



**Office
of Group
Benefits**



2025 Annual Enrollment

Medicare Retirees

AGENDA

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



PLAN YEAR CHANGES

► Premium Increase

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

► New 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.

► Inflation Reduction Act (IRA) Changes

- Effective 01/01/2025, Medicare retirees will have a cap of \$2,000 on their out-of-pocket spending for prescription drugs.



REMINDERS

► No Action Necessary

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

► Member Address

- If you receive mail at a P.O. BOX, Medicare requires that you also provide OGB with a physical (street) address. You can call, email, or mail this information to OGB to make the update.



RESPONSIBILITIES



RESPONSIBILITIES

During Annual Enrollment, You May:

- ▶ Enroll in a health plan
- ▶ Increase from Basic to Enhanced Basic term life coverage
- ▶ Drop or add dependents
- ▶ Discontinue OGB term life insurance or reduce to Basic or Enhanced Basic term life coverage
- ▶ Discontinue OGB health coverage

**If you discontinue your OGB health coverage in retirement, you can't get it back.*



2025 PLAN OPTIONS



MEDICARE ADVANTAGE

What are the advantages of enrolling in a Medicare Advantage plan?

- ▶ Most Medicare Advantage plans have low monthly premiums or no monthly premiums.
- ▶ Some plans may provide more benefits than are covered under traditional Medicare.
- ▶ You can generally enroll regardless of your medical history.

It's important to do your homework and compare plans. Medicare Advantage benefits and provider networks can vary from one plan to another. Before enrolling, make sure the benefits and rules of the plan you select meet your needs and budget.

Be careful of TV advertisements and mail or phone solicitations for Medicare Advantage Plans. If you are unsure about any communication you receive concerning Medicare Advantage plans, call OGB Customer Service. They will be able to tell you if the plan is an OGB-sponsored plan or not.

IMPORTANT! If you choose an OGB-sponsored Medicare Advantage plan, you will retain the option to return to an OGB-sponsored plan during the next annual enrollment period.



OGB PLAN OPTIONS

Medicare Retirees

OGB offers retirees with Medicare several Medicare Advantage options. You can view videos about each of these options on the OGB YouTube channel:

- ▶ Blue Advantage - <https://youtu.be/fY6oU28Ezoo>
- ▶ Humana - <https://youtu.be/UWHUBt8FPfA>
- ▶ Peoples Health - https://youtu.be/Q_EXeYzZ8Fg
- ▶ Via Benefits - <https://youtu.be/ctWe9bsdhdg>

IMPORTANT! If you choose an OGB-sponsored Medicare Advantage plan, you will retain the option to return to an OGB-sponsored plan during the next annual enrollment period.



VIA BENEFITS

- ▶ **Enrollment Assistance:**
Access licensed benefit advisors for support before, during, and after enrollment. Reach them at (855) 663-4228, Monday-Friday, 8 AM - 8 PM CST.
- ▶ **Health Reimbursement Arrangement (HRA):**
Enrolled retirees receive a tax-free HRA for qualifying medical expenses: \$200/month for singles and \$300/month for retirees plus a spouse.
- ▶ **Plan Comparison Tools:**
Utilize tools and the Prescription Profiler™ to compare plans and find options with the lowest estimated annual out-of-pocket costs.

Sampling of plans available through Via Benefits



A UnitedHealthcare Company



For a complete list of plans and providers visit: my.ViaBenefits.com/ogb or call Via Benefits at 1-855-663-4228.

