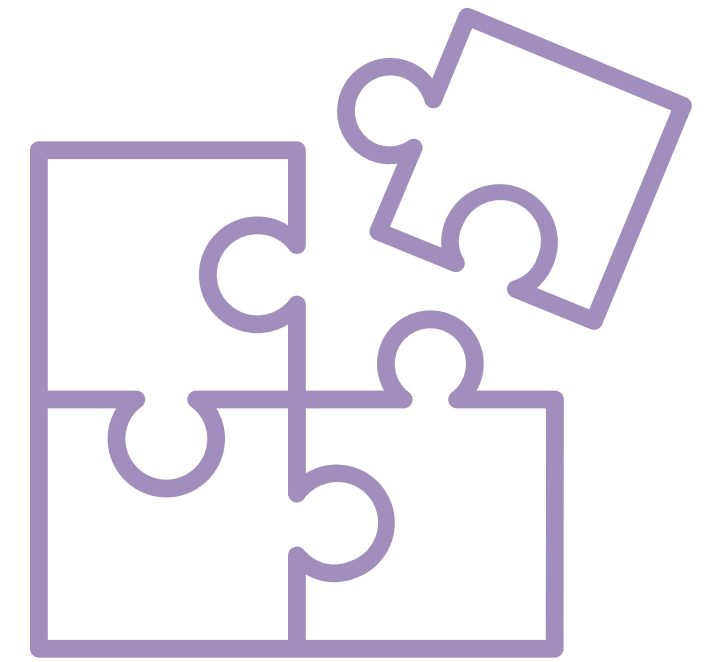


Business Manager Meeting



October 14, 2025

110 Thomas Boyd Hall

hr@lsu.edu

benefits@lsu.edu

225-578-8200

2026 Annual Enrollment

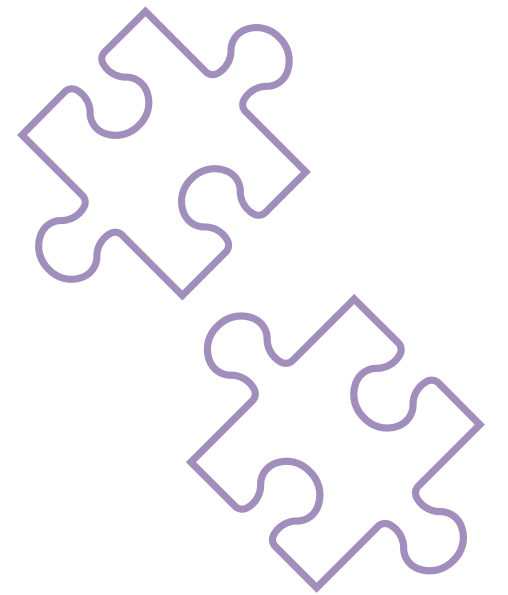
Katti Lee

Associate Director, Benefits

2026 ANNUAL ENROLLMENT

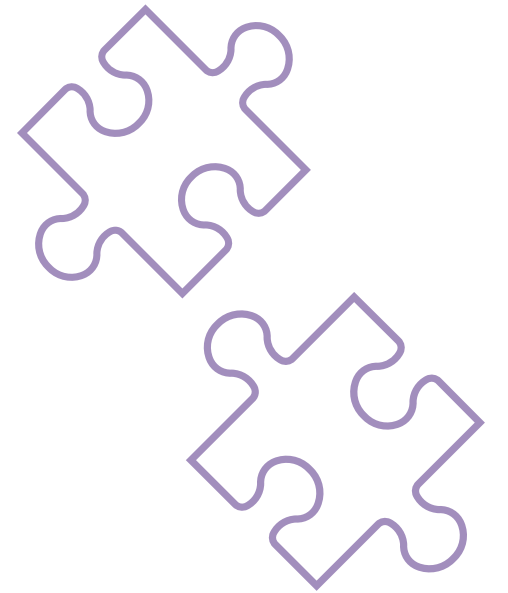
Important Dates

- Annual Enrollment Begins: **Wednesday, October 1st**
- Annual Benefits Fair: **Thursday, October 30th**
- Annual Enrollment Ends: **Saturday, November 15th at 4pm**
- Effective Date of Changes: **Thursday, January 1st, 2026**



2026 ANNUAL ENROLLMENT

Benefits Fair



BENEFITS **BOO!**-NANZA

Date - October 30, 2025

Time - 10:00 AM to 2:00 PM

Royal Cotillion Ballroom

(2nd Floor of the LSU Student Union)



What's Brewing at the BOO-nanza?

