, bonds, and money market funds and do not have a fixed rate of return or a guarantee of principal. The amount of money you receive at retirement or your monthly retirement payments will vary, depending on the investment performance of the fund. This type of investment relies on growth over a period of time to increase the value of the fund. There are no guarantees that your account will grow; the value of your account can go up or down with the investment performance of the fund.

Some of the companies offer a combination of both fixed and variable annuities. You may specify the percent or amount of each deposit that is to be invested in each account.

Mutual Funds

The custodial accounts available through the mutual fund companies are very similar to the variable annuity option described above. The value of your account can go up or down with the investment performance of the fund.

Withdrawing Money from your SRA

While Still Employed: The main purpose of the SRA is to help provide you with long-term financial security through current tax-efficient savings. In exchange for the tax breaks the IRS gives you, government regulations limit withdrawals while you are employed. In addition, some investment companies have policy or contract restrictions that may include fees or interest penalties for early withdrawal. Be sure to review the company's policy before making your decision. Withdrawal forms may be requested from your investment company or its representative.

SUPPLEMENTAL RETIREMENT ACCOUNT OPTIONS

Withdrawing Money from your SRA

While Still Employed: The main purpose of the SRA is to help provide you with long-term financial security through current tax-efficient savings. In exchange for the tax breaks the IRS gives you, government regulations limit withdrawals while you are employed. In addition, some investment companies have policy or contract restrictions that may include fees or interest penalties for early withdrawal. Be sure to review the company's policy before making your decision. Withdrawal forms may be requested from your investment company or its representative.

There are instances in which you would be eligible to withdraw this money in the event of hardship. To qualify for a hardship, you must have a verifiable, immediate, and heavy financial need. The withdrawal must be necessary to meet the need; in other words, you are unable to meet the need from any other source. In this case, you can withdraw only your contributions, not the earnings on them.

If you withdraw money from your 403(b) SRA before 59½ you must pay a 10% penalty tax on the amount withdrawn unless the distribution meets one of the following requirements:

- It is due to termination of employment on or after age 55;
- It is in the form of substantially equal payments for life or life expectancy, after termination of employment;
- It is due to disability or death;
- It is for non-reimbursed medical expenses to the extend allowed to be itemized on your income tax return (more than 7.5% of adjusted gross income);
- It is a payment to an alternate payee directed by a qualified domestic relations order. (QDRO)

After Termination: If you leave the LSU System, your deposits to the SRA will stop. The deposits and earnings you have accumulated can be withdrawn and paid to you (or your beneficiary if you die). Contract or policy withdrawal restrictions will apply. Distributions made that are not part of a series of substantially equal payments made over a period of 10 years or more, or that are not required to be made under the IRS minimum distribution rules, may be rolled over to an IRA. You may also elect not to defer any tax liability. Any withdrawals that are not directly rolled over to an IRA or another SRA will be subject to tax withholding of 20%.

In addition, if you are not yet 59½ and do not meet any of the criteria explained under the governmental restrictions outlined below, your distribution from a 403(b) will be subject to a 10% penalty tax according to IRS regulations. This penalty tax is in addition to any contract or policy withdrawal restrictions that may apply.

In the Event of Your Death your beneficiary must contact the investment company or its representative to receive withdrawal information.

When you enroll in an SRA, you will be given a beneficiary designation form that contains all the information for beneficiary election. In the event you want to change your designation of beneficiary, you will need to contact the investment company or its representative.

