

HEALTH INSURANCE

The state offers 5 Blue Cross Blue Shield plans and 1 Vantage plan for health insurance. These are all good plans except for the Magnolia Local plan. This plan provides a very limited network so you can only go to doctors within a certain major city and not nationwide. We discourage everyone from this plan. The other 4 BCBS plans allow for in-network providers throughout the nation, which is really great if you travel or if you want to see a doctor in another state. The Vantage plan has its own network of doctors so it's a little more limited than the BCBS plans, but it's still a good plan.

Pelican HRA1000

The Pelican HRA1000 offers a low premium in combination with a Health Reimbursement Arrangement employer contribution to create an affordable option for members. Coverage is provided within the Blue Cross nationwide network, as well as out-of-network.

Pelican HSA775

The Pelican HSA775 offers a low premium in combination with a Health Savings Account – which the member and employer contribute to – to create an affordable option for members. Coverage is provided within the Blue Cross nationwide network, as well as out-of-network.

Magnolia Local Plus

The Magnolia Local Plus offers a lower deductible than the Pelican plans in exchange for a higher premium. Coverage is provided within the Blue Cross nationwide network. Out-of-network care is provided in emergencies only.

Magnolia Open Access

The Magnolia Open Access offers moderate deductibles and coinsurance in exchange for a higher premium. Coverage is provided within the Blue Cross nationwide network, as well as out-of-network.

Magnolia Local (VERY LIMITED NETWORK)

The Magnolia Local offers a lower deductible than the Pelican plans in exchange for a slightly higher premium. This is a narrow network (limited providers) plan for members who live in specific coverage areas. Out-of-network care is provided in emergencies only.

Medical Home HMO (Vantage Health Plan)

The Medical Home HMO is a traditional HMO offered by Vantage Health Plan. This plan provides coverage through the Affinity Health Networks and a standard provider network.

WELLNESS PROGRAMS

There are a few other benefits under the OGB health plans. Two of the main ones are:

Live Better Louisiana

This is an OGB program that will give BCBS plan members a \$10/month discount on health insurance premiums for participating in a wellness checkup. This is an optional program.

Access2Day Clinics

Members can go to specific clinics in their area without having to pay a co-pay or wait in line.

LIFE INSURANCE

There are several life insurance options for employees as well as for the employee's spouse and children.

Basic + Dependent Life Low

Employee	\$5,000
Eligible Spouse	\$1,000
Eligible Child(ren)	\$ 500

Basic + Dependent Life High

Employee	\$5,000
Eligible Spouse	\$2,000
Eligible Child(ren)	\$1,000

Basic + Supplemental + Dependent Low

Employee	Based on Salary
Eligible Spouse	\$2,000
Eligible Child(ren)	\$1,000

Basic + Supplemental + Dependent High

Employee	Based on Salary
Eligible Spouse	\$4,000
Eligible Child(ren)	\$2,000

RETIREMENT

Agents contribute 9.5% each pay period into the Hazardous Duty Retirement plan and are eligible for retirement when one of the following is met:

- 12 years of service credit at age 55
- 25 years of service credit any age
- 20 years of service at any age, with an actuarially reduced benefit (Deferred Retirement Option Plan [DROP] participation and retirement with an Initial Benefit Option [IBO] are not available to members who choose this option). The actuarial reduction is based on the number of months you are away from HAZ PLAN eligibility for an unreduced retirement. This reduction can be affected depending on whether you are in state service or out of state service at the time of your retirement.

ANNUAL AND SICK LEAVE

Full-time and part-time employees who are in a leave earning position earn annual and sick leave each pay period based upon their length of state service. The following leave earning rates are for the accrual of both sick and annual leave.

	Earning Rate Per Hour	Hours Per Pay Period	Approximate Days Per Year
0 > 3 years	.0461	3.688	12
3 > 5 years	.0576	4.608	15
5 > 10 years	.0692	5.536	18
10 > 15 years	.0807	6.456	21
15 or more years	.0923	7.384	24

You do not earn annual or sick leave for any overtime hours, leave without pay, or while in an “on call” status.

Unused accrued sick and annual leave balances are carried forward into the next year. There is no limitation on the amount of leave that can be accrued.

STATE HOLIDAYS

State employees observe the following paid holidays:

New Year’s Day	Juneteenth	Veteran’s Day
Martin Luther King Day	Independence Day	Thanksgiving Day
Mardi Gras Day	Labor Day	Christmas Day
Good Friday		
Inauguration Day in Baton Rouge only every 4 years (2020, 2024, 2028 etc.)		
General Election Day every 2 years (ex. 2020, 2022, 2024, etc.)		
Memorial Day		

The Governor may declare other holidays during the year. You may be required to work on any or all of these days by the department. If you do work, you must be compensated either by overtime pay or compensatory leave.