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State of Louisiana
OFFICE OF THE LIEUTENANT GOVERNOR
DEPARTMENT OF CULTURE, RECREATION & TOURISM
MANAGEMENT AND FINANCE

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HUMAN RESOURCE MEMORANDUM NO. 01-031

May 1, 2001

TO: All CRT Employees

FROM: Mary F. Ginn
Human Resources Director

SUBJECT: Annual Enrollment 2001 Instructions and Updates

Attached to this memorandum is a 2001 Annual Enrollment (Scantron) Form from the State Employees= Group Benefits Program (SEGBP). By completing this form, employees have the opportunity to change healthcare providers. All forms should be signed, dated and returned to our office by May 25, 2001. ***Changes made during Annual Enrollment become effective 7/1/01.*** If a change in the *level of coverage* (i.e., single, two-party or family) is desired, you must also complete an enrollment/change form (GB-01) and attach it to the Scantron form. **Employees who do not complete the Annual Enrollment Form will continue with the same health coverage as before.**

There have been some important changes that have occurred since the Annual Enrollment Scantron Forms were printed:

1. Gulf South (Baton Rouge) has been acquired by The Oath. Those individuals wishing to transfer their health coverage to The Oath in Baton Rouge should select the Gulf South (Baton Rouge) option. **Those individuals who are currently covered by Gulf South who do nothing will automatically be transferred to The Oath.**
2. AmCare will be providing the HMO services for the Houma/Thibodaux and Alexandria/Lafayette areas. Those wishing to select the HMO option in these areas should select Gulf South (Houma/Thibodaux, Lafayette, Alexandria) on the Scantron form. This will enroll them in the AmCare HMO.

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3. Employees should also be aware of a new provision that will base the state's subsidy of a retiree's premium on the number of years the individual has participated in the State Employees' Group Benefits Program.

- \$ 5-9 years of participation will receive 17.5% of the premium paid by the state
- \$ 10-14 years will receive 35% of the premium paid by the state
- \$ 15-19 years will receive 52.5% of the premium paid by the state
- \$ 20 years or more will get the full 75% of the premium paid by the state

A **grandfather clause** will assure current plan members that the state will pay 75% of their health insurance premiums after retirement, regardless of the number of years they participated in the state-sponsored health plan. There is a window of opportunity for employees not currently participating to join and be eligible for the 75% state subsidy after they retire. Employees who have an effective date of coverage for health insurance with the State Employees Group Benefits Program **on or before December 1, 2001** will meet the deadline of the grandfather clause and they will be eligible to retire with the state paying 75% of their health insurance premiums.

All employees are strongly encouraged to participate in the annual enrollment meetings. Dates and times of these meetings are included in HR Memo #00-028.

Annual Enrollment is also the only time that most employees may join, withdraw or change their participation in the Flexible Benefits Plan (the plan that allows participants to deduct eligible insurance premiums and dependent care expenses on a pre-tax basis). Those wishing to join or stop participation must complete the appropriate enrollment/stop form. If an employee wants to continue participating in Flexible Benefits, no action is required unless the Dependent Day Care Flexible Spending Account is to be continued. (Renewal of this account is required during the annual Open Enrollment Period, and a new enrollment form needs to be completed.)

If there are any questions, please call the Human Resources Office at (225) 342-0880.

Attachment

NOTE: Information on the State Group Benefits Program, including the Summary of Benefits, Newsletter, HMOs, PPO Directory, Life Insurance, Frequently Asked Questions (FAQ), etc., is always available on their web site located at <http://www.groupbenefits.org/>.