Meet the Benefits and Retirement Staff

Connect with insurance and retirement vendors

Get your flu shot

Enter to win fun giveaways and prizes

**Don't be haunted by missed opportunities - learn more
about your benefits at the Benefits BOO-nanza!**

2026 HEALTH PLAN OPTIONS

LSU First



Pelican Plans

{

 HRA 1000

 HSA 775



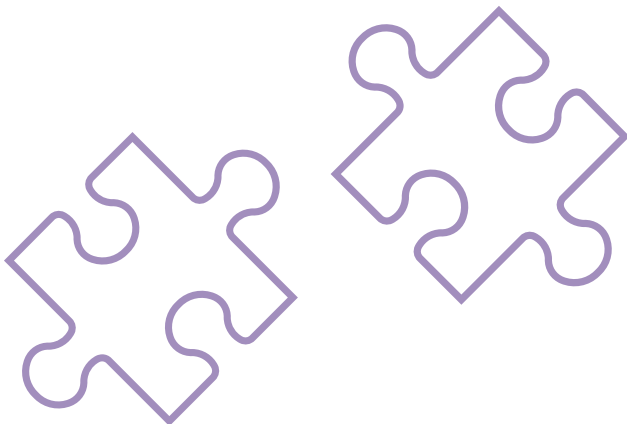
Magnolia Plans

{

 Local*

 Local Plus

 Open Access



2026 ANNUAL ENROLLMENT

Things to Consider



Monthly Premium



Provider Network



**LSU Funding
(HRA/HSA)**



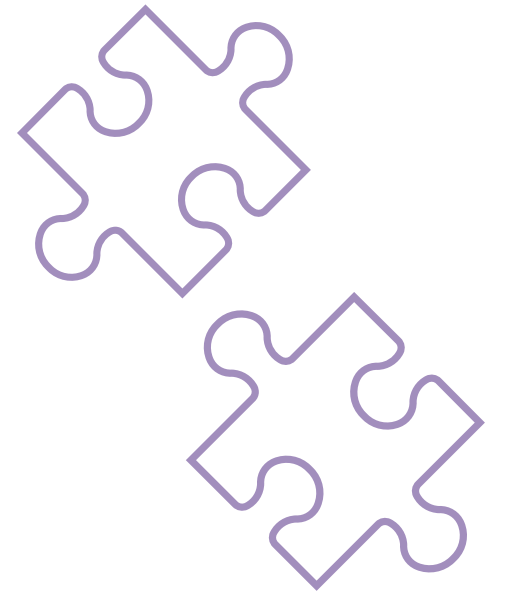
**Prescription
Coverage**



Plan Design



Additional Benefits



2026 ANNUAL ENROLLMENT

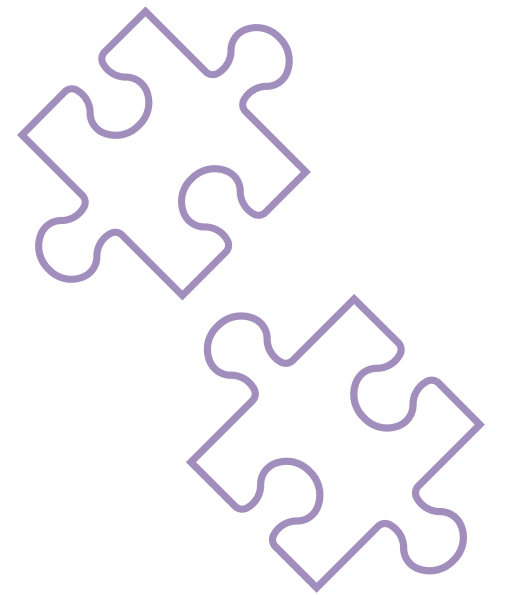
2026 Health Insurance Premiums

LSU First

- 7.1% premium increase
- No plan design changes

Office of Group Benefits

- 7.75% premium increase
- No plan design changes

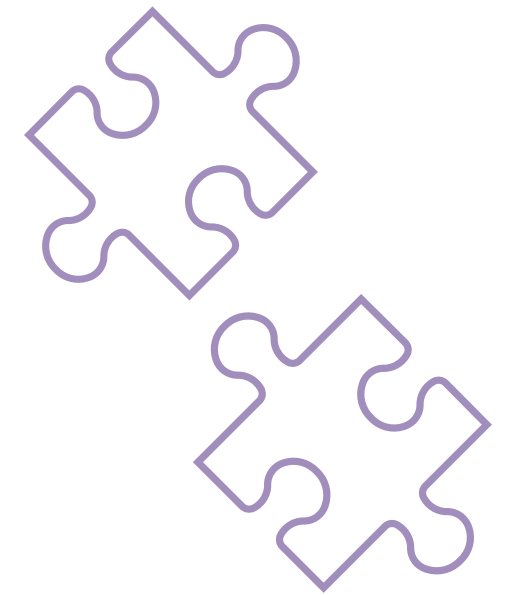


2026 ANNUAL ENROLLMENT

Health Plan Presentations

LSU First will host Zoom presentations

- Tuesday, October 21, 2025 | 10 AM - 11 AM
- Wednesday, November 5, 2025 | 2 PM - 3 PM
- Plan Highlights Video



Office of Group Benefits (OGB) posted recorded presentations

- OGB YouTube Channel

Links can be found at
[**LSU.EDU/AE**](https://lsu.edu/ae)

