



## Livingston Parish Public Schools 2024 Annual Open Enrollment Supplemental Insurance Benefits



<p><i>How do I complete Open Enrollment?</i></p> <ul style="list-style-type: none"> <li>➤ Meet with a First Financial rep in your school or assigned LPPS location</li> </ul>
<p><i>When do I enroll?</i></p> <ul style="list-style-type: none"> <li>➤ November 27th - December 20th</li> <li>➤ See Open Enrollment schedule for dates specific to your location</li> </ul>
<p><i>Which benefits are included in this Open Enrollment?</i></p> <ul style="list-style-type: none"> <li>➤ Delta Dental Plans</li> <li>➤ Ameritas Vision Plan</li> <li>➤ Short-term and Long-term Disability</li> <li>➤ Texas Life permanent life insurance</li> <li>➤ Combined/Chubb life insurance with long-term care benefits</li> <li>➤ Cancer, Critical Illness &amp; Accident Policies</li> <li>➤ Flexible Spending Accounts (Plan Year is effective 01/1/2024)</li> <li>➤ 403b and 457b supplemental retirement savings</li> </ul> <p>For information about all supplemental benefits go to: <a href="http://ffbenefits.ffga.com/livingstonparishschoolboard">ffbenefits.ffga.com/livingstonparishschoolboard</a></p> <p><b>NOTE: Health insurance is enrolled through LPPS Central Office/Insurance Department.</b></p>
<p><i>When will my benefit changes be effective?</i></p> <ul style="list-style-type: none"> <li>➤ All plans are effective 01/01/2024 except Texas Life, effective 02/01/2024.</li> </ul>

### Why should I meet with a representative when First Financial is at my school?

- ✓ **Flexible Spending Accounts do NOT automatically renew.** If you are using the Flexible spending plan for either Unreimbursed Medical Expenses or Dependent Day Care, you will need to meet with the FFGA rep to renew your Flex account for the plan year beginning 01-1-2024.
- ✓ **New Plans offered to St. Tammany Parish Employees.** *Guardian Critical Illness* plan offered this year is guaranteed issue with no health questions asked. The plan has lower premiums and higher benefit amounts.
- ✓ **Disability Benefits need to be reviewed to ensure your benefits are keeping pace with your income.** Over time your salary may have increased, but your disability benefits do not automatically increase. You should speak with a First Financial representative to adjust your disability benefits.
- ✓ **FMLA does not require your employer to pay you while you are off work on medical leave.** FMLA only protects your position and some health care benefits while you are off work for a specific period of time. Disability Insurance can provide income while you are unable to work due to illness or injury. If you don't already have it, you should discuss Disability Insurance with a First Financial agent.
- ✓ **Review your benefits to make sure your family's needs are being covered.** Do you have enough life insurance? If you are planning to retire in the next year, which supplemental insurances should you carry into retirement? Do you have a family history of cancer or heart attack ... maybe you should consider a cancer or critical illness policy?
- ✓ **Confirm that all of your family members are covered on your supplemental insurances.** Has your family changed in the past year ... marriage, divorce, new baby, adopted children?

First Financial representatives will be at each Livingston Parish School Board location on select dates during November and December. Please see the schedule distributed through your Principal or Administrator for your location's assigned dates. If you are not able to meet with an FFGA rep at a LPPS location, call 985-893-5519 to request a phone appointment.