RETIREMENT PLAN CONTACT INFORMATION

Contact Information for Vendors available under ORP, 403(b) ,and 457(b)		
VOYA Financial (ORP Only)	**TIAA (ORP and 403(B))**	**Corebridge Financial (ORP and 403(b))**
Mike Sotile 225-766-8711 Michael.sotile@voyafa.com **Brandon Goll** 985-705-7170 Brandon.goll@voyafa.com **Edward Plemons:** 225-226-8013 Edward.plemons@voyafa.com **Customer Service:** 1-800-584-6001	**Louis Bundy** 504-249-4704 Louis.bundy@tiaa.org **Customer Service:** 1-800-842-2252	**William Gallegos** 225.201.1009 William.gallegos@corebridgefinancial.com **Sri Murali** 225-400-2976 sri.murali@corebridgefinancial.com **David Mills** 225-201-1060 david.mills@corebridgefinancial.com **Customer Service:** 1-800-448-2542
Fidelity (403(b) Only)		**LA Deferred Comp (457 (b) Only)**
Russell Jeanis 720-403-3807 russell.jeanis@fmr.com **Customer Service:** 1-800-343-0860		**Patrick Hannie** 225-663-5506 **Customer Service:** 1-800-937-7604

STUDENT TUITION ASSISTANCE AND REVENUE TRUST PROGRAM (START)

The State of Louisiana offers a savings program known as the Student Tuition Assistance and Revenue Trust Program, commonly referred to as the "START Saving Program," or 529 account. This program was created to help residents save for their children's postsecondary education. As an incentive to save, the State of Louisiana will allocate funds to an employee's account at a variable rate, depending upon the amount employees deposit and their adjusted gross income. More information about the program can be found on their website: Louisiana's Student Tuition Assistance & Revenue Trust (la.gov).

TIME OFF (FORMERLY KNOWN AS LEAVE)

Eligibility
Eligible employees receive several types of time off, which are defined below. The type of appointment on which the individual is employed determines eligibility for the types of time off available.

Academic and unclassified employees on regular appointments of greater than 180 days and greater than 50% effort are eligible for all types of time off. Academic and unclassified employees on temporary appointments of less than 181 days or on appointments for 50% effort or less are not eligible for annual and sick time off, but are eligible for civil, funeral, and military time off.

Classified employees on regular appointments are eligible for all types of time off. Classified employees serving on restricted appointments do not earn any type of time off. Accrual methods of both annual and sick time off are determined by the employee's type of appointment.

Annual Time Off
Annual time off is time off with pay granted employees for vacation and transaction of personal affairs. Annual time off may be used at any time after it is earned contingent upon approval and supervisory personnel. Annual time off is credited at the end of the pay period and cannot be advanced to employees.

Eligible **academic and non-classified employees** may choose to accumulate (accrue) their **annual time off** under either the LSU Schedule (Schedule 2) or the Civil Service Schedule (Schedule 1). An employee on an academic year basis (9-month appointment) does not accrue annual time off but does accrue sick time off. New employees must select one of the schedules within 30 days of their date of employment. The decision made is **irrevocable**.

Note: Upon resignation, employees are paid for up to 300 hours of accumulated, unused annual time off.

ACADEMIC/NON-CLASSIFIED EMPLOYEES		
Years of Service	Schedule 1: Civil Service Schedule	Schedule 2: LSU Schedule
Less than 3 years	8 hrs/month	14 hrs/month*
3, but less than 5	10 hrs/month	14 hrs/month*
5, but less than 10	12 hrs/month	14 hrs/month*
10, but less than 15	14 hrs/month	14 hrs/month**
15 years and up	16 hrs/month	16 hrs/month**

*Total accumulation limited to 176 hours
**No limit on total accumulation

Eligible **classified employees** accumulate (accrue) **annual time off** according to the following schedule with no limit on total accumulation:

CLASSIFIED EMPLOYEES		
Years of Service	Amount Accrued per Hour	Approximate Amount Accrued per Month
Less than 3 years	.0461/hour	8 hrs/month
3, but less than 5	.0576/hour	10 hrs/month
5, but less than 10	.0692/hour	12 hrs/month
10, but less than 15	.0807/hour	14 hrs/month
15 years and up	.0923/hour	16 hrs/month

TIME OFF (FORMERLY KNOWN AS LEAVE, CON'T)

Sick Time Off

Sick time off is time off with pay is granted to employees who are suffering with disabilities because of accident, illness, or childbearing which prevent them from performing their usual duties and responsibilities or who require medical, dental, or optical consultation or treatment. Sick time off may be used at any time after it is earned. Absences covered by sick time off must immediately be reported to supervisory personnel. Sick leave is credited at the end of the pay period and cannot be given in advance to employees.

