INDEX 14.0: Automated Insurance & Voluntary Deductions

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TRSL retirees and benefit recipients can elect to have certain insurance and other eligible deductions directly withheld from their monthly retirement benefit payments. TRSL processes these deductions and sends amounts deducted from retiree benefit payments to the agency or vendor. This index provides information and instructions for employers and vendors who participate in our retiree payroll deductions process.

NOTE: The information and instructions in this index apply only to agencies and vendors who do not currently participate in the State of Louisiana Office of Group Benefits (OGB) program. Other TRSL reporting agencies should contact the Office of Group Benefits directly for their procedures regarding retiree health/life insurance deductions.

Automated deductions for health and life insurance

New employer participation

Employers must agree to all prerequisites and fees prior to participation in the automated health/life insurance deductions process, which include:

- The employer must be a current TRSL reporting agency which submits monthly salary and contributions reports electronically for its TRSL-covered employees as described in Index 4.0, *Contribution Reporting & Corrections*.
- The employer must agree to pay applicable setup and monthly processing fees.
- The employer must prepare and submit health and/or life insurance deduction transactions to TRSL via one of the approved electronic transmittal options discussed in this index.

Application process and program fees

To begin participating in TRSL's automated insurance deductions process, the employer must submit a letter on its agency letterhead with the signature of the agency head (or designee) requesting approval to participate in TRSL's automated deductions program for health and/or life insurance.

The employer's request letter must be sent to:

Information Technology Department
Teachers' Retirement System of Louisiana
PO Box 94123
Baton Rouge, LA 70804-9123

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Written requests will be acknowledged by TRSL, and an updated copy of this index will be provided to the employer.

If the employer meets all of the prerequisites and **receives approval** to participate in the automated insurance deductions program, TRSL will contact the employer to review the automated insurance deduction procedures in detail with the employer's key information technology department personnel and any other designated employer personnel that are knowledgeable in the areas of the employer's insurance processing procedures.

TRSL representatives will cover the following with designated employer personnel to ensure a smooth transition:

- Communication in which the employer should provide to participants prior to the deduction from benefit payments.
- Electronic reporting requirements – including test phase, file layout, and submissions process.
- How the first month's insurance deductions are processed.
- How changes, deletions, and/or additions are handled in the following months.
- Online deduction access and procedures
- Monthly reconciliation process
- Monthly wire payments for the deduction amounts
- Index 14, *Automated Insurance and Voluntary Deductions* of the Employer Procedures Manual (to be used as a reference guide)

Reporting agencies who wish to enroll and participate in TRSL's automated deductions process for health and/or life insurance premiums will be assessed the following fees:

- A one-time $250 fee at initial program setup.
- A $50 monthly processing fee. TRSL will automatically deduct this fee from the premium totals remitted to the employer each month.

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Communication

Prior to the actual transition to automated insurance deductions, it is important that each employer take steps to notify the retirees of this change. TRSL recommends the employer provide advance notice to this group of retirees in a clear, concise manner to avoid confusion.

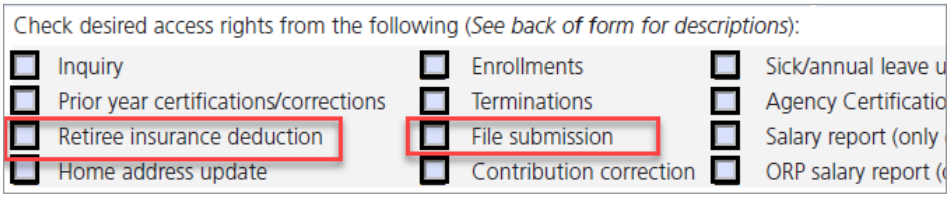
TRSL cannot answer any insurance-related questions from benefit recipients. All inquiries received by TRSL regarding insurance will be referred to the employer.

Employers must inform retirees who have insurance premiums withheld directly from their TRSL benefits to contact the employer for any questions about or related to insurance coverage, deductions, benefits, or claims.

Forms for electronic reporting access

New employers who receive approval to participate in TRSL's automated insurance deductions process will need to complete and submit the following forms to TRSL:

- *Electronic Reporting Registration* (Form 18) – to obtain TRSL public key to send **insurance test files** via PGP-compatible encryption software.
- *Authorized Contacts* (Form 1) – to request access rights for:
  a. "File submission" to submit Insurance production files through EMIS (TRSL's secure access database) without encryption. *Allowed only after insurance deduction testing phase is complete!*
  b. "Retiree insurance deduction" to process any monthly insurance updates through direct online update on EMIS. This method is recommended if volume of monthly changes/adds/deletions for insurance deductions is 25 or fewer per month.



- Wire Authorization Form* - to provide employer's account information in order for TRSL to submit insurance payments via wire transfer.

  *This form is not available on TRSL's website.TRSL will send wire authorization forms directly to the employer contact.

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Identifying eligible participants for new employer

TRSL will provide a listing of all retirees and survivors who were employed with the new participating employer at time of retirement and are eligible for insurance deductions. The list will include all eligible benefit recipients from the three retirement plans administered by TRSL. Recipients with multiple benefits will be listed only once.

Eligible participant file for new employer

The eligible participant list will be sent to the new employer as an encrypted electronic data file via File Transfer Protocol (FTP) using PGP-encryption software.

- TRSL will contact the employer to obtain the employer's pgp key. This will allow the employer to retrieve the encrypted file from the FTP server.
- TRSL will notify the employer when the eligible participant file is ready for the employer to retrieve and review from the FTP site.
- Employers who have questions or problems retrieving the encrypted file should contact our Help Desk at 225-925-6460 or toll free outside Baton Rouge at 1-877-275-8775, ext. 6460.

Eligible participant file - Transaction layout

Record layout		
Field description	**Data type**	**Length**
System code (2, 3, or 4)	Numeric	1
Social Security number	Numeric	9
Benefit sequence number	Numeric	1
Employee name	Alpha	26
Benefit type code	Alpha	1
Benefit status code	Alpha	1
Last employer identification	Numeric	4
	Record length	**43**

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Eligible participant file - Reference codes

System codes	
2	School Lunch Plan A
3	School Lunch Plan B
4	Teachers Regular Plan
Benefit type codes	
A	Service retired member
B	Service retired beneficiary
C	Disability retired member
D	Disability retired beneficiary
E	Surviving spouse
F	Surviving child
G	Guardian
H	Estimated retiree
I	Estimated Disability
Benefit type codes	
Space	Receiving benefit
S	Suspended

Testing phase

The employer must match the records on their files with the records provided by TRSL from the eligible participant file. All future insurance deduction files submitted by the employer must include the correct system code, Social Security number, and benefit sequence number for eligible benefit recipients.

