

2027 Annual Enrollment

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October 8, 2026

2027 ANNUAL ENROLLMENT

Important Dates

- Annual Enrollment Begins: **Thursday, October 1**
- Benefits Fair: **Wednesday, October 28 from 10am-2pm**
- Annual Enrollment Ends: **Friday, November 13 at 4pm**
- Effective Date of Changes: **Friday, January 1, 2027**

2027 ANNUAL ENROLLMENT

Benefits Fair



**BENEFITS
GRAND PRIX**

GET ON TRACK FOR ANNUAL ENROLLMENT!

Date - October 28, 2026
Time - 10:00 AM to 2:00 PM

Royal Cotillion Ballroom
(2nd Floor of the LSU
Student Union)

The poster features a dark purple background. At the top, two yellow and white checkered flags are positioned on either side of the title. The title 'BENEFITS GRAND PRIX' is in large, bold, white and yellow letters. Below the title, the phrase 'GET ON TRACK FOR ANNUAL ENROLLMENT!' is written in a smaller, italicized white font. To the left of the date and time, there is a yellow and white checkered flag. To the right, there is a yellow and white speedometer graphic. At the bottom left, there is a yellow and white race car with a flame trail. The date and time are listed in white text. The location is listed in white text at the bottom right.

2027 HEALTH PLAN OPTIONS

LSU First



Pelican Plans

- HRA 1000
- HSA 775



Magnolia Plans

- Local*
- Local Plus
- Open Access



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Things to Consider



Monthly Premium



Provider Network



**LSU Funding
(HRA/HSA)**



**Prescription
Coverage**



Plan Design



Additional Benefits

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2027 Health Insurance Premiums

LSU First

- 5% premium increase
- Combining separate medical and pharmacy out-of-pocket maximums into one single maximum

Office of Group Benefits

- 7.75% premium increase
- No plan design changes

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Health Plan Presentations

LSU First will host Zoom presentations

- Friday, October 9 | 10 AM
- Tuesday, October 20 | 10 AM
- Wednesday, November 4 | 2 PM
- Plan Highlights Video

Links can be
found at
lsu.edu/ae

Office of Group Benefits (OGB) posted recorded presentations

- OGB YouTube Channel

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Wellness Credits

LSU First

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

Office of Group Benefits

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

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2027 Supplemental Benefits

No plan design or premium changes for

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

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2027 Supplemental Benefits

DBS Flexible Spending Account(s)

- **\$5.00/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.

2027 ANNUAL ENROLLMENT

What Can You Do During AE?

Health, Dental, Vision, Critical Illness, Accident, Identity Protection

- Enroll, switch plans, make changes to your dependents, or cancel during Annual Enrollment.

Pet Insurance, AD&D

- Enroll, switch plans, make changes to your dependents/furry friends, or cancel at any time during the year.

Long Term Disability, 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.

2027 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**
 - Must submit EOI and be approved for any coverage or increase
- **Child(ren)**
 - Enrolled in any level of coverage as long as employee is covered. EOI is not required.

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What Can You Do During AE?

Flexible Spending Account(s) and Health Savings Account Contributions

- You **must enroll each year** 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 2027 Plan Year.
 - **HSA:** Employees must re-elect their contributions each year but can make changes to their contributions anytime.

2027 ANNUAL ENROLLMENT

Resources

Annual Enrollment Website: lsu.edu/ae

- 2027 Open Enrollment Guide
- 2027 Health Plan Premiums
- 2027 Health Plan Comparison
- 2027 Benefit Highlights

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

SUPPLEMENTAL RETIREMENT

403(b) Platform Change

- LSU is transitioning the 403(b) enrollment platform from Corebridge's Retirement Manager to **TIAA's Retirement @ Work**.
- Your 403(b) contributions will **continue without interruption**.
- More details to come in the following weeks!

Questions?

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Management