



# **Flexible Benefits Plan Summary**

*January 1 – December 31, 2016*

This Flexible Benefits Plan Summary is a summary descriptions of benefits under the Flexible Benefits Plan. it is not a contract setting forth all terms and conditions for the determination of eligibility and the payment of benefits by the Flexible Benefits Administrator, or its designee. Such provisions are contained within the Plan Document of the Flexible Benefits Plan for the State of Louisiana. Oversight responsibility is assigned to the Division of Administration, Office of Group Benefits (OGB). OGB retains the right to amend any aspect of any plan, to discontinue contributions and to terminate any plan at OGB's discretion and in accordance with applicable laws.

# State of Louisiana Flexible Benefits Plan Summary

*For Eligible Employees in the Following Payroll Systems. This list is current as of October 1, 2015. As Participant Employers may be added or deleted throughout the Plan Year, please confirm with OGB whether your employer participates in the Flexible Benefits Plan.*

<b>Administration</b>	
HCM (ISIS/HR) System	
<b>Boards and Commissions</b>	
Louisiana Board of Examiners of Nursing Facility Administrators	Louisiana State Board of Cosmetology
Louisiana Board of Massage Therapy	Louisiana State Board of Medical Examiners
Louisiana Board of Nursing	Louisiana State Board of Social Work Examiners
Louisiana Board of Physical Therapy Examiners	Louisiana State Board of Wholesale Drug Distributors
Louisiana Cemetery Board	Louisiana State Licensing Board of Contractors
Louisiana Motor Vehicle Commission	Louisiana Used Motor Vehicle Commission
Louisiana Patient's Compensation Fund	Metropolitan Human Services District
Louisiana Pilotage Fee Commission	New Orleans City Park
Louisiana Private Security Examiners	New Orleans Redevelopment Authority
Louisiana Professional Engineering and Land Surveying Board	New Orleans Regional Planning Commission
Louisiana State Board of Certified Public Accountants	U.S.S. Kidd Commission
	Wholesale Drug Distributors Board
<b>Charter Schools and School Boards</b>	
Beekman Charter School	J. S. Clark Leadership Academy
Cameron Parish School Board	Louisiana Key Academy
D'Arbonne Woods Charter School	Maxine Gardina Charter School
Delhi Charter School	Northeast Claiborne Charter School
Delta Charter School	Special Education District 1
East Carroll Parish School Board	Tallulah Charter School
Glencoe Charter School	
<b>Colleges and Universities</b>	
Baton Rouge Community College	McNeese State University
Bossier Parish Community College	Nicholls State University
Delgado Community College	Southeastern Louisiana University
Grambling State University	University of Louisiana at Monroe
Louisiana Community and Technical College System	University of New Orleans
Louisiana Tech University	
<b>Housing Authorities</b>	
East Baton Rouge Parish Housing Authority	Ruston Housing Authority
Louisiana Housing Finance Agency	
<b>Judicial Branch</b>	
Criminal District Court of New Orleans	Jefferson Parish Judges
Eighteenth Judicial District Court	Louisiana Law Institute
Fifth Circuit Court of Appeal	Office of the Judicial Administrator
Florida Parishes Juvenile Justice Commission	Second Circuit Court of Appeal
Fourth Circuit Court of Appeal	Supreme Court of Louisiana
Fourth Judicial District Court	Twenty-Fourth Judicial District Court
<b>Legislative Branch</b>	
Legislative Budgetary Control Council	Louisiana State Senate
Legislative Fiscal Office	Office of the Legislative Auditor
<b>Levee Districts and Ports</b>	
Atchafalaya Basin Levee District	Orleans Levee District
Caddo Levee District	Sabine River Authority
Greater Lafourche Port Commission	St. Bernard Port, Harbor and Terminal District
Natchitoches Levee and Drainage District	Southeast LA Flood Protection Authority East
Non-Flood Protection Asset Management Authority	The Port of Morgan City
	The Port of South Louisiana
<b>Retirement Systems</b>	
Louisiana School Employees Retirement System	Municipal Police Employees Retirement System
Louisiana State Employees' Retirement System	Teachers' Retirement System of Louisiana
Louisiana State Police Retirement System	

# OGB Flexible Benefits Plan Year

## January 1 through December 31, 2016

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### Introduction

The State of Louisiana offers a Flexible Benefits Plan that gives you a way to take home more money in every paycheck! Your eligible premiums and contributions for dependent care and medical care are deducted from your gross salary – before taxes. If applicable, this might produce lower Social Security benefits. This means you may pay less in taxes and your spendable income increases.

### Benefit Options under the Flexible Benefits Plan

- » **Premium Conversion** – allows you to pay the employee share of your eligible health coverage and life insurance premiums before taxes are calculated. By enrollment in an OGB health plan or term life insurance, Eligible Employees are automatically enrolled in the Flexible Benefits Plan and the Premium Conversion option. Also, by enrolling in a voluntary product that is eligible for Premium Conversion (dental, vision, cancer, etc.), Eligible Employees are automatically enrolled in the Flexible Benefits Plan and the Premium Conversion option. Once enrolled in the Premium Conversion option, enrollment will automatically continue from year to year unless the employee chooses to end participation in all coverage during Annual Enrollment, or in some cases, when experiencing an OGB Plan-Recognized Qualified Life Event.
- » **General-Purpose Health Care Flexible Spending Arrangement (GPFSA)** – allows you to use pre-tax dollars to pay eligible out-of-pocket medical, dental and vision care expenses for you, your spouse and/or your federal tax dependents – even if they are not covered by your health plan. Employees cannot participate in the GPFSA and a Health Savings Account (HSA) at the same time.
- » **Limited-Purpose Dental/Vision Flexible Spending Arrangement (LPFSA)** – limited to eligible out-of-pocket dental and vision expenses only.
  - The LPFSA is available for all Eligible Employees, as defined in the Flexible Benefits Plan document, including employees enrolled in the Pelican HSA 775 health plan option.
  - Employees cannot participate in both the GPFSA and the LPFSA at the same time.
- » **Dependent Care Flexible Spending Arrangement (DCFSA)** – allows you to use pre-tax dollars to pay eligible dependent care expenses for your child or for a spouse, parent or other dependent, who is incapable of self care.
- » **Health Savings Account (HSA)** – allows you and your employer, if applicable, to contribute pre-tax dollars to an OGB Health Savings Account. Eligible Employees can only contribute to the Health Savings Account option when they also choose the qualifying Pelican HSA 775 health plan offered by the Office of Group Benefits and are not covered by any disqualifying non-high-deductible health plan.

