



State of Louisiana
DIVISION OF ADMINISTRATION

OFFICE OF STATE UNIFORM PAYROLL

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GOVERNOR

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July 1, 2005

OFFICE OF STATE UNIFORM PAYROLL MEMORANDUM #2006-02

TO: All ISIS HR Agencies

FROM: Jena W. Cary
Director

SUBJECT: Miscellaneous Insurance Enhancement Approvals

The Office of State Uniform Payroll (OSUP) is responsible for the administration of the rules governing state employee payroll deductions. Products that are authorized through the Office of State Uniform Payroll are for all state employees and all state agencies of the executive branch of state government. The only exception to this is higher education facilities overseen by a Governing Board. The Governing Board has the authority to approve additional products, remove products and set deadlines per the Boards' established policies.

The following enhancements have been approved for the May 1, 2005 deadline to be effective August 1, 2005:

1. Colonial Life & Accident, **flex eligible** Cancer policy

Original Policy	Enhanced Policy
CANMOD	C1000-LA

2. Guaranty Income Life, **flex eligible** Dental policy

Original Policy	Enhanced Policy
QD-98 Rev 01/01/01	QD-98 Rev 10/01/04

3. Protective Life, non flex eligible Universal Life policies

Original Policy	Enhanced Policy
Patriot 100 (UL-09)	Protective 1000-G (UL-02)
Trailblazer Plus (UL-09)	Protective Classic (UL-09)

There will be no changes to the product descriptions or wage types in eEnrollment/ISIS HR as these are enhancements to specific policies under the existing product.

Vendors will advise employees of the enhanced policies during consultations. There is no specific agency action necessary for the enhancement to the non-flex policies.

There is also no specific agency action for the Guaranty Income Life enhancement because the enhancement is an increase in co-pays for current and new applicants and a higher premium rate for new applicants only.

The Colonial **flex eligible** policy enhancement procedures will depend on the flex status of the employee.

Enrolled in 2005-2006 Flex Plan:

- 1) Employees have **60 days** from August 1, 2005 effective date to convert to the enhanced policy under flex by signing the State Employee Payroll Deduction Authorization form (SED-4). After the 60 days, premiums cannot be sheltered under flex.
- 2) Employees must complete a Request for Change in Flex Plan Election document if they convert to the enhanced policy and wish to continue to have the premiums sheltered under flex. Employees should select "Significant increase in cost or curtailment of coverage" for the Qualifying Event.
- 3) Employees must send **both** of the above documents to the vendor by September 26, 2005.
- 4) The vendor will forward the signed copy of the SED-4 form and Request for Change in Flex Plan Election document to the agency payroll offices by **September 30, 2005** to be entered.

Not Enrolled in 2005-2006 Flex Plan:

- 1) Employees can pick up the enhanced policy any time during the plan year.
- 2) No Request for Change in Flex Plan Election document is required.
- 3) The vendor will forward the SED-4's to agency payroll offices as received.

If an employee enrolled in the 2005-2006 Flex Plan requests to convert their original policy to the enhanced policy, the vendor will provide them the necessary documents to complete. In **September 2005**, the vendor will send to agencies a list of employees, if any, who elected to convert.

If you have any questions, please contact Angela Woods at (225) 342-5345 or Angel Vernon at (225) 342-5344.

JWC:ACV

c: Ray Harrison, OGB