2026 ANNUAL ENROLLMENT

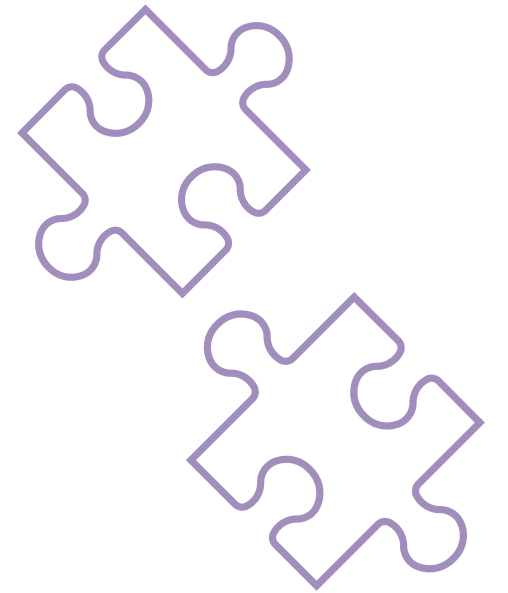
Wellness Credits

LSU First

- \$25-\$35/month
- Deadline: October 31st

Office of Group Benefits

- \$10/month
- Deadline: September 30th

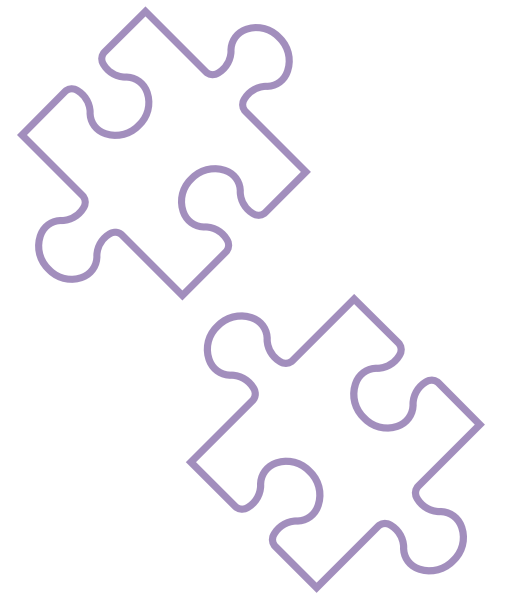


2026 ANNUAL ENROLLMENT

2026 Supplemental Benefits

No plan design or premium changes for

- Humana Dental
- Humana Vision
- UHC Financial Protection Products
- UNUM Long Term Care
- MetLife Identity Protection
- MetLife Pet Insurance
- OGB Term Life



2026 ANNUAL ENROLLMENT

2026 Supplemental Benefits

DBS Flexible Spending Account(s)

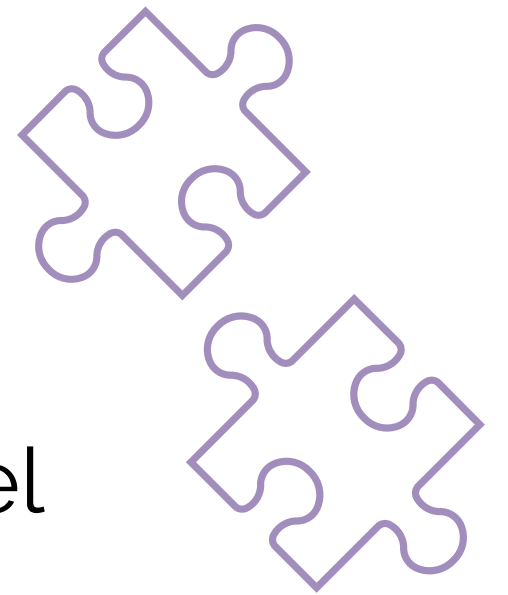
- Employees must enroll and set their annual contribution limits each year
 - Failure to enroll and set annual contribution during AE will result in no FSA benefit for the 2026 Plan Year.
- \$2.24/month Administrative Fee