**Eligible Employees can participate in the General-Purpose Health Care FSA option, the Limited-Purpose Dental/Vision FSA option or the Dependent Care FSA option even if they are not enrolled in an OGB health plan or the Premium Conversion option!**

### Eligibility Requirements for Flexible Benefits Plan Participation

- » Enrollment in the Flexible Benefits Plan is limited to Eligible Employees, as defined in the Flexible Benefits Plan document.
- » **Rehired retirees who are employed as active full-time employees are eligible for all options, except the Pelican HSA775, if they otherwise meet the definition of an Eligible Employee.**
- » Enrollment in the General-Purpose FSA, Limited-Purpose FSA and Dependent Care FSA is limited to Eligible Employees in a participating payroll system. Eligible Employees can enroll upon commencing employment during Annual Enrollment, or any special enrollment period announced by OGB, or, in some cases, after experiencing an OGB Plan-Recognized Qualified Life Event. They must re-enroll each year to continue participation and agree to pay the annual administrative fee (\$36 for the 2016 Plan Year). Failure to pay the administrative fee will result in denial of the privilege of participation in any of the FSAs.
- » **New hires who are Eligible Employees** must enroll within their first thirty (30) days of employment. The participation will be effective the first of the month after the employee's first full calendar month of employment. For example: if the hire date is August 20, the effective date is October 1.

- » Employees who experience an OGB Plan-Recognized Qualified Life Event must timely submit proper documents to their human resources department as indicated on the OGB Plan-Recognized Qualified Life Event chart (see Exhibit 1). Human Resources will submit the documents and a completed Request for Change to Flexible Benefits Plan Elections form to the OGB Medical and Pharmacy Benefits section for processing.

### **Current participants who want to continue participation:**

- **Premium Conversion option** – no action necessary
- **Flexible Spending Arrangement options** – must enroll each year
- **Health Savings Account option** – must enroll each year

## **Enrollment Requirements and Forms**

### **If you are an Eligible Employee, you may enroll in one of three ways (effective for January 1, 2016):**

- 1.) Through the Annual Enrollment portal;
- 2.) Through your Human Resources department; or
- 3.) If you have experienced an OGB Plan-Recognized Qualified Life Event, a qualified life event recognized by the Plan during the calendar year (outside of the Annual Enrollment period), you must contact your Human Resources department.

Enrollment forms are available from your human resources or payroll office. To enroll, an Eligible Employee must complete and submit all appropriate enrollment forms to the human resources or payroll office.

The human resources or payroll office must complete all required payroll fields on the enrollment forms.

**Note to agencies about the Flexible Spending Arrangement Enrollment Forms** - Copies of Flexible Spending Arrangement enrollment forms completed **during Annual Enrollment do not** need to be submitted to the Flexible Benefits Plan Administrator.

Non-la.gov/HCM agencies can enroll their employees in a FSA through e-Enrollment during Annual Enrollment.

**Mid-year enrollment or changes (for OGB Plan-Recognized Qualified Life Events)** - Both la.gov/HCM and non-la.gov/HCM agencies must submit mid-year Flexible Spending Arrangement enrollment forms to the FSA Administrator.

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# **OGB Flexible Benefits Annual Enrollment**

*October 1 through November 15, 2015*

# Less Taxes = More Spendable Income

Participation in the State of Louisiana Flexible Benefits Plan may help you pay less in taxes, which increases your spendable income. The examples below show how you can save.

<b>Example 1: Premium Conversion</b>		
<i>An Eligible Employee earns \$2,000 per month and is in the 20% tax bracket.</i>		
	<b>With Flexible Benefits</b>	<b>Without Flexible Benefits</b>
Monthly Salary	\$2,000.00	\$2,000.00
Pre-Tax Health Plan Premium	-420.00	-0.00
Taxable Income	\$1,580.00	\$2,000.00
Taxes (20%)	-316.00	-400.00
After-Tax Premium	-0.00	-420.00
<b>Spendable Income</b>	<b>\$1,264.00</b>	<b>\$1,180.00</b>
<b>\$84 monthly savings x 12 months = \$1,008.00 yearly savings</b>		

<b>Example 2: Premium Conversion and Dependent Care FSA</b>		
<i>An Eligible Employee earns \$3,000 per month and is in the 25% tax bracket.</i>		
	<b>With Flexible Benefits</b>	<b>Without Flexible Benefits</b>
Monthly Salary	3,000.00	3,000.00
Monthly Pre-Tax Premium	-420.00	0.00
Monthly DCFSA Deduction	-400.00	0.00
Monthly DCFSA Administrative Fee	-3.00	0.00
Monthly Taxable Income	2,177.00	3,000.00
Monthly Taxes (25%)	-544.25	-750.00
Monthly After-Tax Premium	0.00	-420.00
Monthly After-Tax Dependent Care Cost	0.00	-400.00
<b>Monthly Spendable Income</b>	<b>1,632.75</b>	<b>1,430.00</b>
<b>\$202.75 monthly savings x 12 months = \$2,433.00 yearly savings</b>		

# Premium Conversion

This benefit of the Flexible Benefits Plan allows you to pay eligible health coverage and insurance premiums before taxes are taken out of your salary. Your net income is increased because you pay lower taxes.

There is no administrative fee for participating in the Premium Conversion option. Once you enroll in this option, you will automatically continue in it from one year to the next year unless you choose to end participation. Currently participating employees who want to stop participation in the Flexible Benefits Plan for the upcoming plan year must complete and submit a Premium Conversion Enrollment/Stop Form during Annual Enrollment to their human resources or payroll office.

## Who is eligible to participate?

Eligible Employees (as defined in the Flexible Benefits Plan document) who are employed in one of the participating payroll systems are eligible to participate.

## Products Eligible for Premium Conversion

The following is a list of companies and the products they offer that are eligible for Premium Conversion through the **HCM (ISIS/HR) payroll system**. Other payroll systems may offer some of these products. Check with your human resources or payroll office to see which eligible products are offered through your payroll system.

