Tips for Beneficiaries

Louisiana House of Representatives Retiree Resource Guide

Important Information for Estate Planning and Settlement

About This Guide

This guide provides essential information for Louisiana House of Representatives retirees and their beneficiaries regarding state benefits. Whether you are planning your estate or settling the estate of a deceased retiree, this document outlines the steps to take, documents to gather, and agencies to contact.

Privacy and Confidentiality Notice

IMPORTANT LEGAL DISCLAIMER:

The Louisiana House of Representatives Office of Human Resources is prohibited by state and federal privacy laws from disclosing any information regarding benefit plans, coverage amounts, beneficiary designations, or other personal benefit information to anyone other than:

- The eligible plan participant (retiree)
- The legally designated beneficiary of the specific benefit
- The court-appointed executor or administrator of the estate with proper legal documentation
- Individuals with a valid Power of Attorney for the retiree

All inquiries regarding benefits must be made directly to the appropriate benefit agency. The House Human Resources Office cannot discuss benefit details with family members, heirs, or other parties without proper legal authorization. Beneficiaries must contact benefit agencies directly with required documentation, including a certified death certificate and proof of beneficiary status.

This policy is mandated by the Health Insurance Portability and Accountability Act (HIPAA), the Privacy Act of 1974, Louisiana state privacy statutes, and individual plan documents governing confidentiality of participant information.

Essential Documents to Collect

When a retiree passes away or when planning your estate, gather and organize the following documents:

Required Documentation

1. **Death Certificate -** Obtain multiple certified copies (minimum 10 copies recommended) from the parish registrar or funeral home
2. **Retiree's Full Legal Name -** As it appears on official documents
3. **Social Security Number -** Of the deceased retiree
4. **Date of Birth -** Of the deceased retiree
5. **Retirement Agency -** Louisiana House of Representatives - State of Louisiana
6. **Marriage Certificate -** If applicable for spousal benefits
7. **Divorce Decrees -** If applicable, showing any benefit designations
8. **Birth Certificates -** Of dependent beneficiaries, if applicable
9. **Court Documents -** Letters Testamentary, Letters of Administration, or other estate documentation
10. **Beneficiary Identification -** Government-issued photo ID for all claiming beneficiaries

Supporting Documents (as applicable)

- Obituary or newspaper notice
- Retiree's most recent benefit statements
- Copies of beneficiary designation forms (if available)
- Power of Attorney documents (if managing affairs for living retiree)
- Trust documents (if benefits were assigned to a trust)

Louisiana House of Representatives Human Resources

Your First Point of Contact for Questions

The House Human Resources Office is available to assist retirees and beneficiaries with questions about where to direct benefit inquiries, what documentation is needed, and how to navigate the process. While we cannot disclose confidential benefit information, we can:

- Guide you to the appropriate benefit agency
- Provide general information about the notification process
- Assist with understanding required documentation

- Offer support and resources during difficult times

Contact Information:

Office	Louisiana House of Representatives Office of Human Resources
Director	Cortny Jarrell, Director
Phone	(225) 342-2455
Fax	(225) 342-0373
Email	HouseHumanResources@legis.la.gov
Mailing Address	Louisiana House of Representatives Office of Human Resources P.O. Box 44197 Baton Rouge, LA 70804-4197
Street Address	State Capitol Annex Building, Room B-45 Baton Rouge, LA 70802
Hours	Monday - Friday, 8:00 AM - 4:30 PM

Table 1: House HR Contact Information

State Benefits Overview and Contact Information

The following section lists all state benefits available to retirees of the Louisiana House of Representatives, along with beneficiary information and agency contact details.

1. Louisiana State Employees' Retirement System (LASERS)

What It Is: Pension/retirement benefit providing monthly retirement income

Beneficiary Information:

- Beneficiaries are designated by the retiree through LASERS beneficiary designation forms
- Different benefit options provide different survivor benefits
- Contact LASERS directly to verify beneficiary status and benefit eligibility

What to Do When a Retiree Passes:

- Notify LASERS immediately to stop pension payments and prevent overpayments

- Submit a certified death certificate
- Beneficiaries should contact LASERS to determine survivor benefit eligibility
- Any final pension payment or survivor benefits will be processed according to the retiree's benefit option selection

Contact Information:

Agency	Louisiana State Employees' Retirement System (LASERS)
Phone (Local)	(225) 922-0604
Phone (Toll-Free)	(800) 256-3000
Mailing Address	P.O. Box 44213, Baton Rouge, LA 70804-4213
Street Address	8401 United Plaza Boulevard, Baton Rouge, LA 70809
Website	www.lasersonline.org
Hours	Monday - Friday, 8:00 AM - 4:30 PM

Table 2: LASERS Contact Information

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2. Office of Group Benefits (OGB) - Health Insurance

What It Is: Health insurance coverage for retirees and eligible dependents.