- Healthcare FSA maximum contribution limit: **\$3,400**
- Dependent Care FSA maximum contribution limit: **\$7,500*** (\$3,750 if married and filing separately)
 - *Highly Compensated Employees' (HCE), defined by the IRS as someone who earned \$160,000 or more in the prior year, dependent care maximum remains at \$5,000.



2026 ANNUAL ENROLLMENT

What Can You Do During AE?

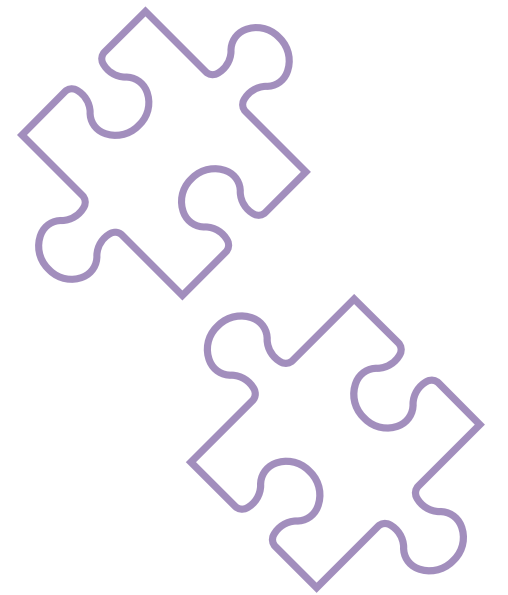
- **Health, Dental, Vision, Critical Illness, Accident**
 - Enroll, switch plans, make changes to your dependents, or cancel during Annual Enrollment.
- **Pet Insurance, Identity Protection, AD&D**
 - Enroll, switch plans or dependents, or cancel at any time during the year.
- **Long Term Disability, Long Term Care, OGB Life**
 - If you are not currently enrolled, you may apply with Evidence of Insurability (EOI).
 - To cancel current coverage, please email benefits@lsu.edu.



