

Health Insurance

The Office of Group Benefits has contracted with the following health insurance organizations to provide state employees with comprehensive health insurance. Full-time faculty and staff appointed for 9-months or 12-months may enroll in one of the health insurance plans available through the Office of Group Benefits. Health insurance coverage is not available to faculty or staff employed on a temporary appointment (120 days or less) or less than three-fourths time.

New employees must enroll in one of the offered health plans within the first 30 days of employment. Employees enrolling after the 30 day period must provide proof of insurability, which is subject to approval by the selected health plan. A pre-existing condition clause may be imposed on the applicant and/or dependents for a period of 12 months from the date of coverage. The federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) may be applicable in some cases for late applicants who had other health insurance within 60 days prior to the effective date of coverage with the University of Louisiana at Monroe. Employees declining health insurance coverage are required to sign a waiver of coverage within the first 30 days of employment.

Addition of new dependents

The addition of a new dependent (birth, adoption, marriage, etc.) requires a new enrollment form be completed ***within 30 days of the qualifying event***. Failure to do so will subject the new dependent to the pre-existing condition clause, even if adding the new dependent does not result in a change in classification of coverage or the amount of the premium.

For current health insurance premiums visit
www.ulm.edu/hr/policies/documents/insurancerates20072008.pdf.

HEALTH PLANS

Office of Group Benefits – Preferred Provider Plan (PPO)

The PPO Plan is an indemnity health insurance plan offering services from the majority of hospitals, pharmacies and doctors within the State of Louisiana. The plan provides 90% coverage, after deductibles, when the plan member uses a PPO provider. Coverage for out-of-network providers, after deductibles, is 70%. There is a \$500 deductible per family member (up to three family members) with a total out of pocket expense per family member of \$1,500 (up to three family members).

The Office of Group Benefits uses a utilization review company to review all hospitalizations and some outpatient surgeries. Failure to notify the utilization review company will result in a penalty incurred against the plan member (maximum penalty to \$2,000). Additional information is available at www.groupbenefits.org.

United Health Care – Exclusive Provider Plan (EPO)

The EPO Plan consists of a nationwide network of providers. The EPO Plan utilizes co-pays of \$15.00 for medical services and \$25.00 for specialists. Members may see a specialist without a referral. Some services, which are not covered by co-payments, are subjected to a \$300 deductible (x-rays, lab work, etc.) and a separate \$300 deductible will apply for services from an out-of-network provider with coverage of services payable at 70% of contracted fee schedule. For more information visit www.myuhc.com/groups/laogb.

Humana Health Plan (HMO)

The Humana Health Plan is an HMO and utilizes a co-payment of \$15.00 for physician visits and a \$25.00 for specialists. Out-of-network services require a separate \$1,000 deductible and coverage of services is payable at 70% of contracted fee schedule. For more information visit www.humana.com.

Lousiana Children's Health Insurance Program (LACHip)

The State of Louisiana provides health care coverage for eligible children from birth to age 19. Parents, grand-parents and other non-parent caregivers may apply for health coverage for children. For more information visit www.LaChip.org.

PRE-TAXED INSURANCE PREMIUMS

Sheltering Insurance Premiums

Employees may opt to have their eligible premiums pre-taxed (sheltered). Eligible pre-taxed insurance premiums are for a full 12 month period (July 1 to June 30 of each fiscal year). Changes to pre-taxed deductions can only be made when the employee experiences an IRS qualified event. For more information visit www.ulm.edu/hr/policies/documents/premiumconversion.pdf.