If there is a discrepancy in the Social Security number, the employer must contact TRSL to resolve the discrepancy. If the "Last Employer Identification Code" does not match the employer's ID number or appears as "0000," the employer should contact TRSL to verify the correct Employer ID for the retiree's benefit payroll record.

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Insurance test file

The employer must send an initial insurance test file before authorized deductions are processed on retirees' benefit payments.

- The test file must be sent by File Transfer Protocol (FTP).
- All records on the test file should be coded as "A – Add" transactions to create each eligible retiree's insurance deduction (for health and/or life) on TRSL's test data.

Refer to Index 18.0 for file layout and electronic reporting instructions for sending files to TRSL via FTP method. Employers should also review the Electronic Data File Reporting Guide for insurance deductions included in this index.

1. Create file using the correct file name convention (INSnnnn_TEST.pgp) for insurance test files to ensure correct processing.
   - More information about file name convention is available under Index 18.0.
2. Transmit file via encryption software.
   - Encryption software must be compatible with PGP encryption.
3. File will transfer overnight; TRSL will retrieve records on the file on the next business day.
   - TRSL will process the data in "test" mode to identify any errors and notify the employer.
   - Once all testing errors are resolved by the employer, TRSL will coordinate with the employer to send its first insurance deduction production file. The employer will have the option to send its first production file via direct upload in EMIS or by File Transfer Protocol.

Getting started

New participating employers who have successfully submitted an 'error-free' test file must submit a valid deduction file to set up applicable TRSL retirees for insurance deductions by electronic data file (direct upload or FTP) as described in this index. Refer to Index 18.0 for the Insurance Deduction (INS) file transaction layout and the Electronic Data File Reporting Guide for insurance deductions included in this index.

TRSL Accounting Department staff will provide assistance for new employers who send its first production file for insurance deductions.

- The first production input (data file) should include all eligible TRSL retirees as "A – Add" transactions to create each eligible retiree's

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insurance deduction on TRSL's payroll records.

- The employer must notify TRSL when the first production data file will be submitted.
- TRSL must receive the employer's successfully processed data file **by the 10th of the month** for deductions to be effective for the following month.
- Designated employer personnel will be notified of any errors during the insurance deduction file processing by TRSL.

Monthly updates

Employers can make changes to retiree insurance deductions on a monthly basis. Only retirees requiring changes to their insurance deductions should be included on the monthly updates.

Once authorized deductions are established for a TRSL benefit recipient, these deduction amounts will continue unless the employer submits a change or delete transaction to update existing deductions via one of the approved electronic transmittal options discussed in this index.

Deadline for monthly updates

TRSL prepares our monthly retiree payroll around the third week of each month for benefit payments issued on the 1st of the following month. The deadline for adding, changing, or deleting retiree insurance deductions each month is based upon how the employer submits the data.

Submission method	Due date
Data file (direct upload or FTP)	10th of month
Insurance deduction update on EMIS (manual entry)	15th of month

Insurance deductions will be effective on the 1st of the following month.

How to submit monthly updates

Participating employers can prepare and submit monthly updates to add, change, or delete insurance deductions by one of the following electronic methods:

- Submit a data file by either:
  1. direct upload in EMIS, or
  2. File Transfer Protocol (FTP)
- Use Insurance Deduction Update process on EMIS (manual entry)

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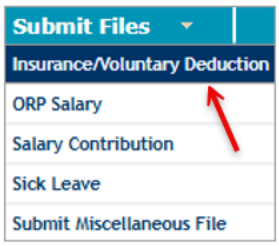
Direct upload in EMIS

TRSL recommends employers submit health/life insurance deduction amounts to be added, changed, or deleted for TRSL retirees by uploading an **unencrypted** insurance deduction data file directly in EMIS. See Index 18.0 for the Insurance deduction (INS) input file – transaction layout and the Electronic Data File Reporting Guide for insurance deductions included in this index.

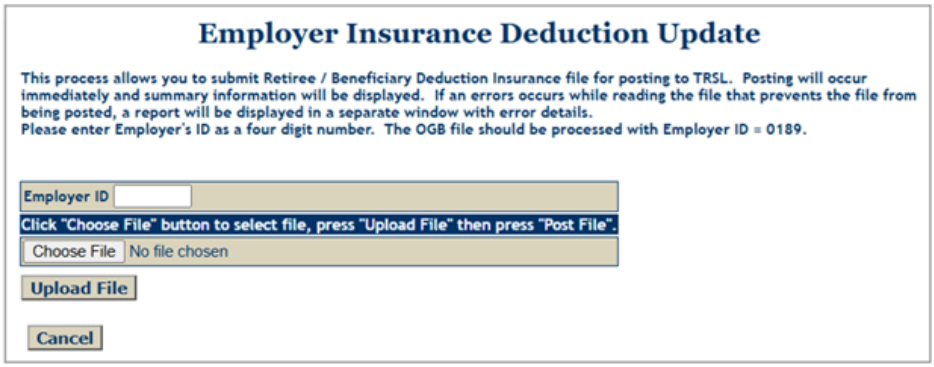
Designated employer personnel must be specifically authorized with file submission access on *Authorized Contacts* (Form 1). Those with file submissions access will see a "Submit Files" menu after logging into EMIS.

Procedures - Direct upload of Insurance Deductions file

1. Log into EMIS.
2. Under Submit Files menu, select Insurance/Voluntary Deduction."
3. Select "Choose File" button to find and select the correct file path and file name for the insurance file saved on your software system.



4. Select "Upload File" once the correct file has been selected. (No encryption is necessary and no specific file-naming convention is required).
5. A message will display to either confirm successful processing or if there was a file upload error.



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File Transfer Protocol (FTP)

As an alternative to the direct upload submission via EMIS, employers may choose to submit an **encrypted** insurance data file by FTP.

NOTE: "Test" files must be sent by FTP.

Refer to Index 18.0 for file layout and electronic reporting instructions for sending files to TRSL via FTP method. Employers should also review the Electronic Data File Reporting Guide for insurance deductions included in this index.