2026 ANNUAL ENROLLMENT

What Can You Do During AE?

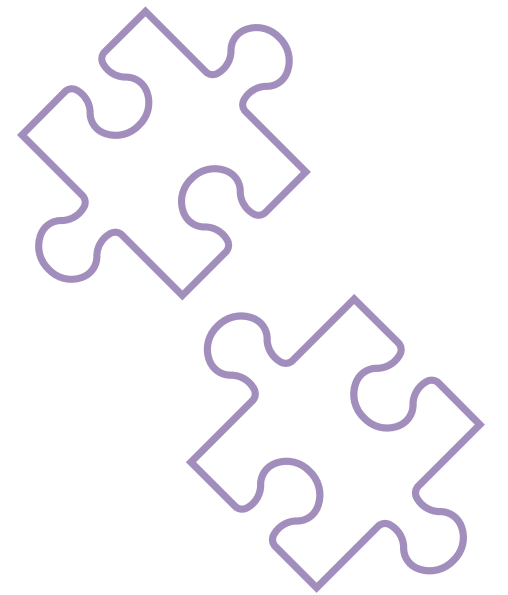
- **UHC Term Life Insurance**
 - **Employee**
 - Currently enrolled may increase coverage by \$10,000, up to the maximum limit, with no Evidence of Insurability (EOI).
 - Not currently enrolled may elect \$10,000 with no EOI.
 - **Spouse**
 - Spouse must submit EOI and be approved for any coverage or increase
 - **Child(ren)**
 - Child(ren) can be enrolled in any level of coverage as long as employee is covered. EOI is not required.



2026 ANNUAL ENROLLMENT

What Can You Do During AE?

- **Flexible Spending Account(s) and Health Savings Account Contributions**
 - You must enroll and set your annual contribution, regardless of your current enrollment,
 - **FSA:** Failure to enroll and set annual contribution during AE will result in no FSA benefit for the 2026 Plan Year.
 - **HSA:** Employees must re-elect their contributions each year but can make changes to their contributions anytime.

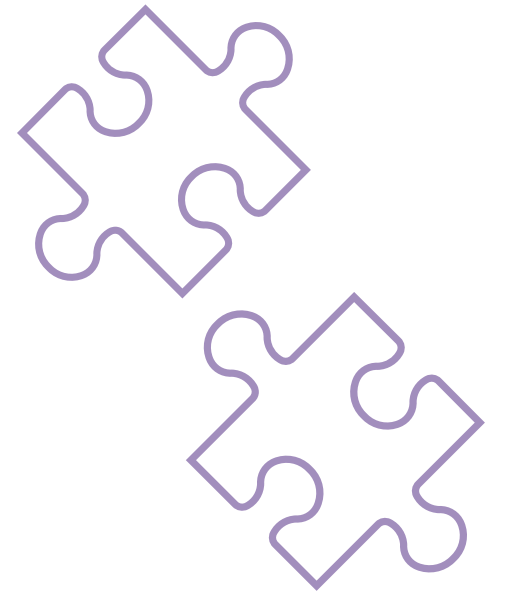


2026 ANNUAL ENROLLMENT

Resources

Annual Enrollment Website: lsu.edu/ae

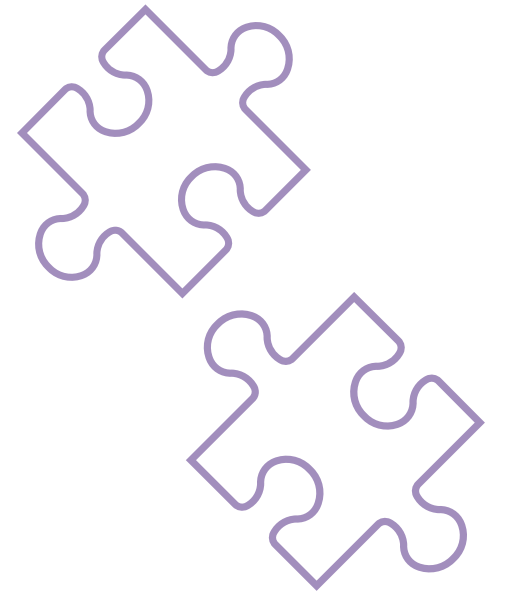
- 2026 Open Enrollment Guide
- 2026 Health Plan Premiums
- 2026 Health Plan Comparison
- 2026 Benefit Highlights