Products Eligible for Premium Conversion	
Office of Group Benefits	Pelican HRA 1000; Pelican HSA 775; Magnolia Local; Magnolia Local Plus; Magnolia Open Access; Vantage Medical Home HMO; Account Basic and Basic Plus Supplemental Term Life (Prudential) – employee only
American Family Life Assurance (AFLAC)	Cancer Hospital Indemnity Intensive Care
American Heritage Life Insurance Co.	Cancer
American Public Life Insurance Co.	Dental
Colonial Life and Accident Insurance Co.	Cancer Hospital Indemnity
Delta Dental Insurance Co.	Dental
Guaranty Assurance Co.	Dental (DINA)
Guaranty Income Life	Dental (Q-Dent)
MS of A Dent-All Plan, Inc.	DentalVision Rx Hearing Cosmetic Surgery Teeth Whitening Weight Loss Massage Therapy Health Care Supplements
National Teachers Associates Life	Cancer Heart
Starmount Life Insurance Co.	Dental Vision
Trans America Life Insurance Co.	Cancer Heart

Below are additional products eligible for Premium Conversion that are not offered through the la.gov/HCM payroll system but are offered through other payroll systems.

Products Eligible for Premium Conversion (Not HCM)	
Allstate Corporation	Cancer
American Family Life Assurance (AFLAC)	Dental Vision
American Public Life Insurance Co.	Cancer
Ameritas Group	Dental
Brokers National Life	Dental
Crescent (Meritain Health)	Dental Vision
Davis	Vision
Delta	Dental
Metlife	Dental
Spectera	Vision
UnitedHealthcare	Vision
VSP (Vision Service Plan Insurance Co.)	Vision

**The Internal Revenue Service does not allow insurance products with cash value or return-of-premium riders to be included in the Premium Conversion option.**

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*\* To be eligible for reimbursement, some treatments, prescription drugs, or services deemed cosmetic in nature require written proof of medical necessity from your health care provider.  
 \*\*\* The effective date for glasses and prosthetic devices is the date the item is available for pickup, not the date ordered.  
 \*\*\*\* Verify with your health care provider (prior to the beginning of the upcoming plan year) that you are a suitable candidate for any surgical procedure before committing the money to your GPFS.*



# General-Purpose Health Care Flexible Spending Arrangement (GPFSA)

## Who is eligible to participate?

- » Enrollment in the GPFSA is limited to Eligible Employees in a participating payroll system. Employees can enroll during Annual Enrollment, or, in some cases, after experiencing an OGB Plan-Recognized Qualified Life Event. They must re-enroll each year to continue participation and agree to pay the annual administrative fee. Failure to pay the administrative fee will result in denial of the privilege of participation in one or all of the FSAs.
- » **New hires who are Eligible Employees** must enroll within their first thirty (30) days of full-time employment, and FTEs will be allowed an enrollment period as provided under applicable law. The participation will be effective the first of the month after the employee's first full calendar month of employment. For example: if the hire date is August 20, the effective date is October 1.

Some Examples of Eligible Medical Expenses
Acupuncture
Ambulance service
Chiropractic care
Contact lenses (corrective)*
Dental fees
Diagnostic tests
Doctor fees
Drug addiction or alcoholism treatment
Drugs and medicines with a prescription
Experimental medical treatment
Eyeglasses***
Guide dogs
Hearing aids and exams
Injections and vaccines
In-vitro fertilization
Nursing services*
Optometrist fees
Orthodontic treatment*
Nicotine withdrawal prescription drugs
Reconstructive surgery after mastectomy****
Smoking cessation programs
Surgery****
Transportation for local medical care
Wheelchairs

Some Examples of Ineligible Medical Expenses
Health premiums
Health or fitness club membership fees, unless medically necessary
Cosmetic surgery not deemed medically necessary to alleviate, mitigate, or prevent a medical condition

Minimum Deposit	Maximum Deposit
\$600*	\$2,550*

\*Unless otherwise required by the IRS for the 2016 Plan Year.

**Administrator and VISA debit cards for GPFSA** - Discovery Benefits, Inc., is the third-party administrator who will administer the Flexible Spending Arrangements for the Office of Group Benefits. Each participant in a GPFSA will receive a Discovery Benefits VISA Benefits Debit Card, which can be used to pay providers who accept VISA for eligible expenses. The full amount of elected GPFSA funds are available immediately. The debit card is reloadable each year as long as the Employee re-enrolls. The debit card will be replaced before the expiration date.

## General-Purpose Health Care FSA Reimbursement Claim Process

GPFSA reimbursement request forms and guidelines for filing claims and receiving reimbursement are available on the OGB website under Flexible Benefits.

You can have immediate access to your FSA dollars with the FSA card and use the FSA card for purchases of non-medicine items such as bandages, reading glasses and diabetes monitoring supplies. **You must obtain a receipt and fax a copy of the receipt to the Flexible Benefits Plan administrator within two weeks upon request.**

The FSA card may be used for over-the-counter purchases such as allergy and cold medicines, ointments and pain relievers. For prescription items, Participants must submit a doctor's prescription, a claim form and an itemized receipt for each prescribed item purchased. Participants may only need to submit each prescription once during each plan year and can be reimbursed by check or by direct deposit.

The Grace Period modifies the IRS "use or lose" rule. **Participants have until March 15 to incur eligible expenses for reimbursement from unused amounts remaining at the end of the immediately preceding plan year, which ends December 31.**

The Run-Out Period is the time period after the end of the Grace Period, ending April 30, during which participants can request reimbursement for eligible expenses incurred during the preceding plan year. **Reimbursement requests must be received by April 30 to be paid from funds remaining at the end of the immediately preceding plan year.**

# Limited-Purpose Dental/Vision Flexible Spending Arrangement (LPFSA)

## Who is eligible to participate?

- » Enrollment in the LPFSA is limited to Eligible Employees in a participating payroll system. Eligible Employees can enroll during Annual Enrollment, or in some circumstances when they experience an OGB Plan-Recognized Qualified Life Event. They must re-enroll each year to continue participation and agree to pay the annual administrative fee. Failure to pay the administrative fee will result in denial of the privilege of participation in one or all of the FSAs.
- » **New hires who are Eligible Employees** must enroll within their first thirty (30) days of full-time employment. FTEs may enroll during an enrollment period allowed by applicable law. The participation will be effective the first of the month after the employee's first full calendar month of employment. For example: if the hire date is August 20, the effective date is October 1.

