



Office  
of Group  
Benefits



# 2025 Annual Enrollment

## Active Employees

# AGENDA

- ▶ Plan Year Changes/Reminders
- ▶ Responsibilities
- ▶ 2025 Plan Options
- ▶ How to Enroll
- ▶ Wellness & Disease Management
- ▶ Life Insurance
- ▶ Flexible Benefits
- ▶ Contact Information



# PLAN YEAR CHANGES

## ► Premium Increase

- Louisiana Blue Pelican & Magnolia Plans - 6.65% increase effective 01/01/2025 for all classifications

## ► New Term Life Insurance Option

- Effective 01/01/2025, OGB will begin offering the Enhanced Basic Term Life Insurance option with a max payout of \$15,000 for the primary policyholder.



# REMINDERS

## ▶ HSA & FSA

- Members must elect or re-elect their HSA contributions and/or participation in the HSA and/or FSA for the 2025 plan year.

## ▶ No Action Necessary

- If you would like to remain in your current OGB health plan for 2025, you do not need to do anything.



# RESPONSIBILITIES



# RESPONSIBILITIES

## During Annual Enrollment, You May:

- ▶ Enroll in a health plan
- ▶ Drop or add dependents
- ▶ Determine the amount of your Health Savings Account contribution
- ▶ Enroll, renew, or change contribution to your Flexible Spending Arrangement
- ▶ Apply for a Term Life Insurance plan
- ▶ Discontinue OGB Coverage



# FUTURE RETIREES

- ▶ In addition to other conditions, OGB\* coverage must be in effect immediately before a member's retirement to be eligible for retiree coverage. If the member started participating in an OGB health plan or rejoined state service on or after January 1, 2002, the state contribution of their premium is based on the number of years participating in an OGB health plan. This also applies to a surviving spouse/dependent whose participating coverage began after July 1, 2002.
- ▶ The participation schedule below shows the number of years a member must participate in an OGB health plan to receive the specified state contribution.

RETIREE PARTICIPATION SCHEDULE	
Years of OGB* Plan Participation	State's Share of Total Monthly Health Premium
20 or more years	75 percent
15 years but less than 20 years	56 percent
10 years but less than 15 years	38 percent
Less than 10 years	19 percent

*\*Includes LSU First*



# 2025 PLAN OPTIONS



# OGB PLAN OPTIONS

## Active Employees

OGB offers 5 self-insured plans through Louisiana Blue. You can view videos detailing each plan on the OGB YouTube page:

- ▶ Pelican HRA1000 - <https://youtu.be/tbLPY8euiuU>
- ▶ Pelican HSA775 - <https://youtu.be/PzH0CagMJrE>
  - ▶ Health Equity HSA - <https://youtu.be/jtJYDBbCMi0>
- ▶ Magnolia Local Plus - <https://youtu.be/bZ8ne-GnYxM>
- ▶ Magnolia Open Access - <https://youtu.be/UQGhNnXUmxl>
- ▶ Magnolia Local - <https://youtu.be/40GKvcfT-U0>