HEALTHCARE CLOSE TO CAMPUS

Urgent Care Clinics

- **Baton Rouge General Express Care Clinic**
 - 4410 Highland Road
- **Our Lady of the Lake Clinic**
 - 3604 Nicholson Drive



Employee Assistance Program

Katti Lee

Associate Director, Benefits

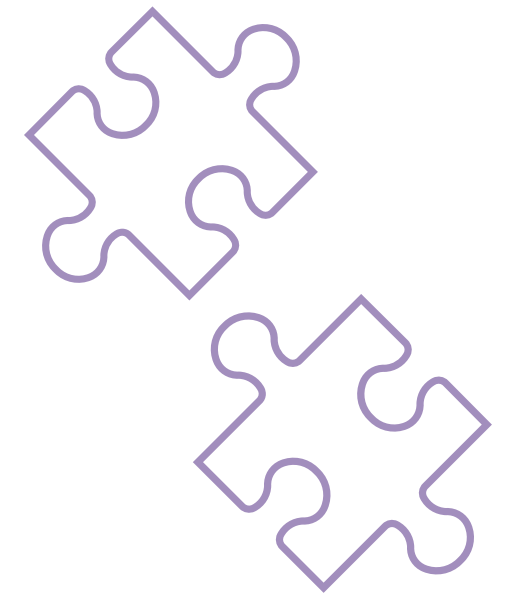
Liesel Walker

Director, Training & Organizational Development

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Aetna Resources for Living

Available to all LSU benefit-eligible employees and anyone in their household regardless of age, relation, or health insurance enrollment.



HOW DO I ACCESS EAP SERVICES?

- 24/7 Access
- 833-657-2286
- www.resourcesforliving.com

Username: LSU

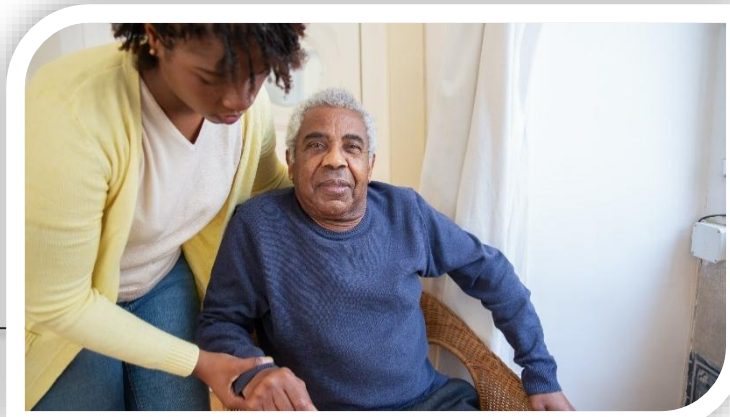
Password: EAP

EAP SERVICES



Well-Being Support

includes access of up to **six counseling sessions** per issue each year. You can call 24 hours a day for in-the-moment emotional well-being support.



Daily Life Assistance

provides personalized guidance to **connect you with resources** for childcare, parenting, school and financial aid, caregiver support, and even home repairs.



Legal and Financial Services

include a free **30-minute consultation** on topics like family law, estate planning, real estate, wills, budgeting, retirement, debt, and taxes.



Online Resources

through a **member portal** that includes articles and self-assessments, a stress resource center, live and recorded webinars, and a mobile app for resources at your fingertips.

