

2024 – 2025
Benefits Enrollment Guide



Welcome

St. Charles Parish provides a comprehensive benefits package to all regular full-time employees. We recognize that benefits are a significant part of your total compensation and make every effort to ensure that plans available to you are plans that suit the needs of you and your dependents.

This guide is meant to help familiarize you with these plans. Please review the material carefully. If you have questions, please contact the Personnel Office.



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Contact Information

Please contact the Personnel Office to complete any changes to your benefits that are not related to your initial or annual enrollment.

Benefit	Carrier	Contact Information
Personnel Office	St. Charles Parish	985-783-5000
Medical	Blue Cross Blue Shield of Louisiana	800-495-2583 www.bcbsla.com
Dental	Lincoln Financial	800-423-2765 Email: Claims@LFG.com
Vision	Humana	1-800-233-4013 www.humana.com
Life and AD&D Short & Long Term Disability	Lincoln Financial	Direct inquiries to Personnel Office

Benefits Resource Center:

Do you need assistance solving a problem with your benefits?

The Benefits Resource Center is your one-call benefits information hotline for:

Benefit Plan / Policy Questions Eligibility Questions Claim Issues with Carriers Plan Contact Information

1-855-874-0110 brcsouthwest@usi.com

Enrollment & Eligibility

Eligible Employees:

Full-time eligible employees working at least 28 hours per week and their eligible dependents may participate in the St. Charles Parish's benefits program.

Eligible Dependents:

- Legal Spouse
- Your dependent child up to age 26
 - Natural child, stepchild, adopted child, or any other child as defined in the certificate of coverage.
- Your disabled dependent child over age 26 who was enrolled on the plan and disabled prior to age 26.

When Coverage Begins:

- **NEW HIRE:** Full-time employees are eligible for coverage on the first of the month following 30 days of employment.
 - Ensure that you have submitted your benefit elections to the Personnel Office within 30 days of your date of hire. After the initial eligibility period has ended, you will not be able to make changes until the annual open enrollment period or until you experience a life status change.
- **ANNUAL OPEN ENROLLMENT PERIOD:**
Open Enrollment is a once-a-year opportunity for all eligible employees to make changes to their current benefits, and to review which dependents they will be covering during the new plan year. Elections you make during open enrollment will become effective July 1, 2024.

Qualifying Life Status Change Events:

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits.

Examples of life status changes include:

- Change of legal marital status (marriage, divorce, or death of spouse)
- Change in number of dependents (i.e., birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)
- Loss or significant change in your current coverage
- Judgement, decree, or court order
- Enrollment or ceasing to be enrolled in Medicare or Medicaid
- Dependent child ceasing to be enrolled in the Children's Health Insurance Program (CHIP)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation is required to verify your change of status.



If you think you may have a family status change that would allow you to make changes to your coverage, you MUST notify the Personnel Office within 30 days of the event. Failure to make timely notice means you would have to wait until the next open enrollment period to make changes.



Medical Insurance - Blue Cross

St. Charles Parish offers the choice between two medical plans through Blue Cross and Blue Shield of Louisiana. Highlights of the medical plans are listed below. Refer to the certificate of coverage for complete plan details. Utilizing In-Network providers provides a higher level of benefit.

Benefit Coverage	HMO LA		GROUPCARE PPO	
	In Network	Out of Network	In Network	Out of Network
Annual Deductible				
Individual	\$1,000	N/A	\$2,000	\$4,000
Family	\$3,000	N/A	\$6,000	\$12,000
Coinsurance	80%	N/A	70%	50%
Maximum Out of Pocket	Includes Deductible, Coinsurance, & Copays		Includes Deductible, Coinsurance, & Copays	
Individual	\$4,750	N/A	\$6,250	\$12,500
Family	\$9,500	N/A	\$12,500	\$25,000
Physician Office Visit				
Primary Care	\$20 / \$35 Copay	N/A	\$25 / \$40 Copay	Deductible + 50%
Specialty Care	\$50 Copay	N/A	\$55 Copay	Deductible + 50%
Preventive Care	Covered in Full	N/A	Covered in Full	Deductible + 50%
Urgent Care Facility	\$50 Copay	N/A	\$55 Copay	Deductible + 50%
Emergency Room Facility Charges	\$350 Copay		Deductible + 30%	
In/Out patient Facility Charges	Deductible + 20%	N/A	Deductible + 30%	Deductible + 50%
Prescription Copays	\$250 Deductible \$15/\$40/\$70 Specialty 10% \$150 Max		\$250 Deductible \$15/\$40/\$70 Specialty 10% \$150 Max	