Eligible **academic and non-classified employees** accumulate (accrue) **sick time off** according to the following schedule with no limit on total accumulation:

ACADEMIC/NON-CLASSIFIED EMPLOYEES	
Years of Service	Amount Accrued
Less than 3 years	8 hrs/month
3, but less than 5	10 hrs/month
5, but less than 10	12 hrs/month
10, but less than 15	14 hrs/month
15 years and up	16 hrs/month

Eligible **classified employees** accumulate (accrue) **sick time off** according to the following schedule with no limit on total accumulation:

CLASSIFIED EMPLOYEES		
Years of Service	Amount Accrued per Hour	Approximate Amount Accrued per Month
Less than 3 years	.0461/hour	8 hrs/month
3, but less than 5	.0576/hour	10 hrs/month
5, but less than 10	.0692/hour	12 hrs/month
10, but less than 15	.0807/hour	14 hrs/month
15 years and up	.0923/hour	16 hrs/month

Civil Time Off

Eligible employees may receive civil time off with pay while performing jury duty or when subpoenaed to appear as a witness before a court or public body. Employees may also receive leave for voting purposes, limited to 2 hours of leave to vote in the parish where employed and not more than 1 day to vote in a parish outside the one where employed.

Funeral Time Off

A maximum of two days funeral leave may be granted an eligible employee to attend the funeral or burial rites of a parent, stepparent, child, stepchild, brother, stepbrother, sister, stepsister, spouse, mother-in-law, father-in-law, grandparent or grandchild.

Family and Medical Leave

The Family and Medical Leave Act (FMLA) guarantees that covered employees will be allowed to use a total of up to 12 weeks of annual time off, sick time off or time off without pay, as appropriate, within a 12 month period, for any of the following reasons: (1) to care for the employee's child after birth, or placement for adoption or foster care; (2) to care for the employee's spouse, child or parent, who has a serious health condition; or (3) for a serious health condition which makes the employee unable to perform his/her job. Covered employees are those who have been employed by the State of Louisiana for at least 12 months and who have worked at least 1250 hours during the 12-month period immediately preceding the commencement of the leave. An employee may apply for leave under the FMLA by completing the appropriate spaces on a leave request. The employee ordinarily must provide 30 days advance notice when the leave is foreseeable. Additionally, medical certification to support the request is requited. AgCenter PS-34 provides additional details.

Educational Leave for LSU System Coursework and Tuition Exemption Program

Eligible employees may register for job-related courses at participating institutions in the LSU System, for up to six college credit hours per regular semester and receive tuition exemption. (*Note: The exemption is typically for tuition only and does not apply to most fees. Also, the value of the exemption may be considered taxable income to the employee in*

TIME OFF (FORMERLY KNOWN AS LEAVE, CON'T)

accordance with Internal Revenue Service regulations.) An employee must meet all the following criteria to be eligible for tuition exemption: Full-time (100%) employees (including faculty), who have been employed for at least one year in a full-time, permanent position with prior approval from their immediate supervisor and/or department head, may register for job-related undergraduate or graduate courses at any LSU System campus for up to 6 hours per semester, fall and spring, and 3 hours in the summer semester and receive full tuition exemption (fees not included). For employees on fiscal year appointments, up to 3 clock hours per week of the approved job-related courses may be taken during work time without charge to annual leave with supervisor's approval. Employees must be accepted into a degree program and schedule class(es) prior to applying for tuition exemption. Continued participation in this program is based on satisfactory progress. During the first year of employment, employees are eligible for time off, but not for tuition exemption. Applications are distributed to all unit heads prior to each semester. Education leave is governed by AgCenter PS-25.

