

# **BENEFIT SELECTIONS FOR OPEN ENROLLMENT**

(LPSB - Effective Jan. 1, 2020)

<b>Health – Blue Cross Blue Shield of Louisiana:</b>	<u>Employee</u>	<u>EE + 1</u>	<u>EE + 2 or more</u>	<input type="checkbox"/>
• Co-Pay Plan - \$3,000 Deductible / \$6,000 OOP Max.	\$162.70	\$403.69	\$732.63	*Pre-Tax
• High Deductible Plan - \$3,000 Deductible / \$5,000 OOP Max.	\$138.30	\$343.14	\$622.73	

<b>Term Life – By Guardian</b>	<b>Employee - LPSB pays for \$25,000 Basic Term Life &amp; AD&amp;D</b>	<input type="checkbox"/>
• <b>Employee</b> – can purchase \$10,000 increments to a max of 4 x salary up to \$400,000	<b>EOI IS REQUIRED TO APPLY</b>	
• <b>Spouse</b> – can purchase \$5,000 increments to a max up to \$400,000. Spouse cannot exceed Employee. NOTE: Employees cannot purchase Spouse life without Employee life.		
• <b>Dependent Children</b> – Can buy \$10,000 – covered birth to age 26. NOTE: Cannot purchase child(ren) life without Employee life		

<b>Dental – By Delta Dental</b>	<u>Employee</u>	<u>EE+Spouse</u>	<u>EE+Children</u>	<u>Family</u>	<input type="checkbox"/>
<b>LPSB pays \$5....Your cost is:</b>					
• Low Plan	\$14.61	\$40.18	\$42.62	\$73.64	*Pre-Tax
• High Plan	\$24.47	\$60.08	\$51.40	\$88.15	

<b>Vision Plan – By Metlife</b>	<u>Employee</u>	<u>EE + 1</u>	<u>Family</u>	<input type="checkbox"/>
• \$10 Co-pay (Exam) + \$10 Co-pay (Materials), dependents to age 26	\$6.47	\$11.32	\$16.82	*Pre-Tax

<b>Disability Plan: By Cigna</b>				<input type="checkbox"/>
• <b>Short Term Disability</b> ...Provides a 60% benefit after 14 days for up to 11 weeks, 12 months pre-existing				<input type="checkbox"/>
• <b>Long Term Disability</b> ...Provides a 60% benefit after 90 days to age 65, 24 months pre-existing				<input type="checkbox"/>

<b>Cancer Assist Coverage:</b>	<u>Employee</u>	<u>EE+Spouse</u>	<u>1-Parent</u>	<u>Family</u>	<input type="checkbox"/>
• Level 3 Plan...Includes a \$100 annual wellness benefit	\$26.65	\$44.40	\$27.10	\$44.85	*Pre-Tax
• Plus...Progressive Payment (Building Benefit @\$600 per Year)	\$7.80	\$17.05	\$7.80	\$17.05	
• Plus...Initial Diagnosis (Per \$1,000 / Up to \$10,000)	\$1.50	\$2.50	\$1.60	\$2.60	

<b>Critical Illness Coverage:</b>	If diagnosed with the following critical illnesses: Heart Attack, Stroke, Major Organ Transplant, End Stage Renal Failure, Permanent Paralysis, Coma, Blindness, Occupational HIV/Hepatitis B, C, D or Coronary Bypass.	<input type="checkbox"/>
• Includes a \$50 annual wellness benefit. Pays up to 3 times the face amount....\$20,000 Face Amount = \$60,000 Total Benefit		

## **\$20,000 Face Amount = Guaranteed Issue for all Employees**

	-----Non-Tobacco Rates-----				-----Tobacco Rates-----			
	<u>Insured</u>	<u>EE+SP</u>	<u>Insured + Child</u>	<u>Family</u>	<u>Insured</u>	<u>EE+SP</u>	<u>Insured + Child</u>	<u>Family</u>
17-24 Yr Old	\$6.95	\$10.50	\$6.95	\$10.50	\$8.95	\$13.70	\$8.95	\$13.70
25-29 Yr Old	\$8.35	\$12.90	\$8.35	\$12.90	\$11.55	\$17.70	\$11.55	\$17.70
30-34 Yr Old	\$9.95	\$15.50	\$9.95	\$15.50	\$14.95	\$23.10	\$14.95	\$23.10
35-39 Yr Old	\$14.75	\$22.70	\$14.75	\$22.70	\$21.55	\$33.10	\$21.55	\$33.10
40-44 Yr Old	\$17.95	\$27.50	\$17.95	\$27.50	\$28.55	\$43.90	\$28.55	\$43.90
45-49 Yr Old	\$23.95	\$36.70	\$23.95	\$36.70	\$37.35	\$57.30	\$37.35	\$57.30
50-54 Yr Old	\$31.15	\$47.90	\$31.15	\$47.90	\$47.55	\$72.90	\$47.55	\$72.90

<b>Individual Medical Bridge:</b>	<b>Guarantee Issue for all new employees hired in 2019 for the Low Option!</b>	<input type="checkbox"/>
• Helps pay for your deductible and other direct / indirect expenses.		*Pre-Tax
• <b>Medical Treatment Package</b>		
- Doctor Office Visits...\$25 per visit	- Emergency Room Visit....\$100 per visit	- X-Ray....\$25 per benefit
- Appliances.....\$100 per benefit	- Ambulance....\$100 per benefit	- Air Ambulance....\$1,000 per benefit

	<u>Employee</u>	<u>EE &amp; Spouse</u>	<u>EE &amp; Child</u>	<u>Family</u>
<b>Hospital Confinement</b>				
Low Option- \$1,500	\$44.30	\$83.70	\$63.30	\$102.70
<b>Outpatient Surgery</b>				
\$1,500 / \$3,000	\$60.70	\$114.80	\$79.70	\$133.80
<b>Wellness Benefit</b>				
\$50.00				

<b>Accident Coverage:</b> Preferred Plan w/\$50 wellness	<u>Individual</u>	<u>EE + Spouse</u>	<u>EE + Children</u>	<u>Family</u>	<input type="checkbox"/>
• On & Off Job Coverage	\$21.15	\$28.97	\$32.67	\$40.48	*Pre-Tax

<b>Whole Life Insurance</b>	<b>Guarantee Issue to all employees not currently enrolled to limits!</b>	<input type="checkbox"/>
• Cash value life insurance.	<b>Examples: \$25,000 policy</b>	
• Premiums never increases.	30 Yr Old N/S \$25,000 Face Amount \$9,600 Cash Value @ Age 65	\$25.17 cost
• Face amount never decreases.	40 Yr Old N/S \$25,000 Face Amount \$8,275 Cash Value @ Age 65	\$37.17 cost
• Can keep it when you retire at same price....never changes!	50 Yr Old N/S \$25,000 Face Amount \$6,000 Cash Value @ Age 65	\$58.77 cost
• GI amounts: Ages 18-50 to \$100,000; Ages 51-60 to \$75,000; Ages 61-75 to \$25,000		
• <b>Whole Life for children or grandchildren</b> \$50,000 Policy examples:	5 Yr Old - \$20.92    10 Yr Old - \$24.92    15 Yr Old - \$30.79	

<b>Legal Shield:</b>	<u>Employee</u>	<u>Employee &amp; Dependents</u>	<input type="checkbox"/>
• Access to a Law Firm	<b>Legal Plan</b>	\$14.95	\$15.95
• Protects & Restores Credit	<b>Identity Theft Plan</b>	\$8.45	\$15.95
• New enhanced plans	<b>Legal &amp; Identity Theft Plans</b>	\$23.40	\$28.90