	Monthly Cost	Monthly Cost
Single	Employee Pays \$78.49 Parish Pays \$759.69	Employee Pays \$89.11 Parish Pays \$764.08
Family	Employee Pays \$216.74 Parish Pays \$2,004.43	Employee Pays \$244.88 Parish Pays \$2,016.06

WELCOME TO YOUR 2024 SCPG WELLNESS PROGRAM

- Employees on the health plan who complete a biometric screening and health assessment will earn a 2025 preferred health insurance rate (\$25/month savings).
- Employees on the health plan who complete an annual wellness exam and 4 wellness activities will earn a wellness day off.

CREATE AN ACCOUNT IN THE NEW PORTAL

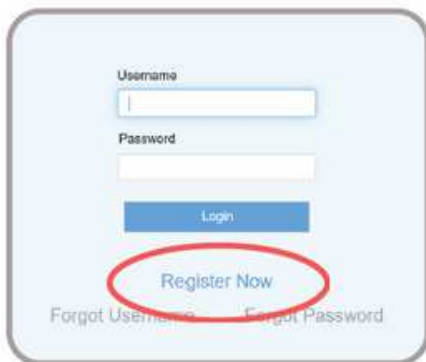
STEP 1:

- Download the Balance With Blue LA app using any smart device.
- If you're on a desktop, visit BalanceWithBlueLA.com.



STEP 2:

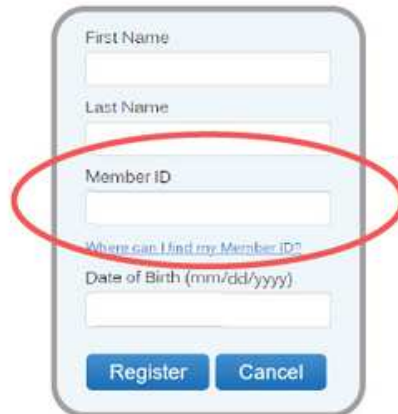
- Click *Register Now*



Username

 Password

 Login
 Register Now
 Forgot Username? Forgot Password



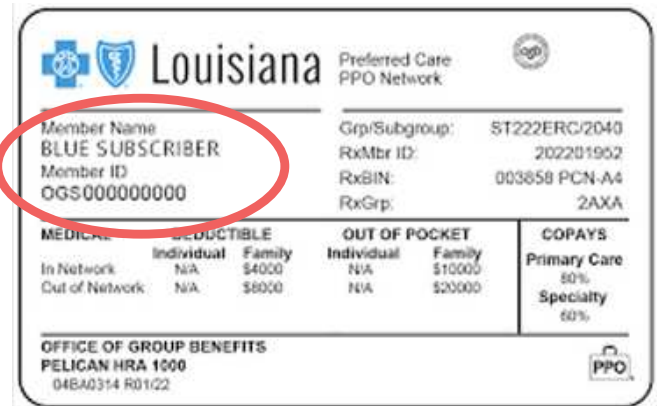
First Name

 Last Name

 Member ID

 Where can I find my Member ID?
 Date of Birth (mm/dd/yyyy)

 Register Cancel



Louisiana Preferred Care PPO Network

Member Name: BLUE SUBSCRIBER
 Member ID: OGS000000000

Grp/Subgroup: ST222ERC/2040
 RxMbr ID: 202201952
 RxBIN: 003858 PCN-A4
 RxGrp: 2AXA

MEDICAL	DEDUCTIBLE		OUT OF POCKET		COPAYS
	Individual	Family	Individual	Family	
In Network	N/A	\$4000	N/A	\$10000	Primary Care 80%
Out of Network	N/A	\$8000	N/A	\$20000	Specialty 60%

OFFICE OF GROUP BENEFITS
 PELICAN HRA 1000
 04BA0314 R01/22

STEP 3:

- Enter your first and last name as it appears on your Blue Cross Insurance card.
- Enter your Blue Cross health plan member ID number (not including the letters) as it appears on your insurance card and your date of birth.
- Click *Next*.
- Either choose the populated username or create your own.
- Create a password (at least 8 characters) and enter your email address.
- Click *Next*.

