



BENEFITS AT A GLANCE

FULL TIME CLASSIFIED EMPLOYEES

Benefit Description	Plan Options/Premiums	Waiting Period
<i>Eligibility- must be employed at 75% of full-time effort or greater (at least 30 hours per week)</i>		
Health Insurance Provides coverage for medical care and prescriptions	<ul style="list-style-type: none"> • LSU First Option 1 & 2 (Nationwide Network) • PPO Plan (Statewide Network) • HMO (Nationwide Network) • CD-HSA Plan (Nationwide Network) 	<ul style="list-style-type: none"> ⇒ Enroll within first 30 days of employment ⇒ Coverage is effective 1st of the month following one full calendar month of employment
Vision Plan Provides for vision care needs such as exams, lenses, frames and contacts	<ul style="list-style-type: none"> • Davis Vision 	<ul style="list-style-type: none"> ⇒ Must enroll within first 30 days of employment or during annual enrollment ⇒ Coverage is effective 1st of the month following one full calendar month of employment
Accidental Death & Dismemberment (AD&D) Provides benefit in the event of death or dismemberment resulting from accident	<ul style="list-style-type: none"> • The Hartford -Several options for employee and family 	<ul style="list-style-type: none"> ⇒ Enroll at anytime ⇒ Coverage effective 1st of the month following receipt of enrollment form
Long Term Disability (LTD) Provides 60% of monthly base salary up to a maximum of \$12,000 per month (see brochure for waiting period and maximum payable pd.)	<ul style="list-style-type: none"> • The Hartford 	<ul style="list-style-type: none"> ⇒ Must enroll within first 30 days of employment to be guaranteed coverage ⇒ Enrollment after first 30 days of employment requires EOI
Long-Term Care Insurance Provides independence and financial security in the event extended care is needed at home or in a nursing home care facility	<ul style="list-style-type: none"> • Unum Provident -Offers options to cover employee, family, parents and grandparents 	<ul style="list-style-type: none"> ⇒ Enrollment within first 30 days requires no medical review ⇒ Enrollment after 30 days at anytime, subject to medical review
Dental Insurance Basic dental coverage including preventive and orthodontics*	<ul style="list-style-type: none"> • Dearborn National Group -Option 1 Enhanced Plan (orthodontics offered under this option for adults and dependent children under age 19) -Option 2 Basic Plan 	<ul style="list-style-type: none"> ⇒ Must enroll within first 30 days of employment or during annual enrollment ⇒ Coverage is effective 1st of the month following one full calendar month of employment

Group Term Life with AD&D Employee life and AD&D coverage up to one and one-half times the annual earnings up to \$50,000 Spouse coverage up to \$4,000 Child coverage up to \$2,000	<ul style="list-style-type: none"> • The Prudential Insurance Co. of America -Option 1 - Basic Term Life and AD&D- \$5,000 -Option 2 - Basic Plus Supplemental Term Life up to \$50,000 	⇒ Must enroll within first 30 days of employment to be guaranteed coverage ⇒ Enrollment after first 30 days of employment requires EOI
LSU Voluntary Life with AD&D Employee life and AD&D coverage up to 5 x salary not to exceed \$1,000,000 Spouse coverage up to \$250,000 Child coverage up to \$20,000	<ul style="list-style-type: none"> • The Hartford 	⇒ Must enroll within first 30 days of employment to be guaranteed coverage up to 5 x salary up to 500,000 (additional coverage to 1,000,000 requires EOI). Spouse coverage guaranteed to 100,000 (additional coverage to 250,000 requires EOI) ⇒ Enrollment after first 30 days of employment requires EOI
Flexible Spending Accounts Allows for certain expenses to be reimbursed with pre-tax dollars	<ul style="list-style-type: none"> • Health Care Spending Account – annual max. \$4,000; annual min. \$100 • Dependent Care Spending Account – annual max. \$5,000 or \$2500 if married/filing separately; annual min. \$100 	⇒ Must enroll within first 30 days of employment or during annual enrollment ⇒ Plan is effective 1 st of the month following one full calendar month of employment
<i>*Retirement Eligibility – Membership in a retirement plan 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). **Employees who are 60 years of age or more at time of employment, OR for employees who are 55 years of age or more 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 as an alternative to LASERS</i>		
Retirement Plan Qualified Defined Benefit Plan Vested after contributing for at least 10 years	<ul style="list-style-type: none"> • Louisiana State Employees’ Retirement System (LASERS) -Employee tax defers 8% of earned compensation -Employer contribution is determined each year by the State <small>*See membership booklet for retirement eligibility</small>	⇒ Automatic enrollment at the time of employment unless employee meets one of the optional criteria mentioned above) ⇒ Contributions withheld out of first payroll check
Supplemental Retirement Accounts 403(b) Tax-Deferred Supplemental Retirement Account Plan Allows for contributions in addition to LASERS	<ul style="list-style-type: none"> • TIAA-Cref • MetLife • ING Aetna • AIG Valic 	⇒ May enroll at anytime ⇒ Participation is voluntary
Deferred Compensation Plan 457(b) Plan Allows for contributions in addition to LASERS and SRA Contributions in DCCL and SRA can be maximized simultaneously	<ul style="list-style-type: none"> • Louisiana Deferred Compensation Plan (DCCL) 	⇒ May enroll at anytime ⇒ Participation is voluntary
Annual Leave Accrual based on years of service	<ul style="list-style-type: none"> • Civil Service Schedule – accrual based on years of service with no cap 	⇒ Accruals begin on hire date
Sick Leave Paid time off for personal illness	<ul style="list-style-type: none"> • Accrual based on years of service with no cap 	⇒ Accruals begin on hire date
Holidays For LSUA Campus	<ul style="list-style-type: none"> • See PM 5 	⇒ No waiting period
Tuition Exemption Available for full-time classified employees	<ul style="list-style-type: none"> • Tuition exemption for up to 6 undergraduate or graduate credit hrs per semester; 3 credit hrs for summer term • Up to 3 hrs per semester may be taken during work time if approved by supervisor <small>*See PM-12 for more information</small>	⇒ Must be employed for at least one year in full-time (100% effort), permanent position ⇒ Prior approval from department head or supervisor required
Payroll Paid on a bi-weekly basis	<ul style="list-style-type: none"> • Paid every other Friday • Direct Deposit 	⇒ Must submit necessary paperwork

If you participate in a Louisiana State retirement plan, you do not pay Social Security tax. However, you do pay the Medicare portion of the FICA tax (1.45% of your salary).

The purpose of this document is only to provide you with a summary of the benefits available to our classified employees. All benefits are subject to change at any time. For specific details on each benefit, you should refer to the appropriate policy or plan document.