Minimum Deposit	Maximum Deposit
\$600	\$2,550

The LPFSA is limited to eligible out-of-pocket **dental and vision expenses only**. Employees cannot participate in GPFSA and LPFSA at the same time. However, an Eligible Employee who enrolls in the Pelican HSA 775 health plan option can participate in the LPFSA.

**Administrator and VISA debit card for LPFSA** - Discovery Benefits, Inc., is the third-party administrator who will administer the Flexible Spending Arrangements for the Office of Group Benefits. Each participant in a LPFSA

will receive a Discovery Benefits VISA Benefits Debit Card, which can be used to pay providers who accept VISA for eligible expenses for LPFSA. The full amount of elected LPFSA funds are available immediately. The debit card is reloadable each year as long as the employee re-enrolls. The debit card will be replaced before the expiration date.

## Limited-Purpose Dental/Vision FSA Reimbursement Claim Process

LPFSA reimbursement request forms and guidelines for filing claims and receiving reimbursement are available on the OGB website under Flexible Benefits.

**You must obtain a receipt and fax a copy of the receipt to the Flexible Benefits Plan administrator within two weeks upon request.**

The Grace Period modifies the IRS "use or lose" rule. **Participants have until March 15 to incur eligible expenses for reimbursement from unused amounts remaining at the end of the immediately preceding plan year, which ends December 31.**

The Run-Out Period is the time period after the end of the Grace Period, ending April 30, during which participants can request reimbursement for eligible expenses incurred during the preceding plan year. **Reimbursement requests must be received by April 30 to be paid from funds remaining at the end of the immediately preceding plan year.**

## Qualified Reservist Distribution (QRD)

### *for Eligible GPFSA or LPFSA Participants Called to Active Duty*

A Qualified Reservist Distribution (QRD) is a refund made to an employee of all or a portion of the balance remaining in the employee's unused General-Purpose Health Care Flexible Spending Arrangement (GPFSA) or Limited-Purpose Dental/Vision Flexible Spending Arrangement (LPFSA) account. To qualify for a QRD, the employee must be a member of a reserve unit ordered to active duty for a period of 180 days or more, or for an indefinite period of time. The employee can request distribution during the period that begins with the date the order was given or he or she was called to active duty and ends on the last day of the Grace Period for the plan year. The amount of the distribution is limited to the amount contributed to the GPFSA or LPFSA as of the date of the QRD request, less any GPFSA or LPFSA reimbursements and prior QRDs. QRD request forms can be downloaded from the OGB website, under the Flexible Benefits home page.

# Dependent Care Flexible Spending Arrangement (DCFSA)

Working parents with young children may benefit from the DCFSA. Many people are also caring for elderly or disabled dependents, who are unable to care for themselves. Child and elder care can be very expensive. With the Dependent Care FSA, you can redirect a part of your pay into a tax-free account and then reimburse yourself for eligible expenses. You save money because taxes never need to be paid on the money set aside in the account. Dependent care expenses must meet IRS eligibility requirements. The expenses must be necessary for you to continue working. If married, you and your spouse must both be working, or your spouse must be a full-time student or disabled. Reimbursed expenses cannot be deducted on your income tax return.

Minimum Deposit	Maximum Deposit
\$600*	\$5,000*, depending upon tax filing status

*\*Unless otherwise required by the IRS for the 2016 Plan Year.*

**Participants in the Dependent Care FSA must file IRS Form 2441 each year!**

## Who is eligible to participate?

- » Eligible Employees of employers participating in one of the payroll systems listed at the beginning of this document, including rehired retirees who are employed as active, full-time employees

## Eligible Dependents

- » Children under age 13 who reside in your household
- » Adults or children who are physically or mentally incapable of self-care and spend at least 8 hours a day in your household

## Eligible Expenses

- » Child care services inside the employee's home or someone else's home
- » Charges by a licensed day care facility
- » Adult day care in your home or someone else's home
- » Expenses for summer day camp

## Ineligible Expenses

The following expenses are generally not eligible; however, if an expense is incident to, and cannot be separated from, the cost of caring for the qualified person, you can

claim it:

- » Deposits, registration fees, activity fees, books, T-shirts or supplies
- » Tuition, meals or diapers
- » Transportation fees
- » Learning disability schools
- » Kindergarten tuition and fees

## How does the DCFSA work?

- » You **carefully estimate** your dependent or elderly care expenses for the Flexible Benefits plan year (January 1 through December 31).
- » You have money withheld from your paycheck, by completing a Flexible Spending Arrangement enrollment form. Deductions from your paycheck are deposited into your DCFSA account.
- » You submit a claim to be reimbursed for your expenses. As soon as you receive the necessary proof of your expenses, you can submit a claim for what you spent.
- » You are reimbursed for each claim up to the amount in your DCFSA account.
- » Expenses must be incurred before they can be reimbursed.

## How much can I contribute to a Dependent Care FSA?

Deposits cannot exceed the established annual limits set by the Internal Revenue Service as listed below:

- » If you are married and filing jointly, or single and filing as head of household, the maximum contribution is \$5,000\*.
- » If you are married and filing separately, or single, the maximum contribution is \$2,500\*.
- » If your spouse is a full-time student or incapable of self-care, the maximum contribution is \$5,000\*.

The maximum contribution applies to the taxable year and the Flexible Benefits Plan Year (January 1 through December 31). If an employee and spouse are enrolled in separate Dependent Care Flexible Spending Arrangements, they can both make contributions and submit claims, but the total for both cannot exceed \$5,000\*. The minimum contribution per family is \$600\* per Flexible

Benefits Plan Year. Failure to pay the administrative fee will result in the denial of the privilege of participation in the DCFSA.

### **Dependent Care FSA versus Child Care Tax Credit**

Generally, employees with an adjusted gross income of \$25,000 or more may receive a larger tax savings from the Dependent Care FSA than the child care tax credit. Of course, individual circumstances (such as income, dependent care expenses and the number of dependents) affect any tax savings you receive. Consult your tax advisor to determine which choice is best for you.

**Administrator and VISA debit card for DCFSA** - Discovery Benefits, Inc., is the third party administrator who will administer the Flexible Spending Arrangement for the Office of Group Benefits. Each participant in a DCFSA will receive a Discovery Benefits VISA Benefits Debit Card, which can be used to pay providers who accept VISA for eligible expenses for a DCFSA. DCFSA funds are available upon deposit. The debit card is reloadable each year as long as the employee re-enrolls. The debit card will be replaced before the expiration date.