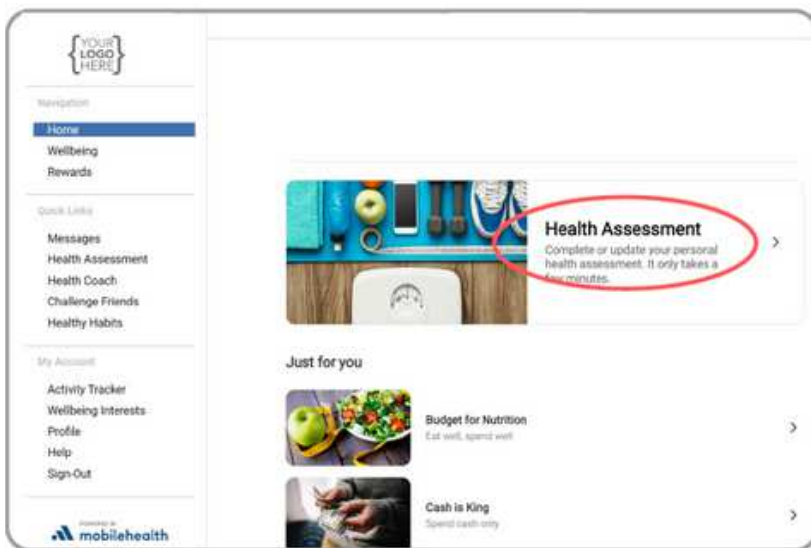
For help, click "Support" at the bottom of the login screen.

NAVIGATING THE BALANCE WITH BLUE LA PORTAL

Learn how to complete your Level 2 Mandatory Health Assessment, enter your Level 3 Mandatory wellness activities, and view your incentive status.

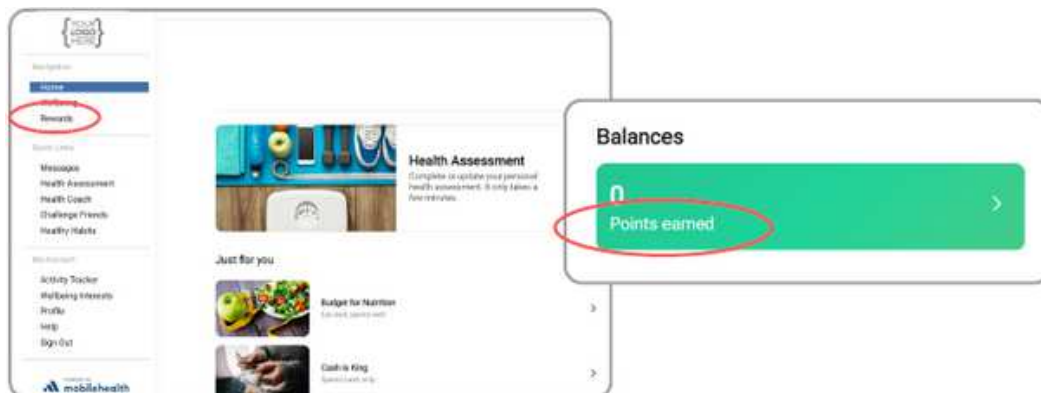
COMPLETE YOUR LEVEL 2 MANDATORY HEALTH ASSESSMENT

- Click the Health Assessment tile in the center of the homepage. It should take approximately five minutes to complete.



ENTER WELLNESS ACTIVITIES AND VIEW YOUR INCENTIVE STATUS

- Click Rewards on the left menu, then click the green Points Earned text box.



Questions? Email wellnessinfo@bcbsla.com

If you are unable to achieve the standards for the reward under this program, contact Dana.Frank@Ochsner.org and we will work with you in light of your health status to develop another way to qualify for the reward. The SCPG voluntary wellness program is designed to improve your wellbeing and provide you with resources to better understand future health risks. Your confidentiality is important. Your personal health information will never be shared with your employer.



