



*State of Louisiana*  
DIVISION OF ADMINISTRATION

OFFICE OF STATE UNIFORM PAYROLL

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GOVERNOR

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COMMISSIONER OF ADMINISTRATION

January 11, 2007

OFFICE OF STATE UNIFORM PAYROLL MEMORANDUM #2007-26

TO: All ISIS HR Agencies

FROM: Jena W. Cary  
Director

SUBJECT: Rate and Policy Changes for the Following Statewide Vendor Products:  
American Heritage Life (30006) Cancer Policies (Rate Increase)  
Guaranty Assurance (30023) Dental Policies (Rate Increase & Policy Change)  
Life Investors (30043) Cancer Policies (Rate Increase)  
Starmount Life (30064) Dental Policies (Rate Increase)

American Heritage Life, Guaranty Assurance, Life Investors and Starmount Life will be implementing a rate increase effective July 1, 2007 for the above policies. Guaranty Assurance will be implementing a change to one of their other dental policies also effective July 1, 2007. This policy change will increase co-pays but will **decrease premiums**.

By March 19, 2007, these vendors will mail letters to all agencies affected by this rate increase and/or policy change, along with a list of the employees' current deduction amounts and the new amounts. At the same time, letters will be mailed from these vendors to the employees affected notifying them of this change. A new Payroll Deduction Authorization Form (SED-4) with the new rates will also be enclosed with the letter.

Employees who accept the rate change or the policy change must sign the forms and send them back to the appropriate vendor by May 7, 2007. Vendors will forward a signed copy of the SED-4 form to the payroll office by May 28, 2007 to be entered. Agencies should have all deduction changes entered for the July 6, 2007 payday (**annual enrollment entry close deadline of June 15, 2007**). Employees who do not submit the signed SED-4 by the May 7<sup>th</sup> deadline will have their policies cancelled upon notice from these vendors, effective July 1, 2007.

Vendors will prepare and send a list of employees who did not agree to the changed rates or policy (did not sign the new SED-4 form) to the payroll offices by June 4, 2007. The list will indicate the employee's name, social security number, and product. A new Payroll Deduction Authorization Form, SED-4, will also be mailed to the employee and agency indicating that coverage for this specific policy has been cancelled effective July 1, 2007. **The employee signature is not required on these SED-4's. The SED-4 should include all other active policies the employee has with the vendor as new SED-4's supersede all prior forms.**

**Cancellations and rate changes must be entered by the agency in eEnrollment through the Annual Enrollment process by the annual enrollment entry close of June 15, 2007 to avoid one time refunds and deductions after the plan year has begun.**

If you have any questions about the rate or policy changes, please contact the following Administrative Coordinators for the vendors listed below:

American Heritage Life, Shawn Anderson (800) 521-3535 ext 3303  
Guaranty Assurance, Monica Dunlap (800) 376-3462 ext 15  
Life Investors, David Louks (800) 400-3042 ext 1213  
Starmount Life, Rosalyn Duty (888) 729-5433 ext 225

Any other questions should be directed to Angela Woods at (225) 342-5345.

JWC:ACV:kmb

c: Ray Harrison, Office of Group Benefits  
Shawn Anderson, American Heritage Life  
Monica Dunlap, Guaranty Assurance  
David Louks, Life Investors  
Rosalyn Duty, Starmount Life