**Dependent Care FSA Reimbursement Claim Process**  
Reimbursement request forms and guidelines for filing claims and receiving reimbursement are available online on the OGB website, under Flexible Benefits.

To make this option as convenient as possible, OGB's Flexible Spending Arrangement vendor offers a **Recurring Expense Service**. This service pre-certifies your regularly recurring dependent care expenses. You should keep receipts in your home files in the event you are ever audited.

The Grace Period modifies the IRS "use or lose" rule. **Participants have until March 15 to incur eligible expenses for reimbursement from unused amounts remaining at the end of the immediately preceding plan year, which ends December 31.**

The Run-Out Period is the time period after the end of the Grace Period, ending April 30, during which participants can request reimbursement for eligible expenses incurred during the preceding plan year. **Reimbursement requests must be received by April 30 to be paid from funds remaining at the end of the immediately preceding plan year.**

# What You Should Know About IRS Rules and Regulations

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- » **Elections are irrevocable unless you experience an OGB Plan-Recognized Qualified Life Event**, and your change in elections is consistent with the life event. Simply put, this means you cannot change the amount of your elections (deductions from your paycheck) or your participation during the Flexible Benefits Plan Year unless you experience an OGB Plan-Recognized Qualified Life Event and your election change request is consistent with that event.
- » **OGB Plan-Recognized Qualified Life Events are limited.** Examples of OGB Plan-Recognized Qualified Life Events are marriage; birth of a child; death of the employee, his spouse or dependent; change in eligibility of a dependent; gain or loss of Medicaid eligibility; etc. (see the complete list in Exhibit 1). If you experience an OGB Plan-Recognized Qualified Life Event and wish to change your elections, you must submit a Request for Change to Flexible Benefits Plan Elections form, along with proof of the qualified event, to your payroll office.
  - It is to your advantage to submit your request *as soon as possible* after an OGB Plan-Recognized Qualified Life Event occurs. (See Exhibit 1 for what constitutes a timely application for each individual qualified life event.) Changes must be reviewed and approved and will affect deductions from your future paychecks only. A request for an election change cannot be processed until you provide proof of the qualified life event.
- » **Financial hardship is not an OGB Plan-Recognized Qualified Life Event.** According to the IRS, financial hardship is not a qualified life event that allows you to change your elections or cease participation in the Flexible Benefits Plan. Once you enroll in the Flexible Benefits Plan, you are bound by Flexible Benefits Plan rules and regulations.
- » **A change in elections must be consistent with the OGB Plan-Recognized Qualified Life Event.** For example, if a dependent becomes ineligible due to age, you can reduce your deductions from your future paychecks for that dependent only, but you cannot make other changes.
- » **Money left in your FSA cannot be refunded or rolled over.** In accordance with the IRS “use or lose” rule, any money that remains in your GPFSA, LPFSA or DCFSA at the end of the Plan Year (including the Grace Period and the Run-Out Period) is forfeited. The money will not be returned to you or carried over to the next Flexible Benefits plan year. Be sure to calculate your FSA contribution amount carefully each year.
- » **Each year in which you participate in a DCFSA, you must submit an IRS Form 2441.** IRS Form 2441 must be attached to the tax return of any participant who receives DCFSA benefits or who files for a child-care tax credit.

# Mid-Year Election Changes

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**Payroll deductions in the Premium Conversion, the General-Purpose Health Care FSA, the Limited-Purpose Dental/Vision FSA, and the Dependent Care FSA options are locked in for the Plan Year and cannot be increased or decreased during the Flexible Benefits Plan Year, January 1 through December 31, unless you experience an OGB Plan-Recognized Qualified Life Event and your requested change is consistent with the qualified life event.**

A **Health Savings Account (HSA) election** can be increased, decreased or revoked to affect your future paychecks as often as once a month during the Plan Year, effective no later than the first day of the next calendar month following the date that the election change was submitted to your human resources or payroll office. No OGB Plan-Recognized Qualified Life Event is required for an HSA election change.

## **Submittal of Change Forms and Documentation**

Request for changes to Flexible Benefits Plan elections are to be submitted to your human resources or payroll office on the Request for Change to Flexible Benefits Plan Elections form for the current Plan Year with appropriate documentation of the OGB Plan-Recognized Qualified Life Event. *It is to your advantage to submit your request as soon as possible after an OGB Plan-Recognized Qualified Life Event occurs.*

Changes **cannot be made** until the form and documentation have been received by your human resources or payroll office and the change is reviewed and approved.

It is very important that the form and documentation be submitted in a timely manner for all OGB Plan-Recognized Qualified Life Events during the Flexible Benefits Plan Year January 1 through December 31 (See Exhibit 1).

**For human resources or payroll office only**, the mailing address for submittal of forms and documentation is:

### **Office of Group Benefits**

**ATTN: Flexible Benefits Plan Administration**

**P.O. Box 44036**

**Baton Rouge, LA 70804**

The chart on the following pages lists OGB Plan-Recognized Qualified Life Events that allow you to make a mid-year change in your Flexible Benefits Plan elections and other pertinent information for each life event.