1. Create file with correct file name convention (INSnnnn_mmyyyy.pgp) to ensure correct processing.
   - More information about file name convention is available under Index 18.0.
2. Transmit file via encryption software.
   - Encryption software must be compatible with PGP encryption.
3. File will transfer overnight; records on the file will post to TRSL on the next business day.
   - Employers should allow for adequate processing time to ensure monthly updates to add/change/update any insurance deductions are received by the 10th of each month.

Electronic data file reporting guide - Insurance Deductions (INS)	
Employer/ vendor ID	Four-digit numeric identification number assigned by TRSL to each employer/vendor
System code	One-digit code refers to retiree's TRSL retirement plan Valid codes: 2 - School Lunch Plan A 3 - School Lunch Plan B 4 - TRSL Regular Plan ***Refer to the Member Summary Screen in EMIS to determine correct system code for TRSL retiree/ benefit recipient.***

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Electronic data file reporting guide - Insurance Deductions (INS)	
Social Security number	Nine-digit SSN of TRSL retiree/benefit recipient
Benefit sequence	One-digit benefit sequence number assigned by TRSL to the benefit recipient when the TRSL benefit payroll record is created ***NOTE: Most sequence numbers begin with "0." Refer to the Member Summary Screen in EMIS to determine correct benefit sequence number.***
Valid operation codes	**A - Add code:** Use when adding any "new deductions" to TRSL insurance data file. If a retiree initially selects only one of the insurance deduction types and later adds the other deduction type, use the code "A" to add the new deduction.
	C - Change code: Use when changing any existing deduction amount. Once a deduction type and amount have been added to the TRSL benefit recipient's payroll record, the deduction amounts continue and remain the same until a change or delete is submitted. If a 6070 or 6075 deduction already exists for a benefit recipient, any changes in the deduction amount will be submitted as a "C" to make changes.
	D - Delete code: Use to discontinue a deduction type, whenever a retiree drops one or both deduction types - 6070 or 6075. When reporting a delete transaction, show only the deduction type. The deduction amount and total new amount should be zeros on the transaction for the retiree.
Deduction type and amount	The deduction information includes up to two deduction types and corresponding amounts per benefit recipient.
Valid deduction types	**6070 - Retiree health insurance** **6075 - Retiree life insurance**

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Electronic data file reporting guide - Insurance Deductions (INS)	
Deduction amount	The amount of the premium deduction for each deduction type on the transaction record. It should be the amount of the premium. The new amount will override any old amounts previously reported. • To add, change, or delete only one of the deduction types, enter only the deduction type and amount to be added, changed, or deleted as the first deduction type and amount. • If the transaction contains only one entry, the second entry should be zero filled. • If there are no changes for the benefit recipient's other deduction type, do not include it in the transaction record. Enter zeros for the second deduction type and amount, so that the other deduction type and premium amount will remain as it was the previous month. • If a change is to be made on an existing deduction and the retiree wishes to add or delete the other deduction, two separate transaction records for the retiree must be included on the file.
Total deduction amount	A control total of the deduction amounts in a single add, change, or delete transaction. It is not the total of the current coverage for the retiree. • If both deduction types exist on the retiree's TRSL payroll record and only one deduction type is to be changed, the transaction should involve only the deduction type and the deduction amount to be changed. The "Total New Amount" would be the total of the changed deduction amount. • If both deduction types are having changes in the deduction amount, the "Total New Amount" will be the total of the two changed amounts. • If the transaction is rejected because of an error, the deduction file will remain the same as the previous month until an approved transaction to add, change, or delete is made.

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Insurance deduction file processing

When TRSL receives an employer's insurance deductions information by data file (direct upload or FTP), validation and deduction update reports are produced when the file is processed. Both reports are reviewed by TRSL's Accounting Department and forwarded to the employer for corrections.

Validation process

During the file validation process, the agency number for each transaction record on the file must match the employer ID number coded on the affected retiree's TRSL benefit payroll record.

Possible error messages - VALIDATION PROCESS	
Deduction must be zero	Delete deductions amounts on the input transaction must be zero.
Invalid deduction type	Review input data and refer to valid deduction type codes in this index.
Invalid vendor/ employer ID	This error occurs when the employer ID code of the input file being processed does not match the TRSL vendor/employer table.
Operation code invalid	Valid operation codes are A, C, or D. Refer to Valid Operation Codes in this index for further details.
System code required for change	Valid system codes are 2, 3, or 4. Refer to TRSL Membership System to validate your input transaction.
Vendor not last employer	This error occurs when the employer ID code of the input file being processed does not match the employer ID of the benefit recipient.
Amt out of balance for SSN	This error may occur when the total deduction amount field does not equal input file control total for the deduction amounts in a single add, change, or delete transaction. It is not the total of the current coverage of the retiree.

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Invalid deduction amount	This error may occur if the amount of the deduction on the input file is greater than the benefit recipient's net amount. Refer to TRSL Membership System to validate net benefit amounts.

***SAMPLE** Validation Report*

```
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Speedware HP-UX Version 7.12.00 (B06) January 26, 2007



************************************************************
*            INSURANCE DEDUCTION FILE PROCESSING           *
*                        09/11/ YYYY                       *
************************************************************

ERROR - INVALID VENDOR/EMPLOYER ID     1
RECORD IN ERROR:     01294·          )C607001785200000000000017852

************************************************************
                     EMPLOYER/VENDOR ID
                    E UNIVERSITY
                  TOTAL RECORDS PROCESSED        24
    TOTAL DEDUCTION TRANSACTIONS CREATED         23
************************************************************
```

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Update process

During the deduction update process, the program ensures each participant record on the employer insurance file has a valid TRSL benefit payroll record, an active benefit status , and checks for any existing health and/or life insurance deductions to verify correct Operation Code (A-Add, C-Change, D-Delete).

Possible error messages - UPDATE PROCESS	
Deduction exists, add invalid	This error may occur when an Add operation code is on the input file and a deduction already exists on the benefit recipient record.
Deduction not found for update	This error may occur because the operation code is invalid. ***EXAMPLES:*** ***1)*** *The employer operation code is C (change) for a record that did not have an existing deduction. The correct operation code should be A (add)* ***2)*** *The employer operation code is D (delete) for a record that did not have an existing deduction. No transaction required.*
Benefit not found	This error may occur because a payroll record does not exist or the person is not a member of this system. Member may be in the process of retiring but the processing is not complete and a benefit payroll record does not exist. Go to TRSL Employer/ Membership Information System to verify benefit status.
Deduction too large for source	The deduction amount is greater than the benefit recipient's net benefit amount.
Benefit is suspended	The benefit for this retiree has been suspended or canceled and no benefit payment will be issued. Refer to TRSL Membership System to validate the benefit status. Resubmit input transaction when suspended benefit changes to active status.
Cannot have state and retiree deductions	A valid deduction type exists on the benefit recipient record. Multiple deduction types are not allowed.

