

Important Information

New Employees: Health Insurance coverage becomes effective on the 1st day of the month following a minimum 30 day waiting period. (Example: If hired August 6, Insurance is effective October 1st.)

Please note: Any employee not signing up for insurance within 30 days of employment is considered a *Late Applicant by the Office of Group Benefits*.

Late applicants must sign-up by the 14th of the month with coverage becoming effective on the 1st of the following month.

We see people by appointment only. Please call 686-4230 for an appointment to make insurance changes due to the following qualifying events:

Birth or Adoption, Marriage, Death, Divorce, etc.

For additional insurance information see <http://www.lpsb.org/Insurance/insurance.htm>

- Annual Open Enrollment for Health Insurance occurs in October. Changes to your Insurance carrier must be made at this time unless you meet a qualifying event according to Section 125 Federal Guidelines.
- Newborns must be added within 30 days of birth. Temporary Birth Certificate required at this time. Birth Certificates must be provided within 6 months from the date of birth or insurance will be cancelled.
- New spouse must be added within 30 days of marriage. Marriage License required.
- Please notify this office in writing of any change of address.
- Please include Employee # and Social Security # on all correspondence.
- Call 686-4230 or email tutti.smith@lpsb.org for an appointment to make insurance changes due to a qualifying event. For example: marriage, birth, death, adoption, divorce, etc.

Tutti Smith, Insurance
P.O. Box 1130
Livingston, La. 70754

Phone: 225-686-4230
Fax: 225-686-4363
Email: tutti.smith@lpsb.org



2012

**Employee
Benefits**

**225-686- 4230
www.lpsb.org**

Who's Eligible?

You may enroll in the Office of Group Benefits (OGB) program if you are a full-time employee.

PPO Preferred Provider Option

The PPO plan is offered by OGB. You may contact OGB at the following website:

PPO website: www.groupbenefits.org

Phone: 1-800-272-8451

HMO Health Maintenance Organization

For those state employees who prefer to receive their care through a health maintenance organization, Group Benefits offers LPPS Employees coverage through Blue Cross Blue Shield of Louisiana. You may contact BCBSLA directly at 1-800-392-4089, or visit their website.

Blue Cross Blue Shield of LA Health Plan

BCBS web site: <http://www.bcbsla.com>

Consumer Driven-Health Savings Account

You may contact this provider directly by telephone for information or visit their website.

United Healthcare

United Healthcare website: <http://www.byuhc.com>

Phone: 1-866-336-9374

Regional HMO Plan

Vantage Health Plan

*To obtain provider directory please go to health care website



Which plan meets your family's needs?

2012 Office of Group Benefits Health Coverage Rates

PPO Rates

SINGLE.....	154.82
W/SPOUSE.....	502.36
W/CHILDREN.....	222.82
FAMILY.....	538.82

Blue Cross HMO Rates

SINGLE.....	146.26
W/SPOUSE.....	474.98
W/CHILDREN.....	210.48
FAMILY.....	508.92

Vantage Regional HMO Rates:

SINGLE.....	138.32
W/SPOUSE.....	440.84
W/CHILDREN.....	197.54
FAMILY.....	472.06

CD-HSA Rates

SINGLE.....	120.18
W/SPOUSE.....	390.32
W/CHILDREN.....	173.06
FAMILY.....	418.20

First Financial Group of America administers the following:

Open enrollment for all plans other than Health Insurance is in November. Changes become effective January 1.

AMERICAN FIDELITY 800-323-3748
Cancer, Long Term Disability, Long Term Care 800-662-1113

AMERICAN HERITAGE/Allstate 800-521-3535
Group Cancer, Critical Illness & Heart/ Stroke 800-348-4489

AMERICAN UNITED LIFE—(AUL) Annuity 800-249-6269

AMERITAS—Dental & Vision 800-487-5553

FIRST FINANCIAL 866-541-5096
Fax: 985-893-7663

FLEX—Medical/ Dependent 800-523-8422

FTJ Fund Choice— Annuity 800-379-2513

KMG—Short Term Disability, Critical Life -Term 877-378-1505

LINCOLN 800-254-6265

LSW-457 Deferred Comp 800-579-2878

TEXAS LIFE—Life 800-283-9233

Additional information, including all Claim forms and Medical Expense Reimbursement forms, may be obtained at the following website:

<https://www.empben.com/FirstFinancial/livingstonpsd/index.html>