Military Time Off
Military time off of up to 15 days paid may be granted to employees who are members of a reserve component of the Armed Forces of the U.S. or of the National Guard when they are ordered to active training duty.

Leave/Time Off Without Pay
Time off granted to employees for good cause under stipulated conditions.

HOLIDAYS

Full-time, fiscal (12 month) employees receive 14 holidays. Because the University Calendar is intended to serve the operational needs of the University community, it does not necessarily follow the state's holiday schedule Holidays include Independence Day, Labor Day, Thanksgiving, Christmas, New Year's, Mardi Gras, Easter, and other holidays as announced by the University each fiscal year.

PAYDAYS

Except as noted below, for academic/unclassified employees, payday is the last workday of the month. Classified employees are paid on a bi-weekly basis with payday occurring every other Friday. Paydays are adjusted accordingly when the regularly scheduled payday falls on a holiday. All employee paychecks are distributed by electronic direct deposit to the bank of the employee's choice. Employees may review their deposit stubs each payday through their online Workday account and are strongly encouraged to review their gross pay and payroll deductions. Any discrepancies should be promptly reported to the AgCenter Human Resource Management office.

STAFF DIRECTORY

For additional information, please visit the Human Resource Management website at:

Human Resource Management

Or contact the appropriate staff member listed below.

Ashley Gautreaux, Vice President
AGautreaux@agcenter.lsu.edu
General HRM policies, Employee Relations, Title IX, ADA, EEO, Audits, Emergency Rules, Telecommuting Procedures, Faculty Evaluations
225-578-4640 – 103 Efferson Hall

Jessica Winders, Assistant Director
JWinders@agcenter.lsu.edu
225-578-8223 – 103 Efferson Hall
Workday Security & Process Management, HRM Policies, Promotion & Tenure, Internal Audits, Data Quality Management, Employee Relations

Ryan Barnette, HR Manager
RBarnette@agcenter.lsu.edu
(225) 578-4631 – 103 Efferson Hall
Employee Benefits Manager, Retirement, Annual Enrollment, Retiree Issues, Life Insurance claims, Worker's Comp

Rebecca Smelley, HR Manager
RSmelley@agcenter.lsu.edu
225-578-4643 – 103 Efferson Hall
FMLA, Classified Employee Hiring, Time & Attendance Monitoring, Absence Partner, AAP Plans, Awards, Reporting, Transient Employees

Ali Marrero, HR Manager
amarrero@agcenter.lsu.edu
225-578-0324 – 103 Efferson Hall
Talent Acquisition, Title IX Coordinator, EAP, ADA Compliance, Crisis Leave Pool, Mandatory Postings

Karen Bean, Senior HR Specialist
kbean@agcenter.lsu.edu
225-578-4629 – 103 Efferson Hall
Employee Onboarding, Insurance Enrollments & Changes, Employment Verifications, Tuition Exemption, Immigration (J Visas)

Brandi Frey, L & D Program Manager
bffrey@agcenter.lsu.edu
225-578-0188 – 103 Efferson Hall
Annual Trainings & Compliance Monitoring, CPTP Coordinator, AGxCEL Onboarding, Training Administration, Training Development & Delivery, Performance Management

Ashlyn Cole, Senior HR Specialist
acole@agcenter.lsu.edu
225-578-4641 – 103 Efferson Hall
Academic & Unclassified Employee Processing, Sabbaticals, Honorifics & Professorships, Org Charts

Tika Griffin, HR Specialist
sgriffin@agcenter.lsu.edu
225-578-0748 – 103 Efferson Hall
Compensation studies, position descriptions, metrics, reporting, records, data integrity

Address:
LSU AgCenter
Human Resource Management
103 J. Norman Efferson Hall
Baton Rouge, LA 70803

HRM Main Phone:
225.578.2258

Fax:
225.578.8284