Beneficiary Information:

- Health insurance coverage terminates upon the death of the retiree
- Surviving spouses and dependents may be eligible for continuation coverage under specific circumstances
- Contact the LA House of Representatives HR Office or OGB directly to determine continuation eligibility

What to Do When a Retiree Passes:

- Notify the LA House of Representatives HR Office immediately of the retiree's death
- Submit a certified death certificate
- Inquire about continuation coverage options for surviving dependents
- Destroy any OGB insurance cards if coverage is terminating

Important Notes:

- Do not cancel OGB coverage prematurely - Surviving dependents should contact the House Human Resources Office first to understand continuation options (La. R.S. 22:1045)
- If enrolled in a Medicare Advantage Plan through OGB, contact OGB before making any changes

Contact Information:

Agency	LA House of Representatives Office of Human Resources
Phone (Toll-Free)	(225) 342-2455
Email	HouseHumanResources@legis.la.gov
Mailing Address	PO Box 44197, Baton Rouge, LA 70804
Website	https://house.louisiana.gov/H_Staff/H_Staff_HR
Hours	Monday - Friday, 8:00 AM - 4:30 PM

Table 3: House Human Resource Contact Information

Agency	Office of Group Benefits (OGB)
Phone (Toll-Free)	(800) 272-8451
Email	OGB.CustomerService@la.gov
Mailing Address	1201 N. 3rd Street, Suite G-159, Baton Rouge, LA 70802
Website	www.groupbenefits.org
Hours	Monday - Friday, 8:00 AM - 4:30 PM

Table 4: OGB Contact Information

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3. LSU First (United HealthCare) - Health Insurance

What It Is: Health insurance coverage for retirees and eligible dependents.

Beneficiary Information:

- Health insurance coverage terminates upon the death of the retiree
- Surviving spouses and dependents may be eligible for continuation coverage under specific circumstances
- Surviving dependents should contact the LA House of Representatives HR Office or LSU First to determine continuation options (La. R.S. 22:1045)

What to Do When a Retiree Passes:

- Notify the LA House of Representatives HR Office immediately of the retiree's death
- Submit a certified death certificate
- Inquire about continuation coverage options for surviving dependents
- Destroy any LSU First/United Healthcare insurance cards if coverage is terminating

Contact Information:

Agency	LA House of Representatives Office of Human Resources
Phone (Toll-Free)	(225) 342-2455
Email	HouseHumanResources@legis.la.gov
Mailing Address	PO Box 44197, Baton Rouge, LA 70804
Website	https://house.louisiana.gov/H_Staff/H_Staff_HR
Hours	Monday - Friday, 8:00 AM - 4:30 PM

Table 5: House Human Resources Contact Information

Agency	LSU First
Hours	Monday - Friday, 8:00 AM - 4:30 PM
Phone (Toll-Free)	(866) 607-5325 (Benefit Advocate Center)
Email	Bac.lsu@ajg.com (Benefit Advocate Center)
Phone (Toll-Free)	(855) 346-5781 (WebTPA Customer Service)
Email	lsufirst@lsu.edu (General Information)
Website	https://www.lsu.edu/lsufirst/index.php
Medicare Plan	United HealthCare Medicare Advantage
Phone (Toll-Free)	(877) 791-9968
Website	https://retiree.uhc.com/lsufirst
Medicare Plan	United Healthcare Medicare Advantage

Table 6: LSU First Contact Information

4. Prudential Life Insurance (Group Life Insurance)

What It Is: Group life insurance coverage provided through the state

Beneficiary Information:

- Beneficiaries are designated by the retiree on Prudential beneficiary designation forms
- Beneficiaries must file a claim directly with Prudential
- Multiple beneficiaries may be designated with specific percentages

What to Do When a Retiree Passes:

- Beneficiaries should contact House Human Resources directly to initiate a life insurance claim
- Submit a certified death certificate with the claim
- Complete all required claim forms
- Provide proof of beneficiary status (will be verified by Prudential)

Contact Information:

Agency	LA House of Representatives Office of Human Resources
Phone (Toll-Free)	(225) 342-2455
Email	HouseHumanResources@legis.la.gov
Mailing Address	PO Box 44197, Baton Rouge, LA 70804
Website	https://house.louisiana.gov/H_Staff/H_Staff_HR
Hours	Monday - Friday, 8:00 AM - 4:30 PM