LEVEL 1: REGISTER IN THE BALANCE WITH BLUE LA PORTAL

LEVEL 2: EARN YOUR PREFERRED HEALTH INSURANCE RATE BY OCTOBER 31, 2024

Complete Level 2 by earning 2000 wellness portal points.

- **Complete the Level 2 Mandatory Biometric Screening or annual Wellness Exam (PCP Visit) - 1000 points**
- **Complete the Level 2 Mandatory Health Assessment - 1000 points**

LEVEL 3: EARN YOUR WELLNESS DAY OFF BY DECEMBER 31, 2024

Complete Level 3 by earning 2500 wellness portal points.

- **Complete the Level 3 Mandatory Wellness Exam (Primary Care Physician Visit) - 400 points**
- **Complete 4 of the below Level 3 Mandatory activities - 100 points**
 - **Complete Health Coaching - 50 points**
 - **Attend a Healthy Seminar Lecture - 25 points**
 - **Donate Blood - 25 points**
 - **Complete a Unique Journey - 25 points**
 - **Complete Annual Skin Cancer Screening - 25 points**
 - **Complete CPR Training - 25 points**
 - **Dental Exam - 25 points**
 - **Get a COVID Booster - 25 points**
 - **Get a COVID Vaccine - 25 points**
 - **Get a Flu Shot - 25 points**
 - **Get an Age/Gender Appropriate Screening - 25 points**
 - **Initial Health Coaching - 25 points**
 - **Participate in a Step Challenge - 25 points**
 - **Vision Exam - 25 points**
 - **Volunteer - 25 points**
 - **Wellness Event - 25 points**

Telemedicine

BlueCare



Louisiana

Save *time and money!*

MEDICAL VISITS

BlueCare is great for those times when you need to see a doctor but can't find the time, feel too sick to leave the house or are traveling.

BlueCare is available 24/7 in all 50 states, costs less than urgent care and ER visits, and is an easier way to treat non-emergency, common conditions like:

- Sinus infections
- Cold or cough
- Flu symptoms
- Fever
- Bladder infections
- Rashes
- Allergies
- Vomiting, diarrhea
- Pink eye

You can also use BlueCare to get a prescription or to check in with a doctor. BlueCare doctors can give work or school absence excuses by request.

BEHAVIORAL HEALTH VISITS

Online appointments are available for behavioral health needs, including depression, grief, stress, life transitions, anxiety, couples' counseling and more. Simply log in and schedule a visit with a psychology or psychiatry provider who is trained and certified in telehealth care.

Medical and behavioral health visits available!



SIGN UP AND TRY BLUECARE TODAY!



www.BlueCareLA.com

**SNIFFLES?
MIGRAINE?
BROKEN BONE?**

**KNOW THE BEST
PLACE TO GO FOR
YOUR ILLNESS
OR INJURY**



Primary Care Doctor

A primary care doctor can see you for most of your care, from routine checkups to when you get sick or hurt.



BlueCare

See a doctor online 24/7 when you have a minor health issue. It takes just minutes and you don't have to leave home or the office.



Urgent Care Center

If you have an illness or injury that you need to have looked at quickly, but it's not an emergency, these centers have doctors and providers who can treat you. Most urgent care centers have night and weekend hours, and the providers there can often do X-rays, lab work or stitches.



Emergency Room

If you have a life-threatening or serious illness or injury, call 911 or go to the nearest emergency room.



Dental Insurance – Lincoln Financial

St. Charles Parish offers a Dental PPO plan through Lincoln Financial. Utilizing In-Network providers provides a higher level of benefit. Highlights of the plan are listed below. Refer to the certificate of coverage for complete plan details.

Dental Benefits	
Annual Deductible Individual Family	Waived for Preventive Care \$50 \$150
Annual Maximum Per Person/Family Calendar year	\$1,500 + Rollover Benefits
Preventive Routine Exam, Bitewing X-Rays, Cleaning, Fluoride and Sealants (3 Cleanings Per Year)	100%
Basic Fillings, Endodontics, Periodontics, Extractions, Anesthesia	80%
Major Inlays & Onlays, Crowns, Bridges, Dentures, Endosteal Implants, Repairs to Crowns, Dentures, & Bridges	50%
Orthodontia Benefit Percentage Dependent Children Lifetime Maximum	50% Deductible waived Covered up to age 19 \$1,500
Monthly Cost	
Single	Employee Pays \$16.40 Parish Pays \$10.00
Family	Employee Pays \$51.39 Parish Pays \$10.00

The Lincoln Dental Mobil App



Questions?
Contact Lincoln customer service
at 800-423-2765
or email Claims@LFG.com



Vision Insurance - Humana

St. Charles Parish offers a Vision plan through Humana. By utilizing an In-Network Provider, you have the benefit of a low copayment for a vision exam and materials. You may also go to Out-Of-Network providers, but you will need to pay for services and then submit a claim form for the reimbursed allowances. Refer to the certificate of coverage for complete plan details.