# EXHIBIT “1”

## OGB PLAN-RECOGNIZED QUALIFIED LIFE EVENTS





# Office of Group Benefits Plan-Recognized Qualified Life Events (QLE) 2016

Plan Recognized Qualified Life Event	Enrollee change request to OGB plan ADD or DROP	Deadline to submit request and provide proof document	Proof or document required	Enrollee allowed to change (who meets the eligibility definition)	Effective Date of Change	ADD Dependent YES or NO	DROP Dependent YES or NO	DROP Self YES or NO	ADD or DROP Medical Coverage	CHANGE Health Plan YES or NO	COBRA Event YES or NO	Flexible Spending Plan – Health Care	Flexible Spending Plan - Dep. Care
<b>BIRTH/ADOPTION</b>													
Birth	ADD	Application must be made within 30 days of change in status	Birth Certificate or Birth Letter which includes newborn data and eligibility data for any newly-eligible persons	Employee, new baby; spouse may be added as a result of this event. Spouse cannot be added during this event, unless baby is added	Baby's date of birth if Application for enrollment is timely made	YES	NO	NO	ADD	YES	NO	May enroll or increase amount	May enroll or increase amount
Adoption or placement for adoption	ADD	30 days from the effective date of adoption/ placement for adoption	Adoption or placement for adoption legal document	Employee Adopted child; spouse may be added as a result of this event. Spouse cannot be added unless adopted child added	Effective date of adoption or placement for adoption if Application for Enrollment is timely made	YES	NO	NO	ADD	YES	NO	May enroll or increase amount	May enroll or increase amt if dependent care expenses increased
<b>DEATH</b>													
Death of covered dependent	DROP	60 days from the date of death (OGB has the discretion to retroactively terminate coverage if correct premium is not timely paid and Application for disenrollment is not timely made)	Copy of certified death certificate or other official document	Dependent who died. If spouse dies, stepchildren must be terminated and offered COBRA coverage.	End of the month in which the death occurs	NO	DROP for the deceased and for any stepchildren who are not adopted by the enrollee	NO	DROP for the deceased dependent or any stepchildren only	NO	Only for step-children if parent is the dependent who died	May decrease amount	May drop or increase amount if deceased dependent is child
Employee Deceased	DROP	30 days from the date of death (OGB has the discretion to retroactively drop if correct premium is not timely paid and Application for disenrollment is not timely made)	Copy of certified death certificate or other official document	Employee; eligible dependents	The end of month in which Employee's death occurred	N/A	YES	YES	DROP	NO	YES	Automatic Cancel on date of death	Automatic Cancel on date of death
<b>DIVORCE</b>													





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Divorce, Annulment and Legal Separation (legal separation and annulment are qualified events only if recognized by law of state of the separation or annulment)	ADD	Application <u>must</u> be made within 30 days of change in status	Copy of divorce, annulment or legal separation order and eligibility data for any newly-eligible persons	Self; children	Date of divorce order if Application for Enrollment is timely made	YES	N/A	ADD	YES	NO	May enroll or can increase amount if loss of coverage on spouse's health plan	Yes, if change affects the amount of time the child needs to be in dependent care and increases expenses OR lose coverage under spouse's Dep Daycare ESP
Divorce, Annulment and Legal Separation (where annulment and legal separation are recognized by law of the state of the separation or annulment)	DROP	Application <u>must</u> be made within 30 days of change in status. OGB has the discretion to retroactively terminate coverage to the end of the month of the change in status if full premium is not timely paid and application is not timely made)	Copy of official divorce, annulment or legal separation decree	Ex-spouse and ex-stepchildren	End of the Month of the divorce, annulment or legal separation	N/A	NO	DROP	NO	YES	May decrease election	May decrease if divorce, annulment or legal separation lowers dependent daycare expenses
<b>GAIN OF OTHER COVERAGE</b>												
Gain Medicaid or state CHIP (Children's Health Insurance Program) coverage	DROP	Application <u>must</u> be made within 60 days from date Medicaid became effective	Official state document indicating who, when Medicaid /SCHIP coverage began	Self and dependents who gained such coverage (dependents cannot remain on the OGB plan without the Employee being covered)	The end of the month preceding the first full month in which other coverage became effective	N/A	YES	DROP	NO	NO	May decrease or deactivate deductions if gain of Medicaid; no change if gain of state	No change
Dependent gains coverage under another group or individual health plan	DROP	Application <u>must</u> be made within 30 days from date other coverage becomes effective	Proof of other coverage	Dependent who gained other coverage	The end of the month preceding the first full month in which other coverage became effective	N/A	NO	DROP	NO	NO	No change	No change



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Gain new coverage through Medicare Part A or Part B	Continue with OGB coverage as secondary (employee would be retired)	Application must be made within 30 days from date other coverage becomes effective	Proof of active enrollment on new plan on official stationary; must show effective begin dates of each named dependent	Self and dependents who gained such coverage (dependents cannot remain on the OGB plan without the Employee being covered)	N/A	N/A	Yes	N/A	N/A	YES	NO	N/A as Retiree no eligible for FSA	N/A as Retiree no eligible for FSA
Gain new coverage through Medicare Part A or Part B. Qualified Medical Support Court Order when the someone else is ordered to provide the health coverage for currently covered dependents, or gain of coverage under spouse's group health plan or other plan	DROP	Application must be made within 30 days from date new coverage became effective	Proof of active enrollment on new plan on official stationary; must show effective begin dates of each named dependent	Self and dependents who gained such coverage (dependents cannot remain on the OGB plan without the Employee being covered)	N/A	N/A	YES	YES	DROP	NO, but any Health Savings Account contributions must cease once gain Medicare	NO	May decrease or deactivate amount	No change
<b>COURT-ORDERED LEGAL GUARDIANSHIP OR COURT-ORDERED CUSTODY; QMCSO</b>													
Qualified Medical Child Support Order (QMCSO)	ADD	30 days from date of the QMCSO or as otherwise specified by law	Copy of QMCSO and eligibility data for newly-eligible persons	Eligible Child dependent(s) covered by Order (and eligible employee if not currently enrolled)	1st of month following receipt of application or as otherwise specified in the Order	Yes for only the dependent(s) required by Order (and employee if not currently enrolled)	N/A	NO	only changes consistent with Order	YES	NO	May enroll or can increase amount	No change allowed
Court-Ordered Legal Guardianship or Court-Ordered Custody	ADD	30 days from the date of the court-ordered legal guardianship or custody	Certified copy of the signed court order granting custody or guardianship, and eligibility data for any newly-eligible persons	Newly Acquired Dependent(s)	The date of the court-ordered legal guardianship or custody or the effective date specified in the court order, if Application for enrollment is timely made	YES for newly acquired dependent only	NO	NO	ADD	YES	NO	May enroll or can increase amount	May enroll or increase amt if dependent care expenses increased



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Qualified Medical Child Support Order (QMCSO)	DROP	30 days from date of the QMCSO or as otherwise specified by law	Copy of QMCSO	Dependent child, or Self and dependent child who was added as a result of the Order	End of month following receipt of application, if application is timely made	NO	YES	YES	DROP	NO	YES	May decrease or disenroll	No change allowed
Court-Ordered Legal Guardianship or Court-Ordered Custody	DROP	30 days from date of the Order removing custody or guardianship	Copy of Order	Dependent child for whom custody or guardianship was lost	End of month following receipt of timely application	NO	YES	NO	DROP	NO	YES	May decrease amount or disenroll	May decrease amount if dependent care expenses decreased or disenroll
<b>LOSS OF OTHER COVERAGE</b>													
Lose current coverage on spouse employer's insurance coverage due to: 1) Spouse deceased 2) Employment of Spouse terminated 3) COBRA coverage under Spouse's plan terminated or expired 4) Spouse loses Employer's Insurance due to no fault of the spouse 5) Spouse terminates coverage on his/her plan during open enrollment	ADD	Application must be made within 30 days from the date the health insurance ended	Documents from prior plan confirming coverage termination and eligibility data for any newly-eligible persons	Self and other dependent(s) who lost coverage	Date of loss of previous coverage if Application for enrollment is timely made	YES to Add self and/or eligible dependents	N/A	N/A	ADD	YES	NO	May enroll or can increase amount	No change



