

# Louisiana Assessors' Insurance Fund

Insurance  
Department  
& Benefits

June 2018



## Services provided



- **Process monthly invoices and accounts receivable for employee benefits** – Medical, Dental, Life & AD&D (Accidental Death and Dismemberment), Vision, Long-Term Disability and Supplemental Life. Supplemental Life is no longer offered and is only for those members that were grandfathered into the plan. This benefit will eventually go away.
- **Assist members with claims issues with current healthcare administrators and employee benefit issues.**
- **Notifies active members and retirees upon reaching age 65 of Medicare enrollment needs.**
- **Mails Annual Letters to Assessors in October for benefits effective in the upcoming year.**  
The Annual Letters include: Agreement to Participate in plan for the upcoming year, Contribution Letter states what % Assessor's office will contribute to member's premiums for the upcoming year, and the Annual Salary Changes is for any upcoming salary changes.

All offices are urged to encourage employees to register on *The Health Plan* website ([www.healthplan.org](http://www.healthplan.org)) to be able to view all claims, explanation of benefits, personal information, medical information updates, order new cards and much more.



You are also urged to encourage your employees to have their annual Health “wellness” and Dental “preventative” checkups in addition to annual immunizations (flu, pneumonia, shingles). These visits are at no charge to the member based on the provisions listed in the plan document found on the website ([www.louisianaassessors.org](http://www.louisianaassessors.org)).

Members of the Medical plan can call the provider or 888-816-3096 Member Service number on their id card to verify in-network providers. Members can also go to [cigna.com](http://cigna.com) under the “Find a Doctor” tab to find a provider in the area.





The LAA Employee Benefits Plan Document is available for viewing on the LAA website ([www.louisianaassessors.org](http://www.louisianaassessors.org)) under the Insurance tab. All forms below can also be accessed on the website. These forms can be used to change address, add/terminate dependents, name change, etc.



### Forms on Website

➤ **THE HEALTH PLAN Enrollment/Change Form (Medical and Dental)**

To enroll in the health/dental plan for member and dependent(s) and to make any changes to current health/dental plan.

➤ **Guardian Enrollment Form (Life & AD&D Enrollment)**

To enroll in Life & AD&D plan (can be offered even though new hire may decline health/dental benefits) and make any changes. The Life & AD&D Handbooks are available on LAA website.

➤ **NVA Enrollment Form (Vision)**

To enroll and make any changes in the vision plan

➤ **Working Spouse Verification** forms are mailed to all members annually when the new id cards are mailed in January. The form can also be found on the website. The form should be completed by those members who have spouses on our plan.

## Monthly Premiums Payment Method



- **Automated Clearing House (ACH)** preferred (no backup documents necessary).  
For instructions on how to set up ACH payments, please contact LAA office.
- **Check** - for amount invoiced (no backup documents necessary).

Invoices are mailed to Assessors' office by the 20th of the month. Payments are due by the 10th of the following month.





## Prescription Cost -Effective January 1, 2018

### Member Deductible/Co-pay:

Annual Calendar Year Deductible for Brand name drugs only: \$100 per person

**Retail Pharmacy: 1-34 day supply = \$10.00 Generic**

**\$35.00 Preferred Brand**

**\$50.00 Non-Preferred Brand**

**Retail Pharmacy\*: 34 – 90 day supply = \$25.00 Generic**

**\* Limited pharmacy network \$87.50 Preferred Brand**

**\$125.00 Non-Preferred Brand**

**Mail Order pharmacy: 90 day supply = \$25.00 Generic**

**\$87.50 Preferred Brand**

**\$125.00 Non-Preferred Brand**





**Contacts:**

**Louisiana Assessors' Association**

**Insurance Fund**

**225-928-8886 Phone**

**800-925-4446 Toll Free**

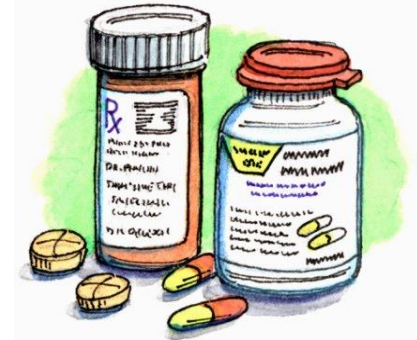
**225-928-4677 Fax**

**PO Box 14699**

**Baton Rouge, LA 70898-4699**

***Pat Steele – Insurance Benefits Coordinator***

***Nannette Menou – Executive Director***



## Facts and Question

1. Is there any way that an emergency room doctor who is not in network, be covered in network? Yes, a provider must complete a form and submit to The Health Plan to be an 'in network' provider. Also, if you are seeing a doctor for an actual 'emergency visit', the doctor you are seeing should be coded as 'in network'.
2. How many years of service do you need to receive full insurance benefits when you are eligible to retire? Assessor's office will pay the member's monthly premiums if they have worked 20 years of service. Effective August 2014 - those members hired after August 2014 must have 12 of the 20 years of service in that particular Assessor's office in order for their insurance premiums to be paid by the office. Of course, the member must be eligible to retire.
3. Can you include your spouse on your insurance policy once you retire? Yes, your spouse can be included in your insurance benefits if they are enrolled in benefits at least 30 days prior to you retiring.







## Facts and Question

### 4. When can changes be made to your benefits?

Changes can be made during open enrollment which is December 1 – December 30 of the current year to be effective January 1 of the next year. Changes can also be made for a qualifying event. Qualifying events are: new hire, the loss of coverage, birth/adoption, marriage, etc.

### 5. When are new hires eligible for benefits?

New hires are eligible for coverage 30 days after hire date.