



**STATE OF LOUISIANA**  
DIVISION OF ADMINISTRATION  
**OFFICE OF GROUP BENEFITS**



November 16, 2017

Dear OGB Members,

The Office of Group Benefit's (OGB) current life insurance contract with Prudential will expire on December 31, 2017. Last month OGB announced a new life insurance premium rate structure accompanying the new contract with Prudential. However, due to an administrative appeal, that contract award was thrown out and the bidding process began again. On November 16, 2017, the Group Benefits Policy and Planning board recommended the acceptance of the response from Prudential Life Insurance Company.

Subject to final approvals, effective January 1, 2018, life insurance premium rates for the Prudential Basic and Basic Plus Supplemental plans will now be determined by age with a maximum premium of \$2.48 per thousand dollars of coverage. Please review the new life insurance premium rate sheets to determine your new monthly premium deduction. The new rates can be found on the OGB website under the Life Insurance tab or by clicking [here](#).

Annual enrollment for **life insurance only** has been extended through November 30, 2017. If you are an active employee, annual enrollment is the only time you may apply for or drop life insurance. You must complete an application as well as an Evidence of Insurability form. Both can be found on the OGB website on the Life Insurance page or you may visit your human resources department.

If you are a retiree, you may maintain the same level of coverage, reduce your coverage to Basic or drop your coverage completely. If you dropped or reduced your life insurance coverage due to the previously announced rates, you may reinstate your prior coverage by notifying OGB. This notice must be in writing and postmarked no later than **November 30, 2017**. You may send that notification by regular mail at P.O. Box 44036, Baton Rouge, LA 70804 or by fax (225) 342-9917.

If you have any questions, please call OGB's customer service line at 1-800-272-8451. For more information on the new life insurance premiums, please visit our website [info.groupbenefits.org/life-insurance](http://info.groupbenefits.org/life-insurance).

Best regards,

Tommy D. Teague  
Chief Executive Officer  
Office of Group Benefits