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Eligible Dependent loses current coverage under another employment-based group health plan or individual health plan	ADD	Application <u>must</u> be made within 30 days from the date the health insurance ended	Documents from prior plan confirming coverage termination and eligibility data for any newly-eligible persons	Self and other dependent(s) who lost coverage	Date of loss of previous coverage if Application for enrollment is timely made	YES to Add self and/or eligible dependents	N/A	N/A	ADD	YES	NO	May enroll or can increase amount	No change
Lose Medicaid or state CHIP (Children's Health Insurance Program) coverage because no longer eligible	ADD	Application <u>must</u> be made within 60 days from the date the health insurance ended	Official, state document indicating for whom and when Medicaid/CHIP coverage ended and eligibility data for any newly-eligible persons	Self and dependent(s) who lost coverage	Date Medicaid/CHIP coverage ends	YES	N/A	N/A	ADD	YES	N/A	May enroll or can increase amount if loss of Medicaid; no change if loss of CHIP coverage	No change
Lose another group or individual health plan sponsored by government or educational institution, including Indian Tribal government and foreign government, or other individual coverage	ADD	Application <u>must</u> be made within 30 days from the date the health insurance ended	Proof of loss of insurance on other plan and eligibility data for any newly-eligible persons	Self and dependent(s) who lost coverage	Date of loss of previous coverage	YES	N/A	N/A	ADD	YES	N/A	No change	No change



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Magnolia Local Plan member moves out of Magnolia Local Plan network area	Transfer to Magnolia Local Plus Plan	Application must be made within 30 days of change in residence	Documentation proving date of change in residence from Magnolia Local network area (examples include voter registration card, homestead exemption, copy of water or electric bill, notarized attestation, etc.)	Self; self and current covered dependents who lost coverage	Date of loss of previous coverage if Application is timely made	N/A (can only add persons who were covered before and lost coverage)	NO	NO	ADD	YES, only to the Magnolia Local Plus Plan	NO	No change	No change
<b>MARRIAGE</b>													
Marriage	ADD	Application <u>must</u> be made within 30 days of change in status	Copy of certified marriage certificate and eligibility data for any newly-eligible persons	Self and new spouse and/or new stepchildren; employee may add child only if child was immediately previously covered under new spouse's insurance.	Date of the marriage	YES (New Spouse and/or New Step-Children)	N/A	NO	ADD	YES	NO	May enroll or increase amount	May enroll or increase amount
Marriage - Gain of coverage on new spouse's plan	DROP	Application <u>must</u> be made within 30 days from effective date of new coverage on spouse's plan due to marriage event	Copy of certified marriage certificate and proof of active enrollment on spouse's plan on company letterhead; must show coverage effective dates of each named dependent	Self; current covered dependents	Coverage will be cancelled at the end of the month for which Application for disenrollment is made	N/A	YES	YES	DROP	N/A	NO	May decrease if family members become covered under spouse's health plan	May decrease if spouse has Dependent FSA through his/her employer
<b>MILITARY LEAVE AND UNPAID LEAVE</b>													
Employee who dropped coverage while on unpaid leave returning to work with pay from unpaid leave in same capacity	Reinstate coverage	Application <u>must</u> be made within 30 days of return to work with pay	Signed GB-01 from Employer	Can reinstate coverage for self and dependents who were covered prior to taking unpaid leave	Date returns to work with paid status	ADD (may only add newly acquired dependents)	NO unless dependent is no longer eligible	N/A	Reinstate prior coverage	NO	NO	May re-enroll either a) at same level of benefits as before leave, which requires increased deduction amount for catch-up, or b) continue same deduction as before unpaid leave with no catch-up.	May re-enroll either a) at same level of benefits as before leave, which requires increased deduction amount for catch-up, or b) continue same deduction as before unpaid leave with no catch-up.
Employee on unpaid leave DROP	DROP	Application <u>must</u> be made within 30 days of taking unpaid leave	Signed GB-01 from Employer	Self; self and/or current covered dependents	End of month unpaid leave begins	N/A	YES	YES	DROP	N/A	NO	May pre-pay, deactivate deductions	May pre-pay, deactivate deductions



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Military Employee goes on USERRA leave	DROP	Application <u>must</u> be made within 30 days of taking USERRA leave	Signed GB-01 from Employer and any military orders	Self, self and/or current covered dependents	End of month that USERRA leave begins	N/A	YES	YES	DROP	N/A	NO	May pre-pay, decrease or deactivate deductions	May pre-pay, decrease or deactivate deductions
Military Employee returns from USERRA leave to full-time status.	Reinstatement coverage	Application <u>must</u> be made within 30 days from re-employment or from date that Employee's active duty military health benefits end, whichever is later	HR must provide documentation of military orders and of military health coverage end date	Can reinstate coverage for self and dependents who were covered prior to taking USERRA leave	Date returns to full-time active status from USERRA leave or the date that Employee's active duty military health coverage ends, whichever is later	ADD (may only add newly acquired dependents)	NO unless dependent is no longer eligible	N/A	Reinstatement prior coverage may also allow for a change in health plan	YES	NO	May re-enroll either a) at same level of benefits as before leave, which requires increased deduction amount for catch-up, or b) continue same deduction as before military leave with no catch-up.	May re-enroll either a) at same level of benefits as before leave, which requires increased deduction amount for catch-up, or b) continue same deduction as before military leave with no catch-up.
<b>NEW HIRES, TERMINATION, ACA REQUIREMENTS, AND CHANGE IN CLASSIFICATION</b>													
New Full-Time Employee	ADD	Application <u>must</u> be made within 30 days from date of full-time employment	Signed GB-01 from Employer and eligibility data for any newly-eligible persons	Employee; employee and eligible dependent(s)	Based upon date of employment (Hire Date - 1st Day of the Month - Coverage effective on First day of the following month; Hire Date - 2nd day of the month or after - Coverage effective on the first day of the second month following employment)	YES	N/A	N/A	ADD	YES	NO	May Enroll	May Enroll
Non-Full-Time (variable, seasonal, part-time) Employee who is determined to be Full-Time at end of the Initial Measurement Period	ADD	Application <u>must</u> be made within 30 days of date of eligibility	Signed GB-01 from Employer and eligibility data for any newly-eligible persons	Employee; employee and eligible dependent(s)	First of the month following the end of the 30-day enrollment period	YES	N/A	N/A	ADD	N/A	NO	May Enroll	May Enroll
Non-Full-Time (variable, seasonal, part-time) Employee who is determined to be Full-Time at end of the Standard Measurement Period	ADD	Application <u>must</u> be made within 30 days of date of eligibility	Signed GB-01 from Employer and eligibility data for any newly-eligible persons	Employee; employee and eligible dependent(s)	January 1 of following plan year	YES	N/A	N/A	ADD	N/A	NO	May Enroll	May Enroll