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***SAMPLE** Deduction Update Report*

09-12-20
03:15:00 TEACHERS' RETIREMENT SYSTEM OF LOUISIANA
DEDUCTION UPDATE FOR RETIREES/BENEFICIARIES

0 UNIVERSITY

SYSTEM CODE	SOC SEC NUM	BENEFIT SEQ	NAME	OPERATION	TYPE	******* DEDUCTIONS ******** AMOUNT	TYPE	AMOUNT	ERROR MESSAGE
4 4	2	0	STEPHEN D	A	6070	548.54	0	0.00	BENEFIT NOT FOUND
4 4	7	0	T LUBNA ARANKI	A	6070	89.26	0	0.00	DEDUCTION EXISTS,ADD INVALID
4 4	3	0	N L	A	6070	186.94	0	0.00	DEDUCTION EXISTS,ADD INVALID
4 4	0	0	MICHAEL C	A	6075	27.00	0	0.00	BENEFIT NOT FOUND
4 4	0	0	MICHAEL C	A	6040	7.43	0	0.00	BENEFIT NOT FOUND
4 4	7	0	DEBRA K	A	6070	781.85	0	0.00	BENEFIT NOT FOUND
4 4	6	0	BRIAN	A	6075	28.96	0	0.00	BENEFIT NOT FOUND
4 4	1	0	LOWELL E	A	6070	167.62	0	0.00	DEDUCTION EXISTS,ADD INVALID
4 5	2	0	KEITH A	A	6070	175.56	0	0.00	DEDUCTION EXISTS,ADD INVALID

TRANSACTIONS ACCEPTED : 0
TRANSACTIONS REJECTED : 9

TOTAL TRANSACTIONS WITH CANCELLED BENEFIT : 0
TOTAL TRANSACTIONS WITH NO DEDUCTION CHANGE: 14

Errors on the Validation and/or the Deduction Update report will result in the transaction being rejected, and the member's file will not be updated. If the employer does not submit a correction before the monthly payroll deadline, the insurance deduction will be the same as the retiree's last active monthly benefit check.

The employer should resolve all errors from its insurance data file by the monthly payroll deadline (15th of the month).

Tips for successful data file processing

For employers who submit insurance deduction updates by one of the approved data file methods (direct EMIS upload or FTP), TRSL recommends the following steps in order to minimize errors:

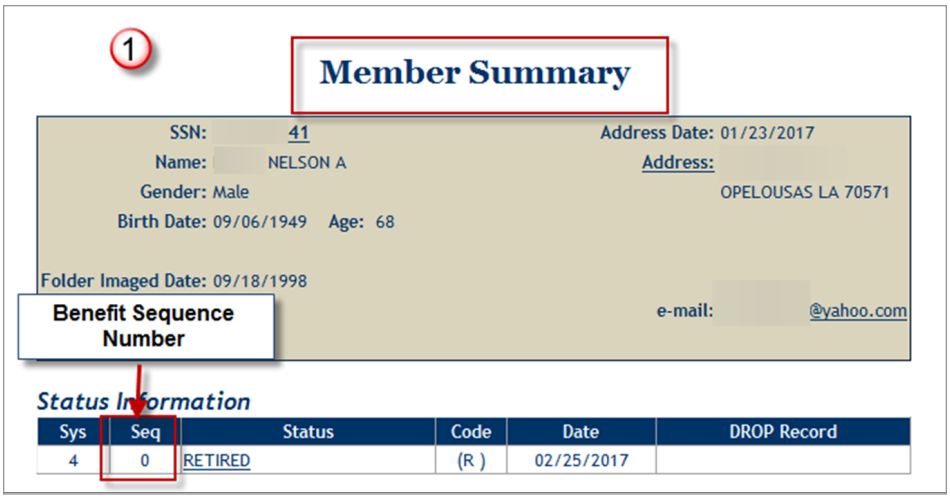
1. Review member record on TRSL EMIS to ensure benefit record exists via Member Summary Screen.
2. Verify benefit status on TRSL EMIS is Active via the Benefit Payroll screen.
3. Review benefit payroll record on TRSL EMIS to determine if a health and/or life insurance deduction exists.

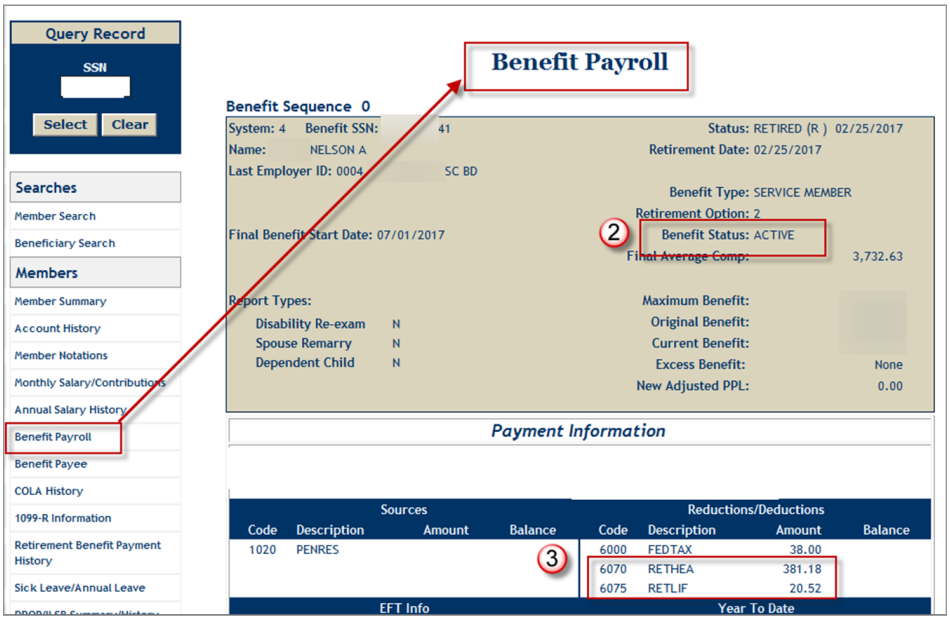
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Valid deduction types:

6070 - Health insurance

6075 - Life insurance

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Insurance deduction update

This online update program in EMIS allows employers to:

1. add new insurance deductions, or
2. update or delete an existing health and/or life insurance deduction for a TRSL benefit recipient, or
3. correct any transaction errors submitted via data file (EMIS direct upload or FTP) that appear on the agency's validation and/or deduction update reports .