Table 7: House Human Resources Contact Information

Agency	Prudential Life Insurance
Claims Mailing Address	The Prudential Insurance Company of America Prudential Retirement P.O. Box 70197 Philadelphia, PA 19176
Website	www.prudential.com
Email	grouplifeclaims@prudential.com
Customer Service	(800) 524-0542 or (215) 2823
Hours	Monday - Friday, 8:00 AM - 8:00 PM

Table 8: Prudential Life Insurance Contact Information

Changing Beneficiaries (For Living Retirees):

- Complete a Prudential "Group Insurance Beneficiary Designation/Change" request form
- Forms available through the House HR Office

5. Teachers' Retirement System of Louisiana (TRSL)

What It Is: Pension system for educators (applicable only if the retiree has service credit with TRSL)

Beneficiary Information:

- Beneficiaries are designated based on the benefit option selected at retirement
- Contact TRSL directly to verify beneficiary status

What to Do When a Retiree Passes:

- Notify TRSL immediately if the retiree had TRSL retirement benefits
- Submit a certified death certificate
- Beneficiaries should contact TRSL to determine survivor benefit eligibility

Contact Information:

Agency	LA House of Representatives Office of Human Resources
Phone (Toll-Free)	(225) 342-2455
Email	HouseHumanResources@legis.la.gov
Mailing Address	PO Box 44197, Baton Rouge, LA 70804
Website	https://house.louisiana.gov/H_Staff/H_Staff_HR
Hours	Monday - Friday, 8:00 AM - 4:30 PM

Table 9: House Human Resources Contact Information

Agency	Teachers' Retirement System of Louisiana (TRSL)
Phone (Local)	(225) 925-6446
Phone (Toll-Free)	(877) 275-8775 (877-ASK-TRSL)
Fax	(225) 925-4779
Mailing Address	P.O. Box 94123, Baton Rouge, LA 70804
Street Address	8401 United Plaza Blvd., 3rd Floor, Baton Rouge, LA 70809
Website	www.trsl.org
Hours	Monday - Friday, 8:00 AM - 4:30 PM

Table 10: TRSL Contact Information

Step-by-Step Action Plan

When a Retiree Passes Away

1. **Obtain Death Certificates**
    - Order certified copies from the parish registrar or funeral home
    - Original certified copies are required by most agencies
2. **Notify All Benefit Agencies Immediately**
    - LASERS (pension) - (800) 256-3000
    - OGB (health insurance) - (800) 272-8451
    - Prudential (life insurance) - Contact via website or documents
    - TRSL (if applicable)
    - Social Security Administration - (800) 772-1213
3. **Gather Required Documentation**
    - Certified death certificate for each agency
    - Retiree's Social Security number, date of birth, and full legal name
    - Your identification as beneficiary
    - Court documents if you are the executor/administrator
4. **Contact Each Agency to Determine Benefits**
    - Ask about survivor benefits eligibility
    - Request claim forms and instructions
    - Verify beneficiary designation
    - Understand timelines for filing claims
5. **Contact House HR with Questions**
    - We can guide you to the right resources
    - We can provide general process information
    - We cannot discuss confidential benefit details
6. **Complete and Submit All Claim Forms**
    - Follow each agency's specific procedures
    - Keep copies of all submitted documents
    - Note submission dates and follow up as needed
    - Respond promptly to any requests for additional information

For Estate Planning (Living Retirees)

1. **Review and Update Beneficiary Designations**
    - LASERS retirement benefit option (usually cannot be changed after retirement)
    - Prudential life insurance beneficiaries (can be updated anytime)
    - OGB - review dependent coverage and continuation rights
    - Contact House HR or the agency for beneficiary change forms
2. **Organize Important Documents**
    - Keep benefit statements in a secure, accessible location
    - Inform trusted family members where documents are kept
    - Consider a safe deposit box or fireproof safe
    - Provide copies to your estate executor
3. **Inform Beneficiaries of Your Plans**
    - Discuss your benefit elections with family
    - Provide contact information for all benefit agencies
    - Explain where important documents are located
    - Consider providing a copy of this guide to beneficiaries
4. **Consult Legal and Financial Advisors**
    - Estate planning attorney for will and estate documents
    - Financial advisor regarding survivor benefit options
    - Tax professional for tax implications of benefits
5. **Keep Benefit Agencies Updated**
    - Update address changes with all agencies
    - Report life changes (marriage, divorce) that may affect benefits
    - Review annual statements for accuracy

