Louisiana State University System

Summary of Benefits Voluntary Critical Illness Protection Plan



Current Monthly Cost Tables

Effective Date	Beginning January 1, 2021
Eligibility	All active full-time Salaried Academic, Unclassified and Classified Employees working at 75% full-time employment or greater per pay period (average 30 hours per week), with an appointment of more than 120 days or one regular academic semester

Monthly Rate Per \$1,000 of Coverage

Employee and Spouse			
Age Range			
Under 25	\$0.330		
25 - 29	\$0.520		
30 - 34	\$0.600		
35 - 39	\$0.750		
40 - 44	\$1.000		
45 - 49	\$1.500		

Employee and Spouse			
Age Range			
50 - 54	\$1.950		
55 - 59	\$2.750		
60 - 64	\$3.820		
65 - 69	\$5.460		
70 - 74	\$7.940		
75 +	\$10.270		

Child	
\$0.150	

The costs shown on these tables are based on the employee and spouse ages using the same Are Range; the tables do not reflect the costs when

employee and spouse ages are indifferent Age Ranges. Costs shown are estimates only. Your actual payroll deduction may be slightly higher or lower from those provided here. Please consult your human resources/benefits department for additional cost information.

Employee Monthly Cost				
Age Range	Option 1: EE \$10,000 / SP \$5,000/ CH \$2,500			
Age Range	Employee Only	Employee+Spouse	Employee+Child(ren)	Employee+Spouse+Child(ren)
Under 25	\$3.30	\$4.95	\$3.68	\$5.33
25 - 29	\$5.20	\$7.80	\$5.58	\$8.18
30 - 34	\$6.00	\$9.00	\$6.38	\$9.38
35 - 39	\$7.50	\$11.25	\$7.88	\$11.63
40 - 44	\$10.00	\$15.00	\$10.38	\$15.38
45 - 49	\$15.00	\$22.50	\$15.38	\$22.88
50 - 54	\$19.50	\$29.25	\$19.88	\$29.63
55 - 59	\$27.50	\$41.25	\$27.88	\$41.63
60 - 64	\$38.20	\$57.30	\$38.58	\$57.68
65 - 69	\$54.60	\$81.90	\$54.98	\$82.28
70 - 74	\$79.40	\$119.10	\$79.78	\$119.48
75 +	\$102.70	\$154.05	\$103.08	\$154.43

Age Range	Option 2: EE \$20,000 / SP \$10,000 / CH \$5,000			
	Employee Only	Employee+Spouse	Employee+Child(ren)	Employee+Spouse+Child(ren)
Under 25	\$6.60	\$9.90	\$7.35	\$10.65
25 - 29	\$10.40	\$15.60	\$11.15	\$16.35
30 - 34	\$12.00	\$18.00	\$12.75	\$18.75
35 - 39	\$15.00	\$22.50	\$15.75	\$23.25
40 - 44	\$20.00	\$30.00	\$20.75	\$30.75
45 - 49	\$30.00	\$45.00	\$30.75	\$45.75
50 - 54	\$39.00	\$58.50	\$39.75	\$59.25
55 - 59	\$55.00	\$82.50	\$55.75	\$83.25
60 - 64	\$76.40	\$114.60	\$77.15	\$115.35
65 - 69	\$109.20	\$163.80	\$109.95	\$164.55
70 - 74	\$158.80	\$238.20	\$159.55	\$238.95
75 +	\$205.40	\$308.10	\$206.15	\$308.85

Age Range	Option 3: EE \$30,000 / SP \$15,000 / CH \$7,500			
Age Range	Employee Only	Employee+Spouse	Employee+Child(ren)	Employee+Spouse+Child(ren)
Under 25	\$9.90	\$14.85	\$11.03	\$15.98
25 - 29	\$15.60	\$23.40	\$16.73	\$24.53
30 - 34	\$18.00	\$27.00	\$19.13	\$28.13
35 - 39	\$22.50	\$33.75	\$23.63	\$34.88
40 - 44	\$30.00	\$45.00	\$31.13	\$46.13
45 - 49	\$45.00	\$67.50	\$46.13	\$68.63
50 - 54	\$58.50	\$87.75	\$59.63	\$88.88
55 - 59	\$82.50	\$123.75	\$83.63	\$124.88
60 - 64	\$114.60	\$171.90	\$115.73	\$173.03
65 - 69	\$163.80	\$245.70	\$164.93	\$246.83
70 - 74	\$238.20	\$357.30	\$239.33	\$358.43
75 +	\$308.10	\$462.15	\$309.23	\$463.28

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHICI-POL-1. In New York, it is referred to as Specified Disease insurance and provided by Unimerica Life Insurance Company of New York UHICI-POL-1-NY. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor.

This benefit summary is an overview of your insurance. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.