EAP WEBSITE

Resources
for Living

LSU

Mental well-being

Life & relationships

Workplace

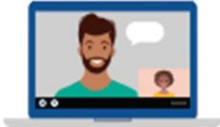
Resources

search

Get started here



Explore your
benefits



Connect to
therapy



Self-help
resources



Leader's center

Popular Links



Depression



Anxiety



Child Care



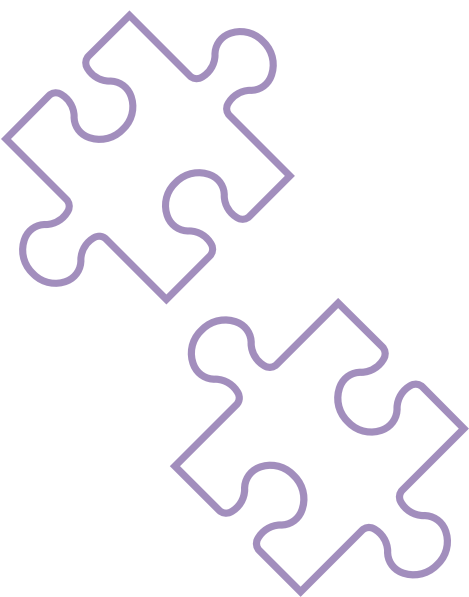
Crisis and disaster



Discounts



Webinars



EAP WEBSITE

Mental well-being

Life & relationships

Workplace

Resources

TOPICS

Addictions

Anxiety

Depression

Grief & loss

Mental health awareness

Self-improvement

Sleep

Stress management

Suicide prevention

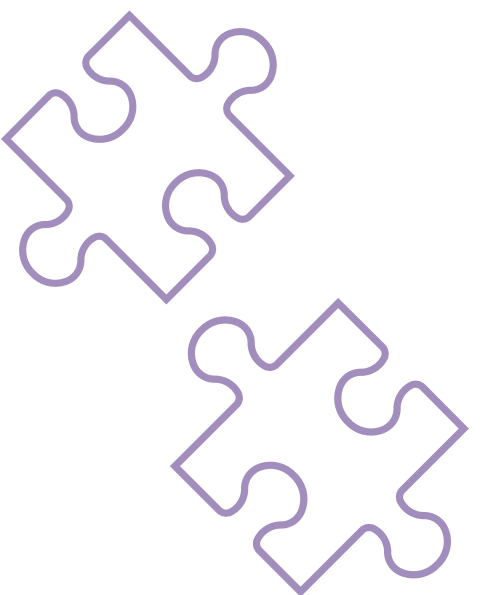
Trauma

RELATED SERVICES

Find care

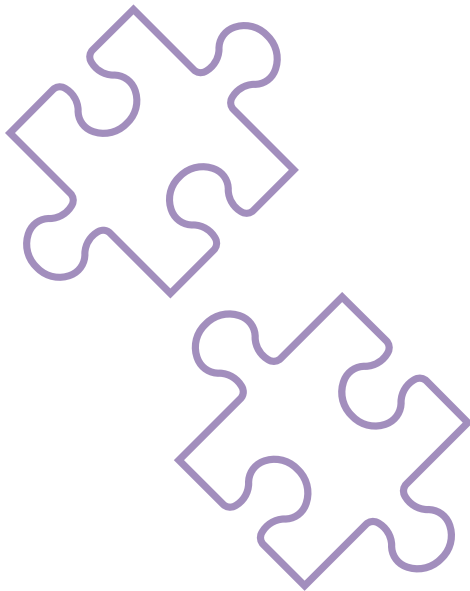
Mind Companion Self-care

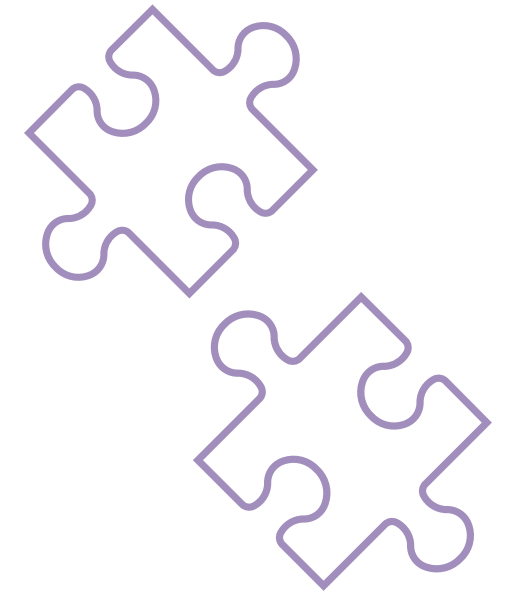
Mental health benefits

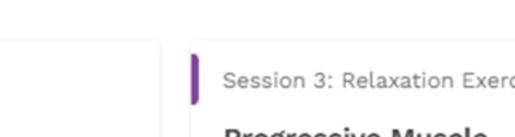


EAP WEBSITE

 Anger 	 Conflict At Work 
 Dating Anxiety 	 General Anxiety 
 Interview Anxiety 	 Marriage / Romantic Relationships 
 Presentation Anxiety 	 Sleep 
 Social Anxiety 	 Stress 
