



Dear LSU First Member:

During this time following your Notice of Termination, your LSU First Team would like to remind you of your option to retain coverage under COBRA. You can keep your LSU First Coverage, as set forth below, as well as your voluntary benefit options beyond your termination.

COBRA is a Federal law offering an opportunity to temporarily continue the same group benefits individually after your employment has been terminated for certain reasons, including a lay off or voluntary termination. Each qualified beneficiary who elects continuation coverage will have the same rights under the continued Plan as other Plan Members for the duration of your COBRA coverage.

- 1. LSU First Health Insurance:** You can keep your LSU First coverage, for at least 18 months as long as the COBRA requirements are met. However, you must pay the total cost for such coverage. LSU cannot pay any amount of the premium. Ceridian Corporation, the LSU First COBRA administrator, will contact you with more information regarding continuation coverage by LSU First, and an enrollment form to help you get started. You must make your COBRA election, in writing, within 60 days from the last day of your benefit coverage through the LSU System. You will have 45 days from your election date to submit your payment. You will be responsible for the full cost of your premium (both the employer and the employee portions) and a 2% administrative service fee. Please see the following page for your monthly COBRA premiums.
- 2. HCC Life:** LSU First coverage includes a \$25,000 Life and Accidental Death and Dismemberment policy for the covered employee only. This benefit is fully insured and administered by HCC Life. You will have the option to convert this coverage to an individual policy and keep it as long as you choose. To keep your HCC Life Insurance benefit, you will need to see your Human Resource Department or visit the LSU First website at www.lsufirst.org, to obtain a Portability Form.
- 3. Dearborn Dental and Davis Vision:** You can keep your Dearborn Dental and Davis Vision coverage for at least 18 months as long as you meet the COBRA requirements. You must continue to pay the total cost for such coverage. LSU cannot pay any amount of the premium. Dearborn Dental and Davis Vision will contact you with applicable information on your options for electing COBRA coverage.

4. **Hartford Life:** To keep your Hartford Life policy you will need to complete a conversion form. This form can be obtained from your HR department or by contacting IMA at 1-800-742-9944 ext. 107. This form must be completed within 31 days of the date of termination.

5. **UNUM Long Term Care :** To keep your UNUM Long Term Care Coverage you will need to complete an "Election to Continue Your Long Term Care Insurance Coverage" form. Please contact IMA at 1-800-742-9944 ext. 107 to request a copy of the form. This form must be completed within 31 days of the date of termination. The rates on this product will not change.

Should you have any questions about retaining your benefits, please contact your Human Resource Department or your LSU First Member Advocate at 1-866-607-5325 / lsufirstinfo@lsu.edu. Questions regarding your Hartford Life Insurance and UNUM Long Term Care should be directed to IMA at 800-742-9947, ext. 107.

Sincerely,

Your LSU First Team

LSU First COBRA premiums for 2012:

OPTION 1

- Employee Only: \$595.82
- Employee & Spouse: \$1,063.06
- Employee & Child(ren): \$731.08
- Employee & Family: \$1,270.90

OPTION 2

- Employee Only: \$515.18
- Employee & Spouse: \$919.14
- Employee & Child(ren): \$653.26
- Employee & Family: \$1,111.84

LSU First COBRA premiums for 2013:

OPTION 1

- Employee Only: \$587.44
- Employee & Spouse: \$1,127.88
- Employee & Child(ren): \$716.44
- Employee & Family: \$1,292.36

OPTION 2

- Employee Only: \$515.20
- Employee & Spouse: \$984.04
- Employee & Child(ren): \$653.24
- Employee & Family: \$1,133.44