



LOUISIANA COMMUNITY & TECHNICAL COLLEGE SYSTEM

PAYROLL MEMORANDUM 2017.32

*Changing Lives,
Creating Futures*

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TO: All Employees of Community and Technical Colleges, including Baton Rouge Community College, Bossier Parish Community College, Central Louisiana Technical Community College, Delgado Community College, L. E. Fletcher Technical Community College, Louisiana Delta Community College, Northshore Technical Community College, Northwest Louisiana Technical College, Nunez Community College, River Parishes Community College, South Central Louisiana Technical College, South Louisiana Community College, SOWELA Technical Community College and the LCTCS Office

FROM: Sharon Dunham
LCTCS Payroll, Senior Payroll Manager

DATE: December 1, 2017

RE: Statewide Vendor Product Changes Effective January 1, 2018

Per the payroll deduction rule, enhancements to policies occur when a vendor broadens an existing, solicited policy's benefits/coverage. The existing solicited policy will be replaced by the enhanced policy and will no longer be solicited. Current policyholders may choose to keep the existing policy or convert to the enhanced policy; however, new policyholders must purchase the enhanced policy.

The following enhancements have been approved for the October 1, 2017 deadline to be effective January 1, 2018:

American Family Life	Hospital Indemnity	IPC
American Heritage Life	Existing Policy	APA
Colonial Life & Accident	Disability Income	KNM
New Your Life Insurance	Whole Life	NNN

There will be no changes to the product descriptions or wage types in Banner as these are enhancements to specific policies under the existing product.

Vendors will advise employees of the enhanced policies by letter and/or during consultations. Employees may contact the vendor directly for any questions they may have in reference to the enhancement. No specific agency action is necessary for the enhancements to the non-flex policies.

The flex eligible policy enhancement procedures will depend on the flex status of the employee.

Current Policyholders Enrolled in 2018 Flex Plan choosing to convert:

1. In order to have any premium change sheltered, employees have 60 days from the January 1, 2018 effective date to convert to the enhanced policy by signing the State Employee Payroll Deduction Authorization form (SED-4).
2. Employees must send their signed SED-4 form to the vendor by February 12, 2018.
3. The vendor must forward the signed copy of the SED-4 form to the agency payroll offices by February 16, 2018 to be entered.

Current Policyholders Not Enrolled in 2018 Flex Plan choosing to convert:

1. Employees can pick up the enhanced policy any time during the plan year.
2. Vendors will forward the SED-4 forms to the agency payroll offices as received.

The following insurance policies are being removed effective January 1, 2018.

Continental General Insurance is being removed due to not meeting minimum requirements of LA R.S. 42:455.

Loyal America Life Insurance is being removed due to not meeting their participation requirements.

Continental General	HNM	Long Term Care
Loyal American	FNN	Accident
Loyal American	FPA	Cancer
Loyal American	FPC	Heart