

# Summary of Employment Benefits



HEALTH INSURANCE & PROGRAMS	
Health Insurance	<p>The State offers multiple health insurance programs and pays a large portion of the monthly health insurance premium. If upon your retirement you have at least 20 years of participation in a State health insurance plan, you and your spouse have the option to continue in the State's Health Insurance plan for the rest of your life with the premium costs remaining the same as an Active Employee; the rate is lowered upon obtaining coverage with Medicare (normally age 65).</p> <p>See Health Plan Options:  <a href="https://info.groupbenefits.org/health-plans/">https://info.groupbenefits.org/health-plans/</a></p>
Dental Insurance	<p>Employees have access to optional dental insurance plans for basic, preventive, and major dental services.</p>
Vision Insurance	<p>Employees have access to optional vision insurance plans for coverage for routine care, preventive eye care such as eye exams, eyewear, and other services at a reduced cost.</p>
Life Insurance	<p>Employees are offered two optional, fully-insured life insurance plans through The Prudential Insurance Company of America (Prudential). The state pays half of the life insurance premium for covered employees and retirees. Newly hired employees who enroll within 30 days of employment are eligible for life insurance without providing evidence of insurability.</p> <p>See Office of Group Benefits Life Insurance: <a href="https://info.groupbenefits.org/life-insurance/">https://info.groupbenefits.org/life-insurance/</a></p>
Access2Day	<p>The State partners with Access Health to provide primary and preventative care to members enrolled in one of the Blue Cross Blue Shield of Louisiana health plans without the hassle of scheduling an appointment and the benefit of no out-of-pocket expenses.</p> <p>See Access2Day: <a href="https://access2dayhealth.com/oqb.php">https://access2dayhealth.com/oqb.php</a></p>
Premium Conversion	<p>Premium Conversion, payment of premium using pre-tax dollars, is automatic for all employees participating in a State health insurance plan, life insurance plan, and/or other voluntary/statewide product that is eligible for pre-tax deductions (e.g., select dental insurance plans, vision insurance plans, etc.).</p>
Flexible Benefits Plans	<p>The State offers four Flexible Benefits Plans that allow you to pay for certain eligible out-of-pocket medical, dental, and vision care expenses for the employee, their spouse, and federal tax dependents using pre-tax dollars.</p> <p>See Flexible Benefits Plan Overview:  <a href="https://info.groupbenefits.org/flexible-benefits/">https://info.groupbenefits.org/flexible-benefits/</a></p>
Live Better Louisiana	<p>Members enrolled in a Blue Cross and Blue Shield Pelican or Magnolia plan can receive a \$120 annual (\$10 monthly) premium credit for their health coverage after participating in an annual health screening or providing documentation from your primary care provider following your annual wellness visit.</p>