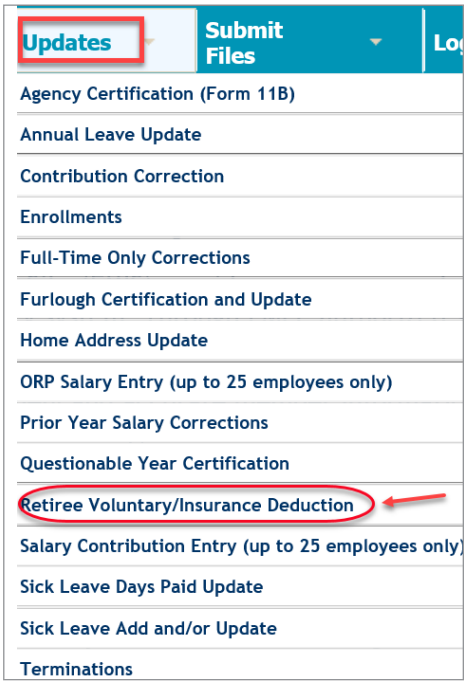
Only one deduction record at a time can be added, updated, deleted, or corrected by this method.

Designated employer personnel must be specifically authorized with retiree insurance deduction access on *Authorized Contacts* (Form 1). Personnel who have this access will have "Retiree Voluntary/Insurance Deduction" access under the Updates menu in EMIS.

To process Retiree Insurance Deduction updates, employer personnel can only access retiree records whose last Employer ID code matches the employer's ID code.

Procedures for online Insurance Deduction Updates on EMIS

1. Log into EMIS.
2. Select "Retiree Voluntary/ Insurance Deduction" from the *Updates* menu.
3. Under "Query Record"enter retiree's Social Security number.
4. Click Select.
5. Click Add, Edit, or Delete to add or adjust 6070 Retiree Health Insurance deduction amount.
6. Click Add, Edit, or Delete to add or adjust 6075 Retiree Life Insurance deduction amount (if applicable).

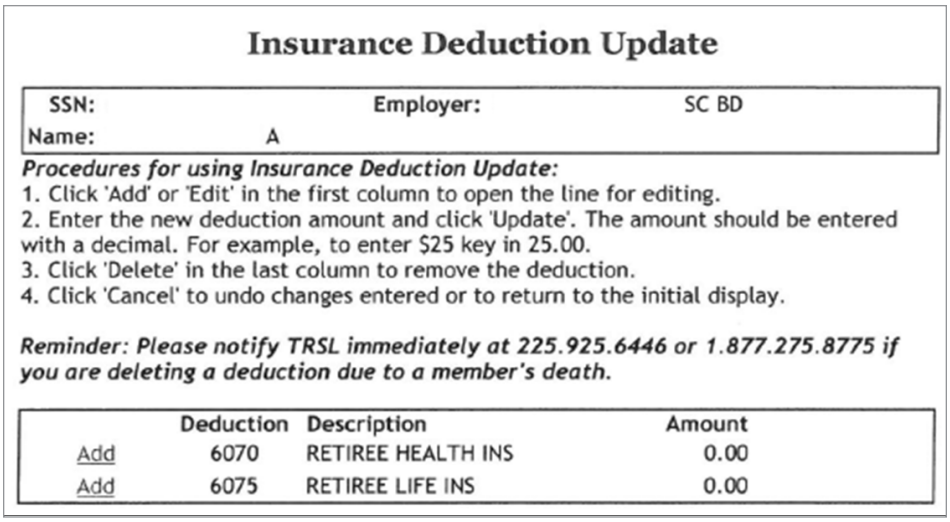


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Insurance Deduction Update

SSN: Employer: SC BD
Name: A

Procedures for using Insurance Deduction Update:
1. Click 'Add' or 'Edit' in the first column to open the line for editing.
2. Enter the new deduction amount and click 'Update'. The amount should be entered with a decimal. For example, to enter $25 key in 25.00.
3. Click 'Delete' in the last column to remove the deduction.
4. Click 'Cancel' to undo changes entered or to return to the initial display.

Reminder: Please notify TRSL immediately at 225.925.6446 or 1.877.275.8775 if you are deleting a deduction due to a member's death.

	Deduction	Description	Amount
Add	6070	RETIREE HEALTH INS	0.00
Add	6075	RETIREE LIFE INS	0.00

Summary reports

Retirees are paid by TRSL in advance on the first of the month and insurance deductions are effective for that month. The TRSL monthly payroll run generates summary reports for each employer which identifies each benefit recipient and the amount of the insurance deduction for that retiree.

All employer personnel with authorized access to EMIS will have access to the Insurance/Voluntary Deduction summary reports, including those with Inquiry only access.

Retiree health and life insurance report

The Retiree Health and Life Insurance Report provides a monthly deduction listing of all retirees who had a payroll deduction in System Code and Social Security number order. The report is available on a rolling six month basis (oldest report is removed when new payroll deduction report is added). Therefore, agencies should retrieve their insurance reports monthly for reconciliation purposes.

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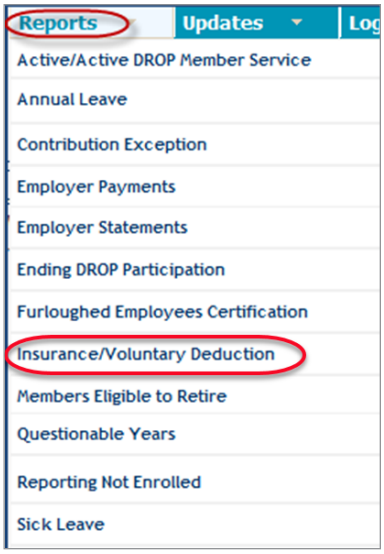
How to retrieve your agency's Retiree Health and Life Insurance report