	Vision Benefits	
	In-Network	Out-Of-Network
Routine Exams (Every 12 months)	\$10 Copay	Up to \$30
Materials	\$15 Copay	See Below
Lenses (Every 12 Months)		
Single Vision Lenses		Up to \$25
Bifocal Lenses	Covered at 100% after Copay	Up to \$40
Trifocal Lenses		Up to \$60
Frames (Every 24 Months)		
Retail	\$130 Allowance (20% off balance over \$130)	Up to \$65
Contact Lenses (Every 12 Months)		
Elective	\$120 Allowance	Up to \$100

	Monthly Cost
Employee Only	\$5.52
Employee + Spouse	\$11.04
Employee + Children	\$11.78
Employee + Family	\$18.43

Additional plan discounts

- ✓ Member may receive a 20% discount on items not covered by the plan at In-Network providers
- ✓ Members may also receive 15% off retail price or 5% off promotional price for LASIK or PRK from the US Laser Network, owned and operated by LCA Vision.

REMINDER: Use In-Network Providers to get the most benefit from your
Medical, Dental, and Vision Plans



Life and AD&D – Lincoln Financial

St. Charles Parish offers all eligible employees the opportunity to purchase Group Life and Accidental Death & Dismemberment Insurance.

0 – 9 years of service – Parish contributes 50% of the premium				
Salary Range		Benefit Amount	Parish Premium	Employee Premium
UP	To \$29,999	\$30,000	\$2.27	\$2.26
\$30,000	To \$44,999	\$45,000	\$3.40	\$3.40
\$45,000	To \$59,999	\$60,000	\$4.53	\$4.53
\$60,000	To \$74,999	\$75,000	\$5.67	\$5.66
\$75,000	To \$89,999	\$90,000	\$6.80	\$6.79
\$90,000	To \$104,999	\$105,000	\$7.93	\$7.93
\$105,000	To \$119,999	\$120,000	\$9.06	\$9.06
OVER	\$120,000	\$135,000	\$10.20	\$10.19

10 – 19 years of service – Parish contributes 75% of the premium				
Salary Range		Benefit Amount	Parish Premium	Employee Premium
UP	To \$29,999	\$30,000	\$3.40	\$1.13
\$30,000	To \$44,999	\$45,000	\$5.10	\$1.70
\$45,000	To \$59,999	\$60,000	\$6.80	\$2.26
\$60,000	To \$74,999	\$75,000	\$8.49	\$2.84
\$75,000	To \$89,999	\$90,000	\$10.19	\$3.40
\$90,000	To \$104,999	\$105,000	\$11.89	\$3.97
\$105,000	To \$119,999	\$120,000	\$13.59	\$4.53
OVER	\$120,000	\$135,000	\$15.29	\$5.10

20 + years of service – Parish contributes 100% of the premium				
Salary Range		Benefit Amount	Parish Premium	Employee Premium
UP	To \$29,999	\$30,000	\$4.53	\$0.00
\$30,000	To \$44,999	\$45,000	\$6.80	\$0.00
\$45,000	To \$59,999	\$60,000	\$9.06	\$0.00
\$60,000	To \$74,999	\$75,000	\$11.33	\$0.00
\$75,000	To \$89,999	\$90,000	\$13.59	\$0.00
\$90,000	To \$104,999	\$105,000	\$15.86	\$0.00
\$105,000	To \$119,999	\$120,000	\$18.12	\$0.00
OVER	\$120,000	\$135,000	\$20.39	\$0.00

Dependent Life Insurance

Dependent rate: \$1.20 per month: BENEFIT: SPOUSE \$5,000, DEPENDENT \$2,000



Optional Life Offerings – Lincoln Financial

All active full-time eligible employees also have the option of purchasing additional life insurance through Lincoln Financial, for themselves and their dependents.