Blue365	Members of Blue Cross can sign up for Blue365 which offers health and wellness deals such as discounted gym membership fees at select fitness locations.
Disease Management Program	<p>Employees enrolled in select health care plans that have diabetes, coronary artery disease, chronic heart failure, asthma, or chronic obstructive pulmonary disease, may be eligible to take part in the disease management program from Blue Cross at no cost. The program provides health coaching with Blue Cross nurses, personalized support, educational materials, and reduces prescription costs.</p> <p>See Office of Group Benefits <i>Stronger Than Ever</i>:  <a href="https://info.groupbenefits.org/disease-management-program/">https://info.groupbenefits.org/disease-management-program/</a></p>
<b>RETIREMENT</b>	
Defined Benefits Pension Plan	<p>OTS employees typically participate in the Louisiana State Employees Retirement System (<a href="http://www.lasersonline.org">www.lasersonline.org</a>) and do not contribute to U.S. Social Security. New LASERS members contribute 8% of salary towards retirement and accrue benefits at 2.5% of average compensation based on the highest successive 60 months of earnings. Retirement benefits are paid monthly and guaranteed for your lifetime. Normal retirement eligibility is at 62 years of age with 5+ years of state service.</p> <p>See the <i>LASERS Member Guide</i>:  <a href="https://lasersonline.org/wp-content/uploads/2016/07/MembersGuide2Retirement_Full.pdf">https://lasersonline.org/wp-content/uploads/2016/07/MembersGuide2Retirement_Full.pdf</a></p>
Deferred Compensation Plan	<p>Employees have access to Louisiana's 457(B) deferred compensation plan which is an optional, supplemental retirement plan that allows additional tax-deferred retirement savings. Annual contribution limits for 2022 are \$20,500 for those under age 50 and \$27k for those 50 years of age and over.</p> <p>See the <i>Louisiana Public Employees Deferred Compensation Plan Highlights</i>:  <a href="https://docs.empower-retirement.com/EE/LouisianaWR/DOCS/Plan-Highlights.pdf">https://docs.empower-retirement.com/EE/LouisianaWR/DOCS/Plan-Highlights.pdf</a></p>
Purchase of Service Credit	<p>There are several mechanisms that enable state employees to purchase service credit. For example, once an employee has at least 5 years of service in LASERS, the employee may purchase up to five years of additional service credit, or Air Time, in one-year increments; this effectively counts as service time worked to increase retirement benefits and/or change your retirement eligibility.</p> <p>See <i>LASERS Member Guide, Ch 4, Service Credit</i>:  <a href="https://lasersonline.org/wp-content/uploads/2016/07/4-MH-Service-Credit_bw.pdf">https://lasersonline.org/wp-content/uploads/2016/07/4-MH-Service-Credit_bw.pdf</a></p>
<b>LEAVE / OVERTIME / FLEXIBLE SCHEDULES</b>	
Flexible Work Schedules	<p>Most OTS employees have the option to work a traditional work schedule (e.g., an 8-hr workday, Monday-Friday) or define a flexible work schedule within guidelines.</p> <p>See the <i>Attendance/Leave, Work Hours, and Work Schedules Policy</i>:  <a href="https://www.doa.la.gov/media/djfrquw/personnel-policy-no-6.pdf">https://www.doa.la.gov/media/djfrquw/personnel-policy-no-6.pdf</a></p>
Holiday Leave	<p>Employees receive at least 10 paid holidays each year (New Year's, Martin Luther King, Jr., Mardi Gras, Good Friday, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving and Christmas). Additional holidays may be proclaimed by the Governor.</p>
Annual Leave	<p>Depending on the number of years of state service, full-time employees accrue 12 to 24 days of personal leave each year which can be accumulated and saved for future use. There is no "use it or lose it" policy. Annual leave balances can be converted to years of service at retirement or paid out as a lump-sum.</p>

Sick Leave	Depending on the number of years of state service, full-time employees accrue 12 to 24 days of sick leave each year which can be accumulated and saved for future use. There is no "use it or lose it" policy. Sick leave balances can be converted to years of service at retirement or paid out as a lump-sum.
Other Leave	The state provides mechanisms for other forms of leave (e.g., funeral leave, educational leave, voluntary disaster service leave, voting leave, jury duty leave, bereavement leave, and military leave).  See the Civil Service Handbook, Chapter 11: <a href="https://www.civilservice.louisiana.gov/files/HRHandbook/Chapter11-COMLETE.pdf">https://www.civilservice.louisiana.gov/files/HRHandbook/Chapter11-COMLETE.pdf</a>
Overtime Compensation	In accordance with the Fair Labor Standards Act (FLSA), some OTS employees qualify for overtime compensation payments. Most OTS employees are compensated for overtime via earning compensatory time (a.k.a., k-time) for overtime hours worked which can be used for personal leave in lieu of Annual Leave.

## TRAINING / PROFESSIONAL DEVELOPMENT

Workforce Development Training	OTS employees have access to an online learning platform providing educational opportunities across over 500 learning paths. Employees can receive training in Information Technology Infrastructure Library (ITIL) as well as courses across many specific areas of professional development such as project management, productivity/collaboration tools, cloud services, data analytics/visualization, and much more.
Comprehensive Public Training Program	The Comprehensive Public Training Program (CPTP) is the state-funded training program for state employees. Through CPTP, agencies are offered management development and supervisory training as well as general application classes on topics as diverse as writing skills and computer software usage.

## OTHER

Annual Pay Increase	Market Adjustments are annual pay increases afforded to employees with positive performance evaluations and in active status for at least six months prior to the date of annual market adjustments. The annual increase typically ranges from 2%-4% of base salary dependent upon which quartile an employee's current pay falls.  See <i>Civil Service Handbook, Ch 6, Rule 6.32</i> : <a href="https://www.civilservice.louisiana.gov/CSRules/Chapter6.aspx?expand=Rule632">https://www.civilservice.louisiana.gov/CSRules/Chapter6.aspx?expand=Rule632</a>
Employee Purchase Program	Some vendors offer special deals for state employees (e.g., discount cellular devices, services, and other items) which are listed on the Office of State Procurement website. Use of the program is voluntary and no product is endorsed by the State.  See <i>Employee Purchase Program</i> : <a href="https://www.doa.la.gov/doa/osp/agency-resources/">https://www.doa.la.gov/doa/osp/agency-resources/</a>