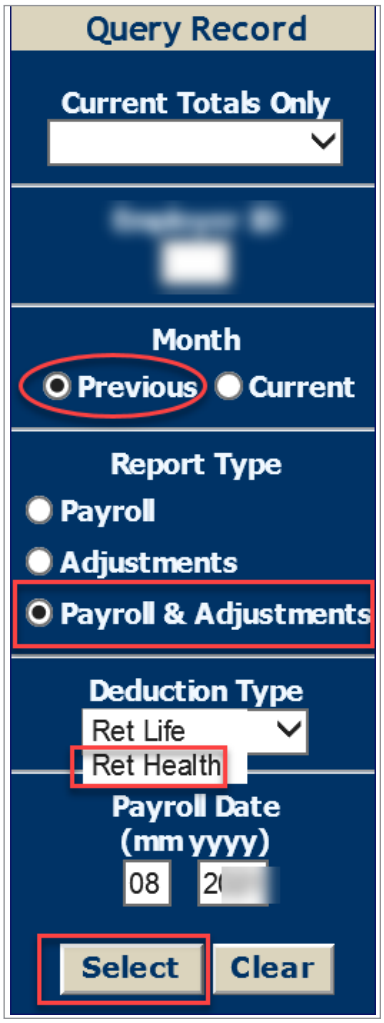
1. Log onto EMIS.
2. Under Reports menu, select "Insurance/Voluntary Deduction."
3. On the left side of the screen under "Query Record" section, select:
   - Previous month
   - **Report type:** Payroll, Adjustments, or Payroll & Adjustments

     TRSL recommends employers pull "Payroll & Adjustments" report.
   - **Deduction type:** Choose Ret Life or Ret Health from the Deduction Type drop-down field
   - Enter Payroll Date (mm yyyy)
   - Click Select
4. A new screen will open with the selected report.

   NOTE: You must disable pop-up blockers to view your agency's Insurance reports.
5. The last page of the Payroll report will display deduction amount totals for the selected payroll period.
6. The Adjustments report will show any insurance deduction adjustments.

The following pages provide examples of the Payroll Report, Adjustment Report, and Payroll and Adjustments Report as described above.





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Payroll Report

Date: 09/21/2021 Time: 4:05:58PM

Teachers' Retirement System of Louisiana
Deduction Report for 07/01/2021 Payroll
6070 - Retiree Health Insurance

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By: Sharonl

Employer:

Trans Date	Plan	Benefit No.	Seq	Name	Effective Date	Adj Code	Deduction Amount
07/01/2021	4				07/01/2021		105.52
07/01/2021	4				07/01/2021		117.68
07/01/2021	4				07/01/2021		856.09
07/01/2021	4				07/01/2021		286.53
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		194.48
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		47.50
07/01/2021	4				07/01/2021		184.48
07/01/2021	4				07/01/2021		207.08
07/01/2021	4				07/01/2021		194.48
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		105.52
07/01/2021	4				07/01/2021		354.50
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		422.26
07/01/2021	4				07/01/2021		422.26
07/01/2021	4				07/01/2021		177.08
07/01/2021	4				07/01/2021		187.08
07/01/2021	4				07/01/2021		607.64
07/01/2021	4				07/01/2021		184.48
07/01/2021	4				07/01/2021		743.17
07/01/2021	4				07/01/2021		187.08
07/01/2021	4				07/01/2021		597.64
07/01/2021	4				07/01/2021		177.08
07/01/2021	4				07/01/2021		1,080.09
07/01/2021	4				07/01/2021		207.08
07/01/2021	4				07/01/2021		187.08
07/01/2021	4				07/01/2021		117.68
07/01/2021	4				07/01/2021		207.08
07/01/2021	4				07/01/2021		47.50
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		194.48
07/01/2021	4				07/01/2021		607.64
07/01/2021	4				07/01/2021		211.50
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		597.64
07/01/2021	4				07/01/2021		45.00
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		422.26
07/01/2021	4				07/01/2021		207.08
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		194.48
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		866.09
07/01/2021	4				07/01/2021		187.08
07/01/2021	4				07/01/2021		184.48
07/01/2021	4				07/01/2021		117.68
07/01/2021	4				07/01/2021		115.52
07/01/2021	4				07/01/2021		207.08
07/01/2021	4				07/01/2021		197.08

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Adjustment Report

Date: 09/22/2021 Time: 1:20:16PM — **Teachers' Retirement System of Louisiana** — Deduction Report for 05/01/2021 Payroll — 6010 - State Health Insurance — Page 1 of 1 By: Sharonl

Trans Date	Plan	Benefit No.	Seq	Name	Effective Date	Adj Code	Deduction Amount
Adjustments							
04/21/2021	4		3 0	'ALDINE	04/20/2021	C ACCT ADJUSTMENT	50.00
05/03/2021	3		8 0	CHARLENE	05/03/2021	D EFT REVERSALS	-117.68
04/01/2021	3		3 0	THA ANN	04/01/2021	D EFT REVERSALS	-207.08
04/07/2021	4		6 0	V	04/07/2021	D EFT REVERSALS	-162.46
04/01/2021	4		2 0	IIE JEAN	04/01/2021	D EFT REVERSALS	-117.68
04/07/2021	4		1 0	E A	04/07/2021	D EFT REVERSALS	-211.50
04/01/2021	4		6 0	OY	04/01/2021	D EFT REVERSALS	-187.08
05/03/2021	4		4 0	RA C	05/03/2021	D EFT REVERSALS	-117.68
05/03/2021	4		7 0	'ID L	05/03/2021	D EFT REVERSALS	-211.50
04/01/2021	4		5 0		04/01/2021	D EFT REVERSALS	-115.52
04/07/2021	4		0 0	I P	04/07/2021	D EFT REVERSALS	-177.08
04/07/2021	4		5 0	ELL J	04/07/2021	D EFT REVERSALS	-105.52
04/07/2021	4		8 0	I GALE	04/07/2021	D EFT REVERSALS	-187.08
04/01/2021	4		5 0	Y	04/01/2021	D EFT REVERSALS	-194.48
05/03/2021	4		4 0		05/03/2021	D EFT REVERSALS	-117.68
04/29/2021	4		4 0		04/29/2021	D EFT REVERSALS	-117.68
05/03/2021	4		3 0	E DE B	05/03/2021	D EFT REVERSALS	-117.68

Adjustments Totals:	Adds:	0		0.00
	Changes:	1		50.00
	Deletes:	16		-2,465.38
Net Change:	Total Transactions:	17	Deduction Amount:	-2,415.38
			Fees:	0.00
			Total Deduction Amount:	-2,415.38

Payroll & Adjustments Report

Date: 09/22/2021 Time: 1:24:55PM — **Teachers' Retirement System of Louisiana** — Deduction Report for 05/01/2021 Payroll — 6070 - Retiree Health Insurance — Page 6 of 6 By: Sharonl