	Employee Life Benefits	Spouse Life Benefits	Child Life Benefits
Benefit Amount	Increments of \$10,000 to a maximum of the lesser of 7x annual earnings or \$500,000. (For employees age 70 and older, the maximum benefit is \$50,000).	Increments of \$5,000 to a maximum of \$250,000 or 100% of the employee's benefit amount	\$2,000 increments to a maximum of \$10,000
Minimum Benefit	\$10,000	\$5,000	\$2,000
Guarantee Issue Amount	\$200,000	\$30,000	\$10,000
Age Reduction	35% reduction at age 65 Additional 15% of original amount at age 70 Benefits terminate at retirement	35% reduction at age 65 Additional 15% of original amount at age 70 Benefits will terminate at age 70 or retirement, whichever occurs first.	N/A
Increase Benefit Amount	Once enrolled, you have the ability to increase the benefit by (2) \$10,000 increments at Annual Open Enrollment.	Once enrolled, you have the ability to increase the benefit by (2) \$5,000 increments at Annual Open Enrollment.	N/A

** Evidence of Insurability is required for all persons who apply for coverage as a late entrant.

Employee and Spouse Premium Table

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
< 25	\$0.71	\$1.42	\$2.13	\$2.84	\$3.55	\$4.26	\$4.97	\$5.68	\$6.39	\$7.10
25 - 29	\$0.71	\$1.42	\$2.13	\$2.84	\$3.55	\$4.26	\$4.97	\$5.68	\$6.39	\$7.10
30 - 34	\$1.01	\$2.02	\$3.03	\$4.04	\$5.05	\$6.06	\$7.07	\$8.08	\$9.09	\$10.10
35 - 39	\$1.21	\$2.42	\$3.63	\$4.84	\$6.05	\$7.26	\$8.47	\$9.68	\$10.89	\$12.10
40 - 44	\$1.41	\$2.82	\$4.23	\$5.64	\$7.05	\$8.46	\$9.87	\$11.28	\$12.69	\$14.10
45 - 49	\$2.11	\$4.22	\$6.33	\$8.44	\$10.55	\$12.66	\$14.77	\$16.88	\$18.99	\$21.10
50 - 54	\$3.41	\$6.82	\$10.23	\$13.64	\$17.05	\$20.46	\$23.87	\$27.28	\$30.69	\$34.10
55 - 59	\$5.71	\$11.42	\$17.13	\$22.84	\$28.55	\$34.26	\$39.97	\$45.68	\$51.39	\$57.10
60 - 64	\$8.11	\$16.22	\$24.33	\$32.44	\$40.55	\$48.66	\$56.77	\$64.88	\$72.99	\$81.10
65 - 69	\$13.31	\$26.62	\$39.93	\$53.24	\$66.55	\$79.86	\$93.17	\$106.48	\$119.79	\$133.10
70 +	\$23.51	\$47.02	\$70.53	\$94.04	\$117.55	\$141.06	\$164.57	\$188.08	\$211.59	\$235.10

Children Premiums

\$1.00 for \$4,000 Benefit

\$2.50 for \$10,000 Benefit



Short Term Disability – Lincoln Financial

All active, full-time employees have the option to purchase Short Term Disability Insurance through Lincoln Financial. Refer to the plan summary description for complete plan details.

	Summary of Benefits
Weekly Benefit	60% of your weekly pre-disability earnings
Maximum Weekly Benefit	\$1,000
Benefits Begin	8 th day of Sickness or Accident
Maximum Benefit Period	13 Weeks
Pre-Existing Condition	You will not receive benefits for a disability which begins in the first 12 months of your employment if you were treated for the condition in the prior 3 months of becoming insured.

Age Range	Rate / \$10 Benefit
0 - 39	\$0.546
40 - 44	\$0.569
45 - 49	\$0.585
50 - 54	\$0.595
55 - 59	\$0.609
60 - 64	\$0.661
65 - 69	\$0.685
70 +	\$0.712

** ** Evidence of Insurability is required for all persons who apply for coverage as a late entrant.

Long Term Disability – Lincoln Financial

St. Charles Parish provides all active, full-time employees with Long Term Disability Insurance and pays the entire premium for this benefit. Refer to the plan summary description for complete plan details.