 Work-Life Balance 	 Sadness / Depression 
 Substance Use 	







General Anxiety

0/12

Session 3: Skill

Worry Tool

Session 3: Relaxation Exercise

Progressive Muscle Relaxation: Head and Neck

Session 3: Monitor Progress

Anxiety Tracker

Session 4: Concept

Worry and Its Types

Session 4: Skill

Productive vs. Unproductive Worry

Session 4: Relaxation Exercise

Progressive Muscle Relaxation: Head and Neck

Recent activities

+ Add New

Today

All categories



Re-select Focus

Important step to re-evaluate yourself

Oct 07, 2025

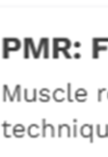
Anxiety Tracker

Complete one or more sessions to see your anxiety graph.



Body Scan

Here is a relaxation exercise.



Progressive Muscle...

Learn to relax with



Pleasant Imagery

Here's a



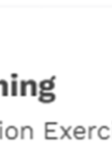
Mindfulness Visualization

Increase awareness



PMR: Full Body

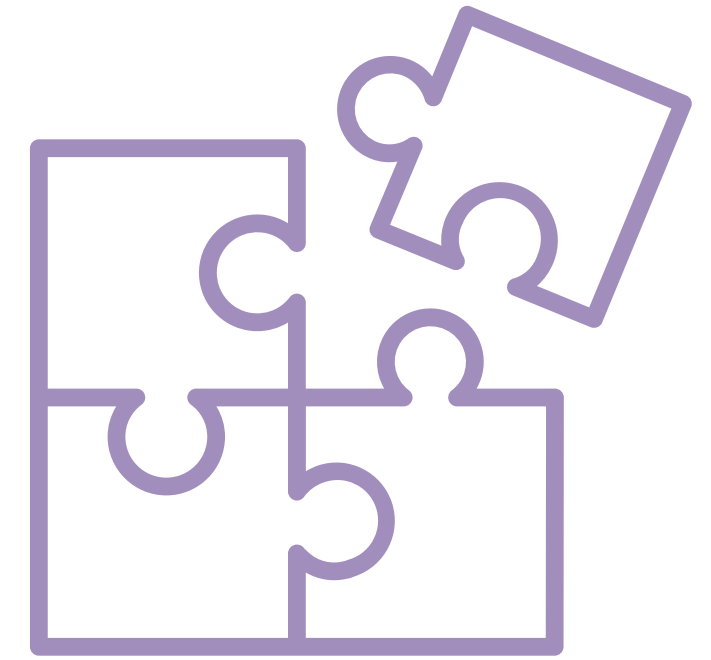
Muscle relaxation technique



4-7-8 Breathing

Relaxation Exercise

Questions?



110 Thomas Boyd Hall

hr@lsu.edu

benefits@lsu.edu

225-578-8200

LSU | Human Resource
Management