Employer: School Board

Trans Date	Plan	Benefit No.	Seq	Name	Effective Date	Adj Code	Deduction Amount
05/01/2021	4		4 0	D SALLY	05/01/2021		207.08
05/01/2021	4		9 0	RY BRENT	05/01/2021		117.68
05/01/2021	4		2 0	VILLIAM N	05/01/2021		117.68
05/01/2021	4		1 0	EBORAH K	05/01/2021		115.52
Payroll Totals:				Members: 278		Deduction Amount:	61,098.70
Adjustments							
05/05/2021				PROCESSING FEE CHARGE	05/01/2021	F	-50.00

Adjustments Totals:	Adds:	0		0.00
	Changes:	0		0.00
	Deletes:	0		0.00
Net Change:	Total Transactions:	0	Deduction Amount:	
			Fees:	-50.00
			Total Deduction Amount:	61,048.70

Monthly reconciliation

Each month, the employer should reconcile their insurance deduction records to TRSL's Retiree Health and Life Insurance Reports to identify any retirees whose benefit has been canceled due to death, suspended, or had incorrect amounts deducted.

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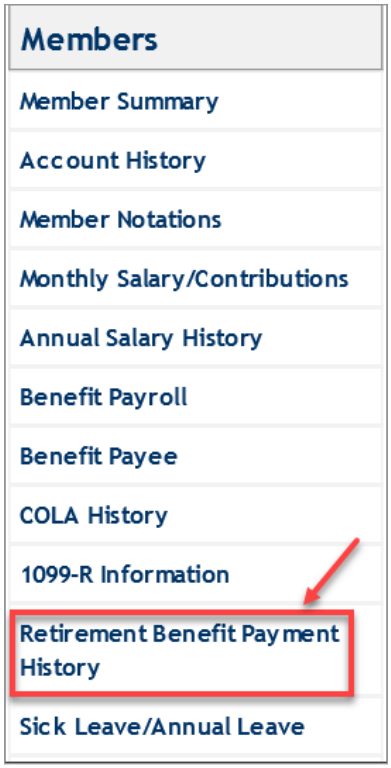
Monthly insurance deductions remittance

Insurance deductions withheld from retiree's benefit checks are remitted to each applicable employer **around the 10th of each month**. The monthly payments are sent to the employer via wire transfer. TRSL will send an email notification to the insurance contact(s) on file indicating when the wire transfer for insurance deduction payments has been remitted.

The amount of funds sent via wire transfer will match the totals on the Payroll & Adjustment lists on TRSL's Retiree Health and Life Insurance Reports for the agency's insurance deductions.

Confirming insurance deductions

Employers with access to EMIS (including those with Inquiry only access) can view a retiree's Retirement Benefits Payments history screen to determine when insurance deductions or adjusted amounts started from a retiree's TRSL benefit check.



- Log into EMIS.
- Select "Retirement Benefit Payment History" under the Members menu.
- Enter retiree's System Code (2, 3, or 4)
- Enter retiree's Benefit Sequence number – usually 0 (zero)
- Enter calendar year
- Ensure Regular benefit is selected
- Click "Select"

Screen will display retiree's benefit check information and deduction amounts. This screen is helpful for the employer to determine the first month insurance deductions have begun for recent retirees.

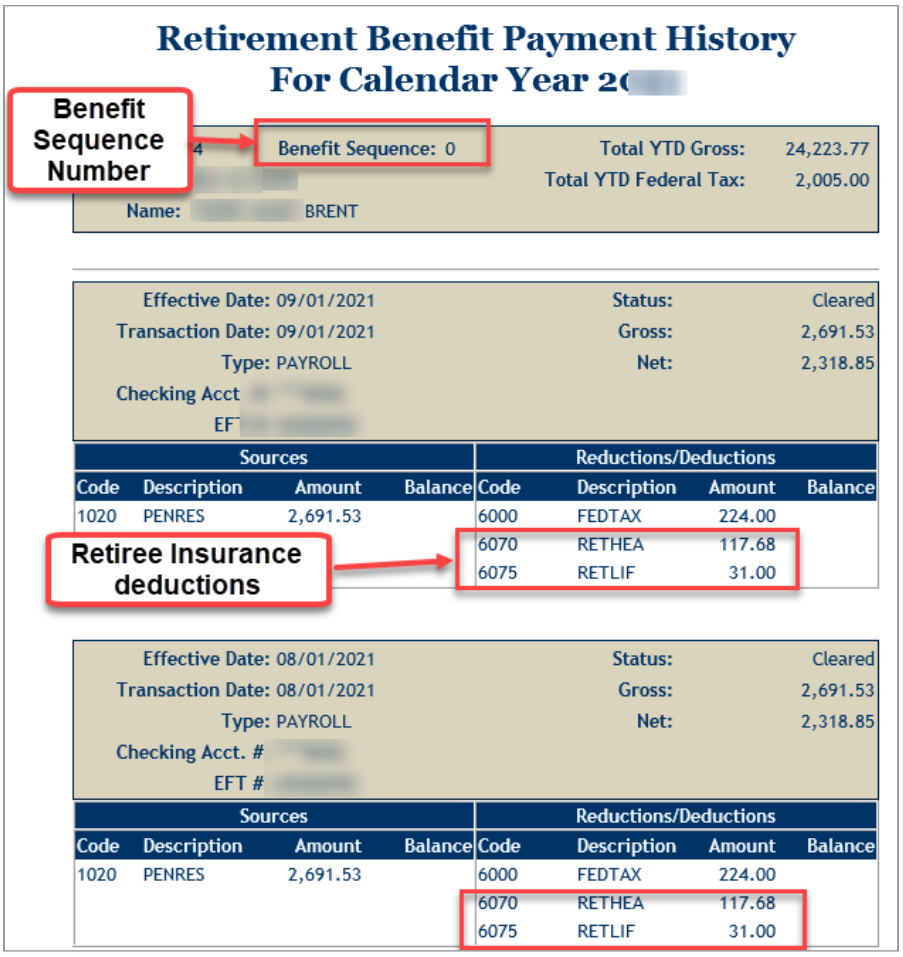
NOTE: This screen also displays the ***benefit sequence number****.*

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Voluntary deductions from TRSL retiree benefits payroll

The purpose of the Voluntary Deductions from Retiree Benefits Payroll is to establish a way in which retirees can have payroll deductions made for insurance policies and/or payments to credit unions, banks, and eligible professional organizations.This section is not applicable for employer health and life insurance deductions described earlier in this index.

