



STATE OF LOUISIANA
DIVISION OF ADMINISTRATION
OFFICE OF GROUP BENEFITS



Memorandum

Re: Benefits during Furlough
Date: October 30, 2025

The Office of Group Benefits issues this Memorandum to address the continuation of benefits during the furlough. If you have questions regarding the contents of this Memorandum, please contact the appropriate entities as set forth below.

Health and Life Benefits

If a furloughed employee is currently enrolled in OGB-sponsored health and/or life benefits, their health and life benefits will continue through the end of the year. Their health coverage and life insurance premiums for the month of November were already paid via payroll deductions in the month of October. Premiums for health and life benefits in December are paid in the month of November. Premiums will be deducted from the November 14, 2025 paycheck. The employing agency is responsible for remitting to OGB any remaining premiums due for December. The employing agency is responsible for recouping the employee's share of the premium after the furlough period.

The employee's coverage will terminate December 31, 2025 unless the furlough ends on an earlier date or the employee experiences an OGB-recognized Qualifying Life Experience (QLE) and terminates coverage at an earlier date. Upon return from furlough, the employee will be permitted to continue their OGB-sponsored health and life benefits and, if the employee returns from furlough prior to January 1, 2026, they will not experience a gap in coverage. If you have questions about your health or life benefits, please contact OGB Customer Service at OGB.CustomerService@la.gov or 1(800) 272-8451.

Health Savings Account (HSA)

For furloughed employees enrolled in the HSA Plan, because there is no payroll from which to deduct HSA contributions, the employing agency is not able to remit any previously elected HSA contributions to OGB or Health Equity throughout the duration of the furlough. The furloughed employee may choose to contribute to their HSA during the furlough period by submitting contributions directly to Health Equity. Employer contributions will not be remitted to Health Equity during the furlough period. IRS limitations still apply. If you have questions about your HSA, please contact Health Equity at memberservices@healthequity.com or 1(866)346-5800.

Flexible Spending Account (FSA)

If a furloughed employee is enrolled in a Flexible Spending Account (FSA), the employee will still have access to those funds to pay for qualifying expenses in accordance with the Plan Document unless the employee experiences an OGB-recognized QLE that terminates access to the FSA. During the furlough period, with the exception of the November 14,



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2025 paycheck, the employing agency will remit to OGB 100% of the FSA amount due. The FSA amount due may include an administrative fee and a prorated amount for the FSA. The employing agency is responsible for recouping these amounts from the employee after the furlough period.

If a furloughed employee is enrolled in a Dependent Care FSA (DCFSA), the furloughed employee will have access to any funds in the DCFSA in accordance with the Plan Document during the furlough period. However, no DCFSA contributions will be made for periods of time not worked. If you have questions about your FSA or DCFSA, please contact OGB Customer Service at OGB.CustomerService@la.gov or 1(800) 272-8451 or TASC (Total Administrative Services Corporation) at stateofla@tasconline.com or 1(844) 237-9222.

Supplemental Benefits (dental, vision, cancer policies, etc.)

OGB does not administer supplemental benefits such as dental or vision. For questions regarding these benefit plans, please contact your Human Resources department or the vendors directly. A list of the supplemental benefits vendors and their contact information is attached.

Attachment: Statewide Vendors/Products

**STATEWIDE VENDORS/PRODUCTS
REVISED 07/01/2025**

The following products are approved for payroll deduction for state employees in accordance with the Payroll Deduction rule. Products listed below followed by **(FBP)** are products that are approved for the Flexible Benefits Plan (FBP) and are pre-tax deductions. **NOTE:** All employees are in the Flex Plan and are locked into their Flex Plan elections for the twelve (12) months of the Plan Year unless they experience a qualified event for a Change in Status. For more information, review the **Flexible Benefits Plan Summary** available on the [Office of Group Benefits website](#) and contact your Employee Administration Unit or Human Resource/Payroll Office with any questions. Products followed by **N/S** are products that are no longer being sold by the Insurance Company to State of LA Employees and are not available to new applicants. Products followed by **C/V** are Cash Value products. **Please review the Website Disclaimer for important information about the contents of this page.**

[**AMERICAN FAMILY LIFE ASSURANCE CO. \(AFLAC\)**](#) Click on the company name to link to the vendor's website.

ACCIDENT/DISABILITY	HOSPITAL INDEMNITY (FBP)	CANCER (FBP)
TERM LIFE		

AMERICAN FAMILY LIFE CONTACT INFORMATION

LA Sales Coordinator for Employees Jami Fairchild (225) 273-6110	Customer Service Number for Employees (800) 992-3522
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AMERICAN HERITAGE LIFE INSURANCE CO.

