



KATHLEEN BABINEAUX BLANCO
LIEUTENANT GOVERNOR

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

PHILLIP J. JONES
SECRETARY

MATTHEW A. JONES
UNDERSECRETARY

HUMAN RESOURCE MEMORANDUM NO. 01-032

May 2, 2001

TO: All Lieutenant Governor and CRT Employees

FROM: Mary F. Ginn
Human Resources Director

SUBJECT: New Life Insurance Carrier

Effective July 1, 2001, the Prudential Insurance Company of America will provide the life insurance coverage for employees covered under the State Employees= Group Benefits Program.

In most cases, employees will retain the same amount of coverage and there will be no change in premium rates. The state will continue to pay 50% of the life insurance premiums on the employee.

The major change is an increase in the maximum amount of coverage under the Basic Plus Supplemental Plan. Currently under this plan an employee is covered for one and one-half times his/her annual earnings, not to exceed \$40,000. After July 1, 2001, the maximum coverage will increase to \$50,000. Employees who are eligible for the increased coverage will pay a higher corresponding monthly premium.

Attached to this memorandum is an employee enrollment kit. **All eligible employees should complete the enrollment form enclosed in the package and return it to the Human Resources Office by May 25, 2001, even if they want to continue with the same level of coverage.**

Employees who do not submit an enrollment form will be covered at the same level as before (or at an increased level, up to \$50,000), but we will not have an accurate beneficiary history. Without beneficiary information it will be difficult for us to process death claims, possibly delaying the payment of claims.

HR Memo 01-032
May 2, 2001

Please Post and Circulate

Those who do not want to participate in this group life insurance plan should mark the section that indicates a waiver of coverage.

Employees enrolling more than 30 days after their original eligibility date (usually the hire date) must also complete an Evidence of Insurability (EOI) application from Prudential. A completed EOI form is also required for participating employees who are increasing their level of coverage. *Those whose coverage is automatically increasing because they qualify for more than \$40,000 of coverage do not need to complete the EOI application.*

Evidence of Insurability and other important forms and applications can be downloaded from the Prudential link on the State Employees= Group Benefits website at <http://www.groupbenefits.org/providers/LifeIns/prudential.htm>.

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