Application process

The *Company Application Retiree Payroll Deduction Program* (Form 14A) must be completed by the insurance carrier, bank, credit union, or eligible professional organization that provides the coverage, product, service, or depositor of monies and shall be signed by two officers of the company, bank, credit union, or professional organization. The completed application must be submitted to TRSL for approval prior to any deductions being withheld from the retiree's monthly benefit.

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Requirements for company participation

Each company must meet the requirements listed below to be eligible to participate.

1. **Domestic companies shall:**
   - Have been licensed to do business in the state of Louisiana for not less than five years;
   - Have a current rating in A.M. Best of B or better;
   - Have been doing business under the same name for not less than three years;
   - Offer a like product, service, or coverage to citizens of Louisiana;
   - Be in compliance with all procedural, accounting, and reporting requirements governing employee deductions.
2. **Foreign companies shall:**
   - Have been licensed to do business in the state of Louisiana for not less than five years;
   - Have a current rating in A.M. Best of B+ or better;
   - Have been doing business under the same name for not less than three years;
   - Offer a like product, service, or coverage to citizens of Louisiana;
   - Be in compliance with all procedural, accounting, and reporting requirements governing employee deductions.
3. Companies/credit unions/banks/eligible professional organizations must be regulated by the Department of Insurance or the Office of Financial Institutions.
4. Companies/credit unions/banks/eligible professional organizations are responsible for submitting a file via EMIS direct upload or FTP for monthly deductions to TRSL **by the 12th day of the month** preceding the month for which the deduction will be made using the format and specifications established by TRSL. EMIS uploaded or FTP files received after the 12th day will not be processed.

   All deductions for a single vendor shall be submitted on one monthly FTP or EMIS uploaded file, and the retiree will be allowed only one monthly deduction per vendor. This deduction may cover more than one product for a single vendor. Only deductions received via EMIS upload or FTP will be processed.

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5. Companies/credit unions/banks/eligible professional organizations shall be responsible for obtaining and maintaining appropriate deduction authorization from individual retirees. Copies shall be made available to TRSL upon request.
6. Companies/credit unions/banks/eligible professional organizations are responsible for contract/loan terms between companies/credit unions/banks/eligible professional organizations and retirees. TRSL assumes no responsibility for the contract or terms of agreement.
7. Retirees may discontinue any voluntary payroll deduction from their monthly benefit by providing written notification to the vendor.
8. A retiree cannot authorize total deductions which would cause the net amount of the benefit to fall below $5.
9. Companies/credit unions/banks/eligible professional organizations must have a minimum of 50 TRSL retirees to participate in the program. However, companies will be allowed six months after initial approval to meet the minimum participation requirements.
10. TRSL will not deduct monthly premium amounts for any retiree who owes monies to TRSL or has their benefit suspended.
11. Companies/credit unions/banks/eligible professional organizations shall notify TRSL immediately upon learning of the death of a retiree. In the event TRSL has remitted funds to the company/credit union/bank/eligible professional organizations after the death of a retiree and these funds were not due the retiree, the company/credit union/bank/eligible professional organizations shall refund said monies to TRSL after notification.
12. Upon learning of the death of a retiree, even if not notified by the company/credit union/bank/eligible professional organizations, TRSL shall be refunded any monies transmitted but not due. The company/credit union/bank/eligible professional organizations will accept the certification of TRSL as to date of death of retiree as sufficient evidence of date of death in regard to any funds owed to TRSL.

DISCLAIMER: The company/credit union/bank/eligible professional organization is prohibited from stating that any product offered has been endorsed or approved by TRSL.

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Transmittal for withheld amounts

Amounts are transmitted to the company/credit union/bank/eligible professional organization by wire transfer **by the 10th of each month**. If the 10th is a weekend, the first working day after the 10th will be the date of transmittal. In the event of computer/technical production problems beyond the control of TRSL, it is possible that transmittal of funds would not be made on the 10th day of the month.

TRSL will provide the company/credit union/bank/eligible professional organization a statement of the names of individuals, Social Security numbers, and the amounts withheld.

Alternatively, TRSL offers registered vendors the ability to retrieve insurance reports online and process updates to deduction amounts. The vendor must first be registered to access the TRSL database, and the staff member who actually enters the insurance update must be specifically authorized to perform this function. The authorization can be granted, if so designated, on *Electronic Reporting Registration - Vendor* (Form 18A)*. Also, see Index 18.0 for electronic reporting instructions.

**TRSL will send Form 18A to vendors who have been approved to participate in our voluntary deductions program.*

TRSL may adjust amounts owed TRSL due to death of an individual. These individuals will be identified by name and Social Security number.

Termination of payroll deduction

TRSL may terminate the voluntary payroll deduction program by providing the company/credit union/bank/eligible professional organization with at least 30 days written notice.

Immediately upon notice from TRSL, any individual company/credit union/bank/eligible professional organization may be terminated for unethical conduct or practices.

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Frequently asked questions

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1. **Our agency would like to set up our retirees' insurance deductions to be withheld directly out of their TRSL retirement checks. What do we need to do to get set up with TRSL for this deduction?**

   » *Your agency will first need to request approval to participate in TRSL's automated insurance premium deductions program for health and/or life insurance by submitting a letter on your agency's letterhead. Refer to the Application Process section in this index for detailed instructions and information.*

2. **Is there a cost for agencies to participate in TRSL's automated insurance deduction program?**

   » *Yes, there is an initial fee of $250 – TRSL will deduct this amount when the agency's first insurance deduction file is processed. Each month thereafter, a $50 processing fee is due. The processing fee will be deducted from the monthly remittance amount.*

3. **Where can our agency find the retiree's benefit sequence number?**

   » *The sequence number is available by viewing the retiree's Member Summary screen on EMIS, our secure employer database. Most records will have a 0 (zero) sequence number.*

4. **There were some errors on our monthly insurance update file. Do we need to submit another data file to fix the errors?**

   » *Agencies have the option of making corrections by either submitting a new data file with the corrected information or making the corrections by using the Insurance Deduction Update program in EMIS, if the designated employer contacts have signed up for access with Authorized Contacts (Form 1).*

   TRSL recommends that agencies use the Insurance Deduction Update program in EMIS to make corrections to any rejected transactions from the insurance data file, especially if there are less than 25 records requiring corrections. (This online update program allows only one retiree deduction record at a time to be updated).