Important Reminders

Timing Is Critical

- Report deaths immediately to prevent overpayments that must be repaid
- Some benefits have filing deadlines - contact agencies promptly
- Health insurance coverage may terminate at the end of the month of death
- Pension payments may continue for a month, requiring repayment

Each Benefit Has Different Rules

- Beneficiary designations vary by benefit type
- Some benefits automatically go to spouses, others to named beneficiaries
- Retirement benefit options determine survivor benefits
- Life insurance goes only to designated beneficiaries

Documentation Requirements

- Most agencies require original certified death certificates (not photocopies)
- Beneficiaries must prove their identity and relationship to the deceased
- Executors must provide court documentation of their authority
- Keep records of all communications and submissions

Privacy Protections

- Agencies cannot discuss benefits with unauthorized persons
- Beneficiaries must contact agencies directly with proper documentation
- House HR cannot provide benefit details to anyone except the retiree
- Legal authorization is required for third parties to access information

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Additional Resources

Social Security Administration

When a retiree passes away, Social Security should also be notified:

Agency	Social Security Administration
Phone (Toll-Free)	(800) 772-1213
TTY	(800) 325-0778
Website	www.ssa.gov
Hours	Monday - Friday, 8:00 AM - 7:00 PM

Table 11: Social Security Administration Contact Information

Legal and Estate Resources

- Louisiana State Bar Association - (800) 421-5722 - www.lsba.org
- Parish Clerk of Court - For probate and estate administration

- Louisiana Succession Laws - La. Civil Code Art. 870 et seq.

House Retiree Resources

The Louisiana House of Representatives maintains a Retiree Resource Center with:

- Links to all benefit provider websites
- Important forms and notices
- Open enrollment information
- Contact information updates
- Retiree announcements and communications

Contact House Human Resources to access retiree resources or update your contact information.

Frequently Asked Questions

Q: Who should I contact first when a retiree passes away?

A: Contact House Human Resources and all benefit agencies immediately. Start with LASERS (pension) and OGB or LSU First (health insurance) as these require immediate notification. Then contact Prudential (life insurance) and any other applicable agencies.

Q: How many death certificates do I need?

A: Each benefit agency typically requires an original certified copy, and you'll need extras for banks, insurance companies, and other institutions.

Q: Can the House HR Office tell me who the beneficiaries are?

A: No. Privacy laws prohibit us from disclosing beneficiary information. Beneficiaries must contact each benefit agency directly with a death certificate and identification to verify their status.

Q: How long do I have to file benefit claims?

A: Timing varies by agency and benefit type. Contact each agency as soon as possible to understand their specific deadlines. Some benefits may have strict filing windows.

Q: Will survivor benefits continue automatically?

A: No. Beneficiaries must file claims with each agency. Benefits do not transfer automatically. Some pension payments may continue briefly, creating an overpayment that must be repaid.

Q: What if I can't locate beneficiary designation forms?

A: Contact House Human Resources or each benefit agency directly. They maintain beneficiary records and can verify designations when you provide proper documentation (death certificate, your identification, and proof of relationship or executor status).

Q: Can I change beneficiaries after retirement?

A: It depends on the benefit. Prudential life insurance beneficiaries can be changed anytime. LASERS retirement benefit options are typically locked in at retirement and cannot be changed. Contact each agency for its specific rules.

Q: What happens to health insurance when a retiree dies?

A: The retiree's OGB/LSU First Health insurance terminates. Surviving spouses and dependents may have continuation options under certain circumstances. Contact House Human Resources and OGB/LSU First immediately to discuss options.

Conclusion

Planning for the future or settling an estate can be overwhelming. The Louisiana House of Representatives Office of Human Resources is here to guide you through the process, even though we cannot discuss confidential benefit details.

Remember:

- Keep this guide in a safe, accessible location
- Share it with family members and your estate executor
- Update beneficiary designations regularly
- Contact agencies directly with questions about your specific benefits
- Reach out to House HR for general guidance and support

We are honored to have served the dedicated retirees of the Louisiana House of Representatives, and we remain committed to supporting you and your families during all phases of retirement.

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Prepared by: Louisiana House of Representatives Office of Human Resources

For Questions or Updated Information: Contact House HR at (225) 342-2455 or HouseHumanResources@legis.la.gov

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This document provides general guidance only and does not constitute legal, financial, or tax advice. Retirees and beneficiaries should consult with qualified legal, financial, and tax professionals regarding their specific situations. Benefit rules and contact information are subject to change. Always verify current information directly with benefit agencies.