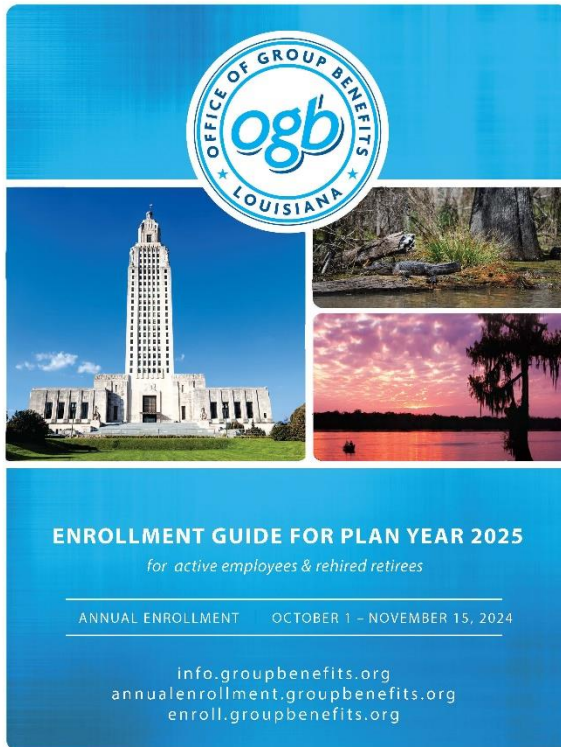


# HSA CONTRIBUTION LIMITS

- ▶ **HSA Annual Contribution Limits for 2025:**
  - Employee only coverage: \$4,300
  - Family coverage: \$8,550
- ▶ If you are 55 or older at the end of the plan year, you can put in an extra \$1,000 in “catch up.”
- ▶ Active employees who are eligible for Medicare will no longer be able to contribute to their health savings account.
- ▶ **Reminder: An employee can contribute funds via payroll and by personal payment. Both of these count towards the IRS Limit.**



Learn more about your health plan options on the  
OGB annual enrollment website:  
[annualenrollment.groupbenefits.org](https://annualenrollment.groupbenefits.org)



# 2025 ENROLLMENT PROCESS



# HOW TO ENROLL

- ▶ Active employees may enroll or make changes through one of the following options:

Active Employees	OGB Annual Enrollment Portal (Non-LaGov)	Leo Enrollment Application (LaGov)	Human Resources (LaGov & Non-LaGov)
Enroll in a new health plan with the same covered dependents as 2024	✓	✓	✓
Enroll in a health plan with different or new covered dependents than 2024			✓
Elect or re-elect HSA contributions	✓ (Re-elect)	✓	✓ (1 <sup>st</sup> time enrollee)
Elect or re-elect FSA contributions	✓ (Re-elect)	✓	✓ (1 <sup>st</sup> time enrollee)
Apply for term life insurance			✓
Waive OGB health/life		✓	✓
Drop coverage			✓



# LAGOV EMPLOYEES AE APPLICATION

Eligible LaGov paid active employees\* wishing to change, waive, or enroll in health/life insurance and FSA and/or HSA deductions for 2025 should do so through Louisiana Employees Online (LEO).

## To Enroll:

- ▶ Log into LEO
- ▶ Select My Benefits tab
- ▶ Click on the Annual Enrollment Link



*\*Rehired retirees will need to contact HR for any benefit changes*



# LAGOV EMPLOYEES AE APPLICATION

- ▶ For the 2025 Plan Year, employees will be able to make changes to their mailing address and add a personal email address (optional) before making Annual Enrollment elections.
- ▶ You must confirm your mailing address to continue.

## To Enroll:

- ▶ Choose the tab of the benefit you wish to enroll in or change for the 2025 plan year.
  - ▶ Your current plan or last selection will be displayed at the top.
  - ▶ Your new plan year options will be displayed in the middle.
  - ▶ Click confirm/save to complete your selections for each enrollment.

## ENROLL IN FLEXIBLE SPENDING ACCOUNT

- ▶ Your 2024 Elected amount will be displayed at the top.
- ▶ Select the FSA box and add the yearly amount for the desired FSA.
- ▶ Click save to complete your selections for each enrollment.

## HEALTH SAVINGS ACCOUNT ENROLLMENT

- ▶ If the Employee had an HSA plan with an account last year they can re-enter their HSA deduction in LEO for 2025.
- ▶ The HSA deduction is entered on the Health plan tab. This option is only available if the employee has an HSA plan in 2024 and an active deduction in HCM.

*\*Active employees who become eligible for Medicare or Tricare are not allowed to contribute to a Health Savings Account.*



# LAGOV EMPLOYEES AE APPLICATION

## ► Notes:

- If you wish to remain in the same health and/or term life insurance plans with the same dependents in 2025, no action is required.
- **Health** - To cancel health, update or start HSA contributions, or make any change to covered dependents, you must see HR to complete the appropriate documents.
- **Life** - All life and dependent life plan changes must be processed by HR. The current plan and covered dependents are displayed on the Life tab in LEO.
- **FSA and/or HSA** - You must re-enroll each year.
- Should you **WAIVE / DECLINE** coverage for 2025, a waiver form should be completed in LEO or with your HR department.
- Choosing **PLAN CONFIRMATION** will display a summary of your 2025 elections. Printing your plan confirmation is recommended.