A wholly-owned subsidiary of the Allstate Corporation

ACCIDENT	DISABILITY INCOME	UNIVERSAL LIFE N/S
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AMERICAN HERITAGE LIFE CONTACT INFORMATION

LA Sales Coordinator for Employees Warren Benoit (800) 443-5694	Customer Service Number for Employees (800) 521-3535
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AMERICAN PUBLIC LIFE

DENTAL **(FBP)**

AMERICAN PUBLIC LIFE CONTACT INFORMATION

LA Sales Coordinator for Employees Warren Benoit (800) 443-5694	Customer Service Number for Employees (800) 256-8606
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[**COLONIAL LIFE & ACCIDENT**](#) Click on the company name to link to the vendor's website.

ACCIDENT/DISABILITY	CANCER (FBP)	CRITICAL ILLNESS
HOSPITAL INDEMNITY (FBP)	UNIVERSAL LIFE N/S	WHOLE LIFE

COLONIAL LIFE CONTACT INFORMATION

LA Sales Coordinator for Employees Mandi Rogers (225) 432-8777	Customer Service Number for Employees (800) 325-4368
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DELTA DENTAL INSURANCE COMPANY

DENTAL **(FBP)**

DELTA DENTAL INSURANCE CONTACT INFORMATION

LA Sales Coordinator for Employees Warren Benoit (800) 443-5694	Customer Service Number for Employees (800) 521-2651
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STATEWIDE VENDORS/PRODUCTS
REVISED 07/01/2025

FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE CO. DBA DINA DENTAL, FORMERLY GUARANTY ASSURANCE CO. Click on the company name to link to the vendor's website.
Underwriter for DINA Dental

DENTAL (DINA) (FBP)

FIRST CONTINENTAL LIFE & ACCIDENT CONTACT INFORMATION

LA Sales Coordinator for Employees
Kayli Blanchard
(985) 513-4402

Customer Service Number
for Employees
(866) 436-3093

NATIONAL TEACHERS ASSOCIATES LIFE

ACCIDENT

CANCER (FBP)

CRITICAL ILLNESS

DISABILITY INCOME

HEART (FBP)

TERM LIFE

NATIONAL TEACHERS ASSOCIATES LIFE CONTACT INFORMATION

LA Sales Coordinator for Employees
Nolan Gisclair III
(504) 444-1427

Customer Service Number
for Employees
(888) 671-6771

NEW YORK LIFE INSURANCE CO.

WHOLE LIFE

NEW YORK LIFE CONTACT INFORMATION

LA Sales Coordinator for Employees
Charmaine Goodman
(214) 473-7004

Customer Service Number
for Employees
(800) 695-1272 ext 407

PRE-PAID LEGAL SERVICES, INC., FORMERLY LEGALSHIELD

LEGAL SERVICE

IDENTITY THEFT

PRE-PAID LEGAL SERVICES CONTACT INFORMATION

LA Sales Coordinator for Employees
Mark Riches
(931) 265-4765

Customer Service Number
for Employees
(800) 654-7757

PROTECTIVE LIFE INSURANCE

UNIVERSAL LIFE N/S

PROTECTIVE LIFE CONTACT INFORMATION

LA Sales Coordinator for Employees
David Dearie
(504) 616-3537

Customer Service Number
for Employees
(800) 866-9933

STARMOUNT LIFE INSURANCE Click on the company name to link to the vendor's website.
Underwriter for AlwaysCare Benefits, Inc.

DENTAL (FBP)

VISION (FBP)

STARMOUNT LIFE CONTACT INFORMATION

LA Sales Coordinator for Employees
Jelisa Johnson
(888) 729-5433

Customer Service Number
for Employees
(888) 400-9303

STATEWIDE VENDORS/PRODUCTS
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TRANSAMERICA LIFE INSURANCE CO.

A Member of the AEGON Group

ACCIDENT

HEART (FBP)

UNIVERSAL LIFE

HEART – C/V N/S

TRANSAMERICA LIFE CONTACT INFORMATION

LA Sales Coordinator for Employees

Nell Passman

(225) 315-2537

Customer Service Number

for Employees

(866) 763-7474

WASHINGTON NATIONAL INSURANCE CO.

ACCIDENT – C/V

CANCER – C/V

HEARTCARE – C/V

WASHINGTON NATIONAL CONTACT INFORMATION

LA Sales Coordinator for Employees

Scot Willard

(317) 817-5937

Customer Service Number

for Employees

(800) 525-7662