

BENEFIT SELECTIONS FOR OPEN ENROLLMENT

(LPSB - Effective Jan. 1, 2023)

Health – Blue Cross Blue Shield of Louisiana:	<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	

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

Dental – By Ameritas Dental	LPSB pays \$5....Your cost is:				<input type="checkbox"/>
	<u>Employee</u>	<u>EE+Spouse</u>	<u>EE+Children</u>	<u>Family</u>	*Pre-Tax
• Low Plan	\$15.22	\$44.60	\$44.12	\$76.10	
• High Plan	\$25.38	\$62.12	\$53.16	\$91.10	
• High Plan with Orthodontia	\$29.32	\$70.88	\$66.44	\$109.30	

Vision Plan – By Ameritas	<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	\$6.27	\$11.27	\$16.77	*Pre-Tax

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

Cancer Assist Coverage:	<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...Initial Diagnosis (Per \$1,000 / Up to \$10,000)	\$1.50	\$2.50	\$1.60	\$2.60	

Critical Illness Coverage:	<input type="checkbox"/>
• 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.	
• 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 Employees Hired in Last Year!

-----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

Medical Bridge:	Guarantee Issue for Employees Hired in Last Year for the Low Option!					<input type="checkbox"/>	
• Helps pay for your deductible and other direct / indirect expenses.						*Pre-Tax	
• Medical Treatment Package							
- 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>Hospital Confinement</u>	<u>Outpatient Surgery</u>	<u>Wellness Benefit</u>	<u>Employee</u>	<u>EE & Spouse</u>	<u>EE & Child</u>	<u>Family</u>
Low Option-	\$1,500	\$1,500 / \$3,000	\$50.00	Age 17-49 \$44.30	\$83.70	\$63.30	\$102.70
				Age 50-59 \$60.70	\$114.80	\$79.70	\$133.80

Accident Coverage: 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

Whole Life Insurance	Guarantee Issue to All Employees Not Currently Enrolled in Whole Life to Limits!				<input type="checkbox"/>
• Cash value life insurance.	Examples: \$25,000 policy				
• Premiums never increases.	30 Yr Old N/S	\$25,000 Face Amount	\$9,304 Cash Value @ Age 65	\$26.15 cost	
• Face amount never decreases.	40 Yr Old N/S	\$25,000 Face Amount	\$7,998 Cash Value @ Age 65	\$38.77 cost	
• Can keep it when you retire at same price....never changes!	50 Yr Old N/S	\$25,000 Face Amount	\$5,847 Cash Value @ Age 65	\$62.75 cost	
• GI amounts: Ages 18-50 up to \$100,000; Ages 51-79 up to \$50,000.					
• Whole Life for children or grandchildren	\$50,000 Policy examples: 5 Yr Old - \$31.42 10 Yr Old - \$36.33 15 Yr Old - \$44.33				

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