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Non-Full-Time (variable, seasonal, part-time) Employee who experiences a Change in Classification to permanent Full-Time in any measurement or stability period (this requires a deliberate documented employer decision to make the employee a full-time employee)	ADD	Application <u>must</u> be made within 30 days of date of change in classification	Signed GB-01 from Employer and eligibility data for any newly-eligible persons	Employee; employee and eligible dependent(s)	First of the month following the end of the 30-day enrollment period	YES	N/A	N/A	ADD	N/A	NO	May Enroll	May Enroll
Full-Time Employee returning full-time or part-time with less than 13 weeks (or less than 26 weeks for educational institutions) since Separation (this would include retirees who are rehired as WAEs)	ADD	Application <u>must</u> be made within 30 days following the return to work	Signed GB-01 from Employer and eligibility data for any newly-eligible persons	Employee; employee and eligible dependent(s)	First of the month following the Return to Work	YES	N/A	N/A	ADD	YES	NO	May Enroll	May Enroll
Employee changes from Full-Time status to non-Full-Time (requires deliberate documented decision to reduce hours below full time) (not in stability period)	Employee must continue coverage	Application <u>must</u> be made within 30 days of change in status confirming change in hours from Full-Time to non-Full-Time	Signed GB-01 from Employer	Employee; employee and eligible dependent(s) would be dropped at the end of the plan year	Coverage terminates at the end of the plan year	N/A	N/A	N/A	N/A	NO	YES at the end of the plan year	Auto drop at the end of the plan year	Auto drop at the end of the plan year



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Employee determined to be Full-Time during previous Measurement Period changes to Non-Full-Time under corresponding Stability Period	Employee must continue coverage	Application <u>must</u> be made within 30 days of change in status	Signed GB-01 from Employer	Employee; employee and eligible dependent(s) would be dropped on the last day of that month	Coverage terminates at the end of the stability period on the last day of that month	N/A	N/A	N/A	N/A	NO	Upon termination of coverage	Auto drop at the end of the plan year of health coverage ends	Auto drop at the end of the plan year of health coverage ends
Full-Time to Full-Time Transferring Employee	Moving Coverage from one OGB Participant Employer to another OGB Participant Employer (Employee may not Add or Drop coverage but may change health plans)	Transferring Participant Employer - Application to Remove should be received within 30 days of transfer; New Participant Employer - Application to Add <u>must</u> be received within 30 days of hire	Signed GB-01 from the hiring Participant Employer	Employee; employee and eligible dependents	Continuous coverage, no gap. Hiring Participant Employer will assume coverage based upon date of hire. If hired the 1st day of the month, hiring Participant Employer will assume responsibility for plan member immediately. If hired on the 2nd day of the month or after, the hiring Participant Employer will assume responsibility on the first of the second month following hire.	NO	NO	NO	N/A	YES	NO	May Enroll if transferring from a Non-Flex Participant Employer; may deactivate or decrease amounts if employee chooses new plan available with the transfer that was not available before the transfer, with a lower deductible	May Enroll if transferring from a Non-Flex Participant Employer
Employee Terminated/separation of service (other than retirement)	DROP	30 days from the date of termination (OGB has the discretion to retroactively drop if correct premium is not timely paid and Application for disenrollment is not timely made)	GB-01 signed by participant employer	Employee and all covered dependents	The end of the month in which Employee's termination is effective	N/A	YES	YES	DROP	NO	YES	Automatic Cancel on date of termination of employment	Automatic Cancel on date of termination of employment
Annual Enrollment	ADD OR DROP	Annual Enrollment period designated by OGB		Employee; employee and eligible dependents	January 1 of following plan year	YES	YES	YES	ADD or DROP	YES	N/A	Changes allowed	Changes allowed

## OVER-AGE DEPENDENT





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Natural, Adopted or Stepchild dependent reaches attainment age for that dependent and is not capable of self-sustaining employment	Continuation of Coverage	Executed physician attestation on OGB Form "Request for Continuation of Coverage for Incapacitated Dependent Child" must be submitted prior to the dependent child reaching the age of 26	OGB Form "Request for Continuation of Coverage for Incapacitated Dependent Child"	Only child dependent currently enrolled in the plan who is attaining the age of 26 and is incapable of self-sustaining employment	First of the month following the child's attainment of the age of 26	N/A	N/A	N/A	N/A	NO	N/A	No change	No change
<b>STATE PREMIUM SUBSIDY</b>													
Obtain subsidy under state's premium assistance program	ADD	Application must be made within 60 days from date subsidy was awarded by state	Official state document indicating effective date when state subsidy was awarded and to whom and eligibility data for any newly-eligible persons	Self and dependent(s)	Date of award of subsidy (or effective date of subsidy if other than date of award) if Application for enrollment is timely made	YES	N/A	N/A	ADD	YES	N/A	May enroll or can increase amount	No change





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For more information on your Flexible Benefits Plan

**OGB Flexible Benefits Administration**

Office of Group Benefits  
ATTN: Flexible Benefits Plan Administration  
P.O. Box 44036  
Baton Rouge, LA 70804

Email address: [flexiblebenefitsgroup@la.gov](mailto:flexiblebenefitsgroup@la.gov)

Fax: 225-342-9919

Website: [www.groupbenefits.org](http://www.groupbenefits.org)