	Summary of Benefits
Monthly Benefit	50% of your pre-disability earnings
Maximum Monthly Benefit	\$6,000
Waiting Period	90 days
Pre-Existing Condition	You will not receive benefits for a disability which begins in the first 12 months of your employment if you were treated for the condition in the prior 3 months of becoming insured.
Maximum Benefit Period	Social Security Normal Retirement Age



Employee Assistance Program – Lincoln Financial

The resources
you need to meet
life's challenges



*EmployeeConnect*SM offers professional, confidential services to help you and your loved ones improve your quality of life.



In-person guidance

Some matters are best resolved by meeting with a professional in person. With *EmployeeConnect*, you and your family get:

- In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year)
- In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and **25% off** subsequent meetings



Unlimited 24/7 assistance

You and your family can access the following services any time – online, on the mobile app, or with a toll-free call:

- Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning, and more
- Legal information and referrals for family law, estate planning, and consumer and civil law
- Financial guidance on household budgeting and short- and long-term planning



Online resources

EmployeeConnect offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit **GuidanceResources.com** or download the **GuidanceNow**SM mobile app. You'll find:

- Articles and tutorials
- Videos
- Interactive tools, including financial calculators, budgeting worksheets, and more



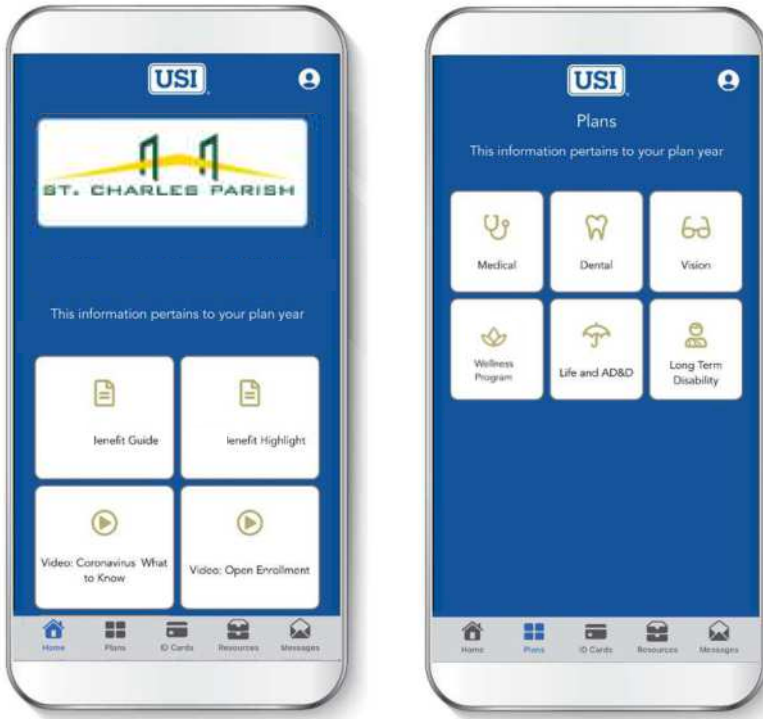
Take advantage of *EmployeeConnect*

For more information about the program, visit **GuidanceResources.com**, download the **GuidanceNow** mobile app, or call **888-628-4824**.

GuidanceResources.com login credentials:

Username: LFGSupport Password: LFGSupport1

Mobile Benefits App



Access your benefits insurance policy details and contact information on the go!

FIND IT IN THE APP STORE

Search for 'MyBenefits2GO' and download our free app. After scrolling through the intro pages

Enter this code when prompted:

W49453

to access

St. Charles Parish

benefit details.

HIGHLIGHTS OF THE MyBenefits2GO APP

- Stay Organized – Access all your plan information and cards in one place
- Stay Up To Date – Receive the most updated plan information automatically
- Lighten Up Your Wallet – Store your cards in the app
- Get In Touch – Convenient contact information

This brochure summarizes the benefit plans that are available to St. Charles Parish's eligible employees and their dependents. Official plan documents and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions for each benefit. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Personnel Office.

Please note that the information provided in this brochure is not a guarantee of benefits.