# NON-LAGOV ANNUAL ENROLLMENT PORTAL

Members wishing to change health plans with the same covered dependents as their 2024 plan are eligible to use the annual enrollment portal to make their 2025 selection.

## To enroll using the annual enrollment portal:

- Follow the links from the OGB homepage ([info.groupbenefits.org](https://info.groupbenefits.org)) to the annual enrollment portal ([annualenrollment.groupbenefits.org](https://annualenrollment.groupbenefits.org))



### Step 3: Choose Your Plan

Enrollment is open from October 1<sup>st</sup> through November 15<sup>th</sup>. If you are ready to make your plan selection, have your current health insurance card ready and continue below:

### ENROLL NOW!

**Non-LaGov Employees  
& All Retirees**

**LaGov Members**

Retirees may also use the paper enrollment form to enroll.  
[Non-Medicare Retiree](#) | [Medicare Retiree](#)



# NON-LAGOV ANNUAL ENROLLMENT PORTAL

- ▶ Log into the portal by entering:
  - ▶ Last name
  - ▶ Date of Birth
  - ▶ The last 4 digits SSN
  - ▶ Zip code
- ▶ Confirm your contact information
- ▶ Make your health plan selection
- ▶ Review selections and click “Confirm” to save and view your confirmation page; click “Change” to revise your selections.
- ▶ Print/Email/Save the confirmation page



# WELLNESS & DISEASE MANAGEMENT



# OGB WELLNESS & DISEASE MANAGEMENT

OGB cares about the health of our members and that is why we offer several Wellness and Disease Management programs to our members. You can view videos about these wellness programs on the OGB YouTube channel:

- ▶ Louisiana Blue Care Management - <https://youtu.be/uUKgZNhdRf0>
  - ▶ Health Coaches
  - ▶ Diabetes Care
  - ▶ Omada Health
  - ▶ Blue 365
- ▶ Live Better Louisiana - <https://youtu.be/aPC325Uqy7Y>



# TERM LIFE INSURANCE



# TERM LIFE INSURANCE

- ▶ OGB offers three term life insurance plans through Prudential. Details about the Basic, Enhanced Basic, and the Basic Plus Supplemental plans and the corresponding amounts of dependent insurance offered are noted below:

BASIC LIFE			
OPTION 1		OPTION 2	
Employee	\$5,000	Employee	\$5,000
Spouse	\$1,000	Spouse	\$2,000
Each Child	\$500	Each Child	\$1,000

ENHANCED BASIC			
OPTION 1		OPTION 2	
Employee	\$15,000	Employee	\$15,000
Spouse	\$1,000	Spouse	\$2,000
Each Child	\$500	Each Child	\$1,000

BASIC PLUS SUPPLEMENTAL			
OPTION 1		OPTION 2	
Employee	Schedule to max of \$50,000**	Employee	Schedule to max of \$50,000**
Spouse	\$2,000	Spouse	\$4,000
Each Child	\$1,000	Each Child	\$2,000



# TERM LIFE INSURANCE

## Evidence of Insurability (EOI)

- ▶ Newly hired employees who enroll within 30 days of employment are eligible for life insurance without providing evidence of insurability.
- ▶ Employees who enroll in the life insurance plan after 30 days of employment are required to provide evidence of insurability to the insurer.
- ▶ Plan members currently enrolled who wish to add dependent life coverage for a spouse can do so by providing evidence of insurability.
- ▶ Eligible dependent children can be added without providing evidence of insurability.
- ▶ Please visit the link below or scan the QR code to complete the EOI form:

<https://gi.prudential.com/POGH/Controller/standalone?>



# TERM LIFE INSURANCE

## Plan Changes at age 65 and 70

- ▶ Plan members enrolled in term life insurance coverage will automatically have a 25 percent reduction in term life coverage on January 1 following their 65<sup>th</sup> birthday.
- ▶ Another automatic 25 percent reduction in coverage will take effect on January 1 following their 70<sup>th</sup> birthday.
- ▶ Premium rates will be adjusted accordingly.
- ▶ Updated premium rate sheets are available on the OGB website: [info.groupbenefits.org/life-insurance/](http://info.groupbenefits.org/life-insurance/)



