

LCTCS HUMAN RESOURCES MEMORANDUM #2016-5

TO: All Employees of Baton Rouge Community College, Bossier Parish Community College, Capital Area Technical College, Central Louisiana Technical Community College, Delgado Community College, L. E. Fletcher Technical Community College, Louisiana Delta Community College, Nunez Community College, River Parishes Community College, South Central Louisiana Technical College, South Louisiana Community College, SOWELA Technical Community College, Northshore Technical Community College, Northwest Louisiana Technical College and Louisiana Community & Technical College System Operations Office.

FROM: Frances Killen
LCTCS Assistant Human Resources Director

DATE: October 14, 2016

RE: Annual Medical and Life Insurance Enrollment - Plan Year 2017

The Office of Group Benefits (OGB) annual enrollment period **ends on November 15, 2016**. Current full-time employees have the opportunity to select a health plan for calendar year 2017 through that date.

Premium Rates Increasing in 2017

A premium rate increase approved by the Group Benefits Policy and Planning Board will take effect for Plan Year 2017 for all Blue Cross and Blue Shield of Louisiana health plans offered through the Office of Group Benefits.

- Employees enrolled in either the Blue Cross Magnolia Local Plus or the Magnolia Open Access healthcare plan will see a rate increase of 7.5%.
- Employees enrolled in the Blue Cross Pelican HSA775, Pelican HRA1000 or the Magnolia Local (limited network) healthcare plan, you will see a rate increase of 3%.
- There are no changes to copays, coinsurance, deductibles and out-of-pocket maximums on any of these health plans.

Important Timelines:

- November 15, 2016*** Deadline for enrollment via OGB’s enrollment portal or submission of completed Group Medical/Life Enrollment Forms to HR
- November 15, 2016*** Deadline for Active Employees to enroll via OGB’s enrollment portal or submit completed Flexible Benefit Forms to HR
- January 1, 2017** New Benefit Plan Year Begins

FOR EMPLOYEES NOT CURRENTLY ENROLLED AND DO NOT WISH TO ENROLL

Employees who do not currently have health coverage and do not wish to enroll in an OGB health plan for 2017 must **officially decline** the coverage by returning their completed “ ACA Response-Current Employee form “ to Human Resources **along with** a completed GB-01 Form-State of Louisiana Office of Group Benefits Enrollment/Change Form (copies of both forms attached)

“Passive Enrollment” If No Changes Made By Existing OGB Health Plan Members

Members who would like to remain in their current OGB health plan with the same covered dependents for the 2017 plan year, do not need to do anything. Coverage will continue for the 2017 plan year.

(Members enrolled in the HSA and/or FSA options will need to re-enroll/update their contributions for 2017.)

Online Enrollment Via OGB Portal Required For Health Plan Changes By Existing OGB Health Plan Members

OGB wants active employees who are current plan members to process plan changes Online. For example, an employee who wants to change from the Pelican HRA1000 to Magnolia Local Plus plan for 2017 should do so through the annual enrollment portal at <https://enroll.groupbenefits.org/> The portal cannot be used for adding or dropping dependents.

*****Paper Enrollment Forms Required For Adding/Dropping Covered Dependents*****

Current plan members who wish to change coverage level by adding or dropping dependents should do so by completing and submitting a paper GB-01 enrollment form to their HR office for processing.

Plan options have not changed for 2017. Details about all plan options and 2017 premiums are available at <http://annualenrollment.groupbenefits.org/>

Employees (especially those who select the Magnolia **Local** option) are encouraged to make sure their doctors and/or hospitals are in the provider network of the selected plan.

IMPORTANT:

No person can be enrolled simultaneously as an employee and as a dependent in OGB health plans or life insurance

- No dependent can be covered by more than one employee
- The spouse of a dependent cannot be covered as a dependent
- Plan member must provide proof of the legal relationship of each covered dependent within 30 days of date of application for coverage
- A child may be covered as a dependent up to age 26

Health Savings Account or HSA – This is an employee owned account used to pay for qualified medical expenses including deductibles, prescriptions and other eligible medical costs. Enrollment in the Health Savings Account (HSA) is limited to individuals enrolled in the Pelican HSA 775 medical plan and are not covered by any disqualifying non-high deductible health plan. Both the employee and employer contribute to the HSA but the funds are owned by the employee.

2016 Group Life Insurance

- OGB offers two fully-insured life insurance plans for full-time employees and eligible dependents through Prudential Life Insurance Company.
- Once enrolled in life insurance, you do not have to re-enroll every year. Your coverage elections will be continued each year until you make a change or turn 65.
 - Plan members enrolled in life insurance coverage will automatically have 25 percent reduced coverage on January 1 following their 65th birthday. Another automatic 25 percent reduction in coverage takes effect on January 1 following their 70th birthday. Premium rates are reduced accordingly.
- Newly hired employees who enroll within 30 days of employment are eligible for life insurance without providing evidence of insurability.
- Employees who enroll in the life insurance plan after 30 days are required to supply evidence of insurability to the insurer.
- Plan members currently enrolled who wish to add dependent life coverage for a spouse can do so by providing evidence of insurability. Eligible dependent children can be added without providing evidence of insurability to the insurer.
- Employee pays 100 percent of dependent life premiums.
- Contact your Human Resources Office for additional information and assistance.