



FOLDER #4 - INSTRUCTIONS FOR COMPLETING DOCUMENTS FOR OTHER MISCELLANEOUS BENEFITS

Note: You may not be eligible for all of the following benefits. Complete only those forms your office manager or the HRM Office instructed you to complete.

All insurances covered in this section are **optional**. Folder #4 includes information on disability, accident, dental, vision, supplemental medical, and life insurance plans. Also included is information on the University's Flexible Benefits Plan for tax sheltering certain insurance premiums and health and dependent care expenses. A general description of each of these items is included in this folder and in the "Schedule of Employee Benefits."

1. ANNUAL LEAVE ACCRUAL RATE ELECTION FORM - To be completed by all new employees (Academic and Non-classified employees only) whose length of appointment is greater than 180 days. Choose only one option. Sign form and print name & social security number. Election must be made within 30 days of employment.
2. TAX SHELTERED ANNUITY PROGRAM (403(b) PLANS) - Instructions are included with the enrollment forms. *Complete and return this set of forms **only** if you wish to participate.*
3. TAX SAVER FLEXIBLE BENEFITS PLAN DOCUMENT - This form must be completed by all employees whose appointment is 75% of full-time or greater. Complete both the "Premium Only" **and** the "Spending Accounts" sections. Print name and social security number at bottom of the form, then sign and date it.
- 4.. STUDENT TUITION ASSISTANCE AND REVENUE TRUST PROGRAM - This program, commonly referred to as the "START Saving 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. Applications for children over the age of one are only accepted during open enrollment periods which begin July 1st and end November 1st of each year. The program accepts new applications for children under the age of one at any time during the year. A brochure providing an overview of this program is included in your packet. Interested employees should contact the AgCenter Human Resource Management Office for additional information.

★ IMPORTANT NOTE: An election to enroll for or waive any of the following insurances must be made before your salary check will be issued. You do, however, have thirty (30) days from your date of employment to change, without restrictions, any insurance decisions you make.

5. EXTENSION BENEVOLENT LIFE INSURANCE - (No brochure) – Available to LCES Academic employees only. This policy provides for \$5,000 of life insurance for a monthly premium of \$14.40. It becomes effective the first of the month after completion of one full calendar month. Coverage is available to the employee only....no dependent coverage. If enrolling, complete sections 1 through 3 and sign the form. If you do not want coverage, write DO NOT WANT across the front of the form and include your social security number, sign and date it.
6. LSU OPTIONAL INSURANCE PLAN ELECTION FORM - This form must be completed after all insurance elections and/or waivers have been made.
7. HARTFORD LONG-TERM DISABILITY INSURANCE - If you wish to enroll, complete all information and sign form below "Signature of Employee." If you decline coverage, sign and date the last line of the form and mark the box that states "I decline to enroll" .
8. GROUP ACCIDENT INSURANCE COVERAGE – If you wish to enroll, complete the enrollment form. If enrolling, be sure to indicate the amount of coverage desired and whether selecting the "Employee Only" plan or the "Family" plan.
9. LSU OPTIONAL INSURANCE PLANS - The plans offered are:
 - a) Dental Plan
 - b) Vision Plan
 - c) ING Term Life Insurance
 - d) UNUM Long Term Care Insurance
 - e) AIG Critical Illness Supplemental Medical Benefit*Complete the LSU OPTIONAL INSURANCE PLAN ELECTION FORM in addition to any plan you elect to participate in.*



(Folder #4 instructions continued...)

OPTIONAL INSURANCE PLANS

Listed below are the Optional Insurance Plans offered by the Louisiana State University System and a phone number for each company or contact person. The LSU System is **not** administering these optional insurance plans. We are simply making available to employees the convenience of having their premiums payroll deducted. If you need additional information concerning individual plans, please contact the appropriate representative.

Note: Eligibility for these plans is based on your type of appointment. Contact your unit office or the HRM Office if you are unsure of your eligibility.

Dental Plan: Employees have the option of choosing a basic dental plan which covers preventive services and features a benefit schedule for all other services and an enhanced dental plan which is designed to help you meet the expense of dental care by providing comprehensive coverage. Members are free to go to a licensed dentist of their choice under both options. Contact: 1-800/659-2223

Vision Plan: Members are allowed to obtain one vision exam and one pair of eyeglasses or contacts every 12 months when obtaining services from a member doctor. Participating doctors are located throughout the state and can be found on the website www.alwaysvision.com . Contact: Customer Service (1-888-729-5433 ext. 2013)

ING Term Life Insurance: This plan provides a new option for group-term life coverage. It provides a death benefit, equal to the coverage amount in effect at the time of death, payable to the named beneficiary. Coverage amounts available range from \$10,000 to \$500,000. Also available is accidental death and dismemberment coverage. Dependent life insurance can be purchased for the employee's spouse and children. Contact: Phil Pasley (318/747-0577)

UNUM Long Term Care Insurance: This plan provides benefits for the type of care received when someone needs assistance - either at home or in a facility, such as a nursing home - with activities of daily living due to an accident, illness or advancing age. Monthly benefit amounts available range from \$1,000 to \$4,000. The benefit duration is either 3 years or 6 years. Contact: Phil Pasley (318/747-0577)

AIG Critical Illness Supplemental Medical Benefit: This plan provides financial relief when diagnosed with particular critical illnesses which include: heart attach, stroke, organ transplant, kidney (renal) failure (end state), invasive cancer, in situ cancer, and/or coronary artery bypass surgery. The plan will pay lump-sum benefits ranging from \$5,000 to \$50,000 paid directly to the employee following the diagnosis of one of the covered illnesses. Rates are based on age at issue date and whether or not the employee is a tobacco user.