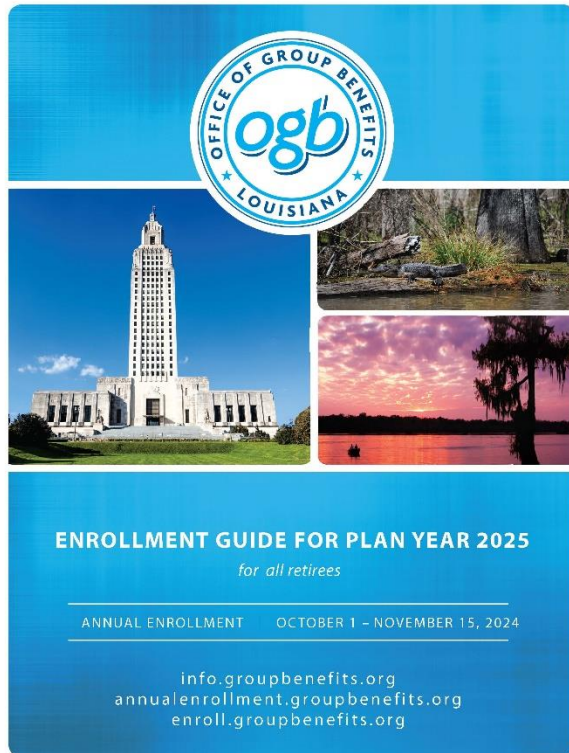
OGB PLAN OPTIONS

Medicare retirees can also select from four OGB self-funded plans during annual enrollment. You can view videos about these plans on the PGB YouTube channel:

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



Learn more about your health plan options on the
OGB annual enrollment website:
annualenrollment.groupbenefits.org



2025 ENROLLMENT PROCESS



HOW TO ENROLL

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

Retirees	OGB Annual Enrollment Portal	Annual Enrollment Form	OGB
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			✓
Increase to, or decrease to the Enhanced Basic Life option			✓
Drop OGB Health and/or life insurance coverage*			✓
Enroll in an individual Medicare plan through Via Benefits	Members may call Via Benefits at 1-855-663-4228 or visit my.ViaBenefits.com/OGB		

**If a retired employee discontinues their OGB coverage, they cannot come back.*



RETIREE 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) to the annual enrollment portal



Step 3: Choose Your Plan

Enrollment is open from October 1st through November 15th. 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
 - ▶ Last 4 digits SSN
 - ▶ Zip code
- ▶ Confirm your contact information.
- ▶ Make your health plan selection. (Enrollment in Via Benefits is not available through this method.)
- ▶ Review selections and click “Confirm” to save and view your confirmation page; click “Change” to revise your selections.
- ▶ Print/Email/Save confirmation page.



WELLNESS & DISEASE MANAGEMENT



OGB WELLNESS & DISEASE MANAGEMENT

The Office of Group Benefits cares about the health of our members. We offer several Wellness and Disease Management programs to our members. You can view a video about the Live Better Louisiana program by clicking the link below.:

- ▶ Live Better Louisiana - <https://youtu.be/aPC325Uqy7Y>
- ▶ Blue 365



BLUE 365



BLUE 365

LOUISIANA **BLUE**  | Blue365

Search

ALL DEALS APPAREL & FOOTWEAR FITNESS HEARING & VISION HOME & FAMILY NUTRITION PERSONAL CARE TRAVEL

Welcome Blue Cross and Blue Shield of Louisiana members

Blue365 offers **premier health and wellness discounts** and is **free to join**.



www.blue365deals.com/Louisiana Blue



TERM LIFE INSURANCE



TERM LIFE INSURANCE

- ▶ OGB offers three term life insurance plans through Prudential. Details about the Basic, Enhanced Basic and Basic Plus Supplemental term life insurance 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)

- ▶ During the 2024 annual enrollment period, OGB will allow retirees the one-time opportunity to drop from Basic Plus Supplemental Coverage to Enhanced Basic coverage effective January 1, 2025, without providing evidence of insurability.
- ▶ Retirees wishing to increase coverage from Basic coverage to Enhanced Basic or Basic Plus Supplemental are required to provide 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 65th birthday.
- ▶ Another automatic 25 percent reduction in coverage will take effect on January 1 following their 70th birthday.
- ▶ Premium rates will be adjusted accordingly.
- ▶ Updated premium rate sheets are available on the OGB website: info.groupbenefits.org/life-insurance/



CONTACT INFORMATION



VENDOR CONTACT INFORMATION

Louisiana Blue	Peoples Health
✓ 1-800-392-4089 ✓ www.lablue.com/ogb	✓ 1-866-912-8304 ✓ www.peopleshealth.com
Blue adVantage	SilverScript
✓ 1-866-508-7145 ✓ www.blueadvantage.LouisianaBlue.com/medicare/memberportalhome	✓ 1-888-996-0104 ✓ www.caremark.com
Humana	Via Benefits
✓ 1-877-889-9885 ✓ www.humana.com	✓ 1-855-663-4228 ✓ my.ViaBenefits.com/ogb



CONTACT INFORMATION

info.groupbenefits.org

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

▶ Location:

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





**Office
of Group
Benefits**



Thank You!