# FLEXIBLE BENEFITS



# FLEXIBLE SPENDING ARRANGEMENT OPTIONS

- ▶ There are four Flexible Spending Arrangement options available to eligible OGB members:

Premium  
Conversion

General-  
Purpose FSA  
(GPFSA)

Limited-  
Purpose FSA  
(LPFSA)

Dependent  
Care FSA  
(DCFSA)

Employees can participate in a Flexible Spending Arrangement even if they are not enrolled in an OGB health plan.



# PREMIUM CONVERSION

- ▶ Premium Conversion allows your health, life, and miscellaneous product premiums to be deducted pre-tax, saving you money
- ▶ Employees of agencies that participate in the OGB-administered Flexible Benefits Plan will automatically be enrolled in the Premium Conversion option for all OGB products and eligible miscellaneous products
- ▶ Once enrolled in the Premium Conversion option, enrollment will automatically continue from year to year unless the employee chooses to end participation in all coverage during annual enrollment or due to experiencing an OGB Plan-Recognized Qualified Life Event.





# Flexible Spending Plan

View a video about your FSA  
options on the OGB YouTube  
Channel:

[https://youtu.be/q9cAjWB\\_ACU](https://youtu.be/q9cAjWB_ACU)



**BENEFITS  
SHOULD  
FEEL LIKE  
BENEFITS™**

# What happens after we enroll?

- You will receive a welcome email (or letter, if you do not have an email address) with instructions on how to sign up as a first time user for your online account. There you can check your balance, see your card transactions, upload any receipts that are needed, and more.
- You will receive a TASC Claim card that allows immediate access to benefit account funds to pay for eligible expenses, acting like a debit card.
- Replaces the need for requesting a reimbursement.
  - Keep your receipts in the event verification is required.
- Card is accepted for eligible **health care expenses** only.
- Mailed to your home in plain white envelope upon enrollment.
  - Order replacement or extra cards using the mobile app or website.
- Card is deactivated upon end of employment, loss of benefit eligibility, or not re-enrolling during Annual Enrollment.





# Customer Care



[www.tasconline.com](http://www.tasconline.com)

## MyTASC Online

- Log in to MyTASC
- Click “Contact Us”
- Fill out service request
- 24-48-hour response time



1.800.422.4661

## Interactive Voice Response

- Have 12-digit Participant ID number ready
- Available 24/7

## Live Telephone Support

- Monday-Friday  
\*8:00am – \*5:00pm (all time zones)  
*\*According to area code*

# CONTACT INFORMATION



# VENDOR CONTACT INFORMATION

Louisiana Blue	Health Equity
✓ 1-800-392-4089 ✓ <a href="http://www.lablue.com/ogb">www.lablue.com/ogb</a>	✓ 1-866-346-5800 ✓ <a href="http://www.HealthEquity.com">www.HealthEquity.com</a>
CVS Caremark	TASC
✓ 1-877-300-1906 ✓ <a href="http://www.caremark.com">www.caremark.com</a>	✓ 1-800-422-4661 ✓ <a href="http://www.tasconline.com">www.tasconline.com</a>



# CONTACT INFORMATION

[info.groupbenefits.org](http://info.groupbenefits.org)

[annualenrollment.groupbenefits.org](http://annualenrollment.groupbenefits.org)



@OGBLouisiana



State of Louisiana  
Office of Group Benefits



Louisiana Office of Group Benefits

▶ Customer Service: 1-800-272-8451

8:00 a.m. - 4:30 p.m. Monday - Friday

[OGB.CustomerService@la.gov](mailto:OGB.CustomerService@la.gov)

▶ Location:

Claiborne Building  
1201 N. Third St  
Suite G-159  
Baton Rouge, LA 70802





**Office  
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Benefits**



# Thank You!