



Louisiana Tech University

Supplemental Employee Benefits

Plan year 1/1/2019-12/31/2019

DENTAL

Guaranteed Issue Yes	Waiting Period None	Cobra Eligible Yes
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You can select your own dentist for Reasonable & Customary benefits or visit the online Provider Directory for network benefits. Preventive services, including 2 visits per year, are paid at 100%, basic services such as fillings are paid at 80%. Major (like crown and oral surgery) and Ortho covered at 50%, up to \$1000. \$40 Calendar year deductible per person. The maximum benefit for each covered person is \$1000 per year. Waiting periods apply for late applicant. Dental insurance is an eligible Cafeteria Plan pre-tax deduction.

<u>Employee Only:</u>	\$37.98	<u>Employee & Child(ren):</u>	\$69.43
<u>Employee + Spouse:</u>	\$64.22	<u>Employee & Family:</u>	\$103.27

VISION

Guaranteed Issue Yes	Waiting Period None	Cobra Eligible Yes
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You can use any provider, with greater benefits in network. If you use an in network provider, annual exams are a \$10 copay; glasses or contacts every 12 months are also a \$10 co-pay. Frames covered up to \$130, standard lenses covered in full in network, contacts covered in full (up to 4 boxes if using disposable). Vision insurance is an eligible Cafeteria Plan pre-tax deduction.

<u>Employee Only:</u>	\$6.81	<u>Employee + Child(ren):</u>	\$13.16
<u>Employee + Spouse:</u>	\$12.56	<u>Employee + Family:</u>	\$19.71

LONG TERM DISABILITY ***Required for All Unclassified Employees***

Guaranteed Issue For new enrollees, must answer health questions	Waiting Period None	Eligibility Employee Only
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Disability insurance is one of the more important benefits because it protects your most valuable asset – your paycheck. The monthly LTD benefit equals 60% of your monthly earnings, to a maximum of \$5000 monthly. Benefits begin after 180 days of disability, called the elimination period. Benefits last to age 65+. *Pre-existing condition exclusion applies to all new applicants for 12 months.

SHORT TERM DISABILITY

Guaranteed Issue Yes, during open enrollment	Waiting Period None	Eligibility Employee Only
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The monthly Short Term Disability benefit equals 60% of your monthly earnings, to a maximum of \$1500 weekly. Benefits can last up to 22 weeks thus protecting your paycheck. For maternity, this plan offers an 8 week C-Section benefit. *Pre-existing condition exclusion applies to all new applicants for 12 months.

Policy Details Prevail. More Information on your benefits website: www.latechbenefits.com
Contact an Agent/Representative for Details.

VOLUNTARY LIFE

Guaranteed Issue	Waiting Period	Eligibility	Coverage Portable
New enrollees must answer health questions. Current insureds may get an auto increase, up to \$20,000, with no health questions.	None	Employee and Dependents	Yes, can convert or port coverage upon termination or retirement

Extra coverage while you're working: Option to purchase inexpensive voluntary life up to 5x your annual salary. Dependent coverage for spouse is available at 50% of your coverage, maximum of \$250,000. Child coverage available for a benefit of \$10,000 per child for a single rate of \$2.00 regardless of how many children you have. Current Insureds may qualify for an automatic increase of up to \$20,000 for employees and \$10,000 for spouse. See agent for details. Life insurance is NOT an eligible Cafeteria Plan pre-tax deduction.

INDIVIDUAL LIFE

Guaranteed Issue	Notable Info	Eligibility	Coverage Portable
No, must answer health questions	Lock in rate at the age you are now, rates will not change.	Employee and Dependents, including Grandchildren	Yes, can take with you, coverage until you turn 100

Foundational coverage you can keep after you retire. Benefit to age 100 for employee and spouse in increments of \$25,000 up to \$150,000. Rates are locked in at current age and are guaranteed to 100. Benefits guaranteed for 10 years and expected to not change ever. Eligibility for coverage is based on a few simple health questions – no medical or blood tests. Long Term Care rider included. Coverage for children and grandchildren to age 23. After age 23, the employee can still pay for the policy, or can convert it to bank draft for the child to pay. The policy amount and price stay the same to age 100.

CANCER INSURANCE

Guaranteed Issue	Notable Info	Eligibility	Coverage Portable
Yes, but pre-existing condition clause applies to new applicants for 12 month, 24 months for ICU rider	Pays money directly to you in the event of a covered cancer diagnosis	Employee and Dependents	Yes, can take with you upon termination or retirement

This policy pays benefits directly to you and your family for cancer-related costs. This coverage pays in addition to other insurance you may have. These extra benefits help fill in the gaps left by your health insurance coverage. Specified disease and diagnostic tests have 30-day waiting period. Cancer insurance is an eligible Cafeteria Plan pre-tax deduction.

CRITICAL ILLNESS

Guaranteed Issue	Notable Info	Eligibility	Coverage Portable
No, must answer health questions	Pays money directly to you if you experience a covered event	Employee and Dependents	Yes, can take with you upon termination

Coverage that pays a lump sum benefit to the insured if diagnosed with a covered critical illness, including cancer. \$50 benefit for one health assessment test per year. Tobacco and non-tobacco rates, rates based on age. See brochure or agent for details. *Pre-existing condition exclusion applies to all new applicants for 12 months

LONG TERM CARE

Guaranteed Issue	Eligibility
No, must apply for coverage	Employee Only, Spouse Discount available

Long Term Care protection for you and your spouse. Over 60% of people over 65 will need long term care assistance during their lives – either at home or in a facility. Easy to understand and affordable protection is available this year. Choose a Benefit Bank amount of \$100,000, \$200,000, or \$300,000 and then have access up to \$3000 a month for qualified long term care expenses. 3% compound inflation protection available to help cover increases in cost of care. Spouse discount is available. Flexible Benefit feature is built in at no additional cost for informal care by a family member / friend or home modification (i.e.: wheelchair ramp or grab bars). Coverage available from ages 18-68 and guaranteed renewable for life. Long Term Care is NOT an eligible Cafeteria Plan pre-tax deduction.

Policy Details Prevail. More Information on your benefits website: www.latechbenefits.com
Contact an Agent/Representative for Details.