



**Office
of Group
Benefits**



2025 Annual Enrollment

Non-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 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

► 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 different health plan
- ▶ Increase from Basic to Enhanced Basic term life coverage
- ▶ Drop or add dependents
- ▶ Discontinue OGB term life insurance or drop to Basic or Enhanced Basic life coverage
- ▶ Discontinue OGB Coverage

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



2025 PLAN OPTIONS



OGB PLAN OPTIONS

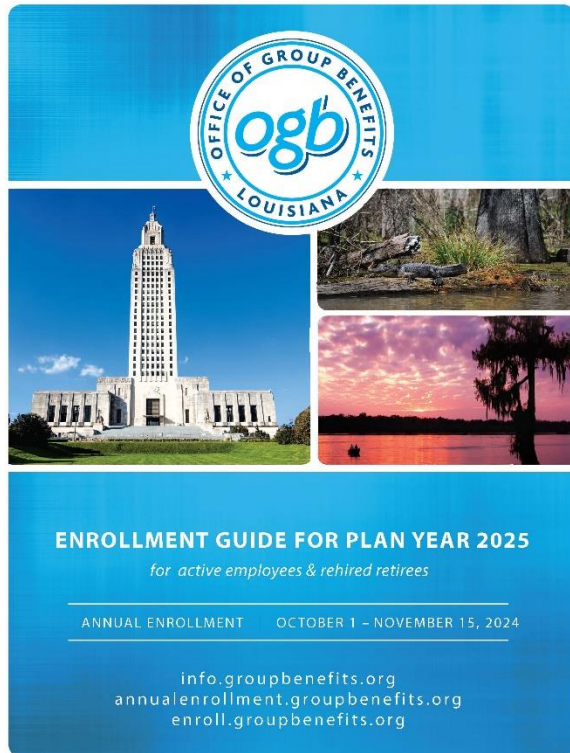
Non-Medicare Retirees

OGB offers 4 self-insured plans through Louisiana Blue. You can view informational videos about these plans on the OGB 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 Term Life option			✓
Drop OGB Health and/or life insurance coverage*			✓

**If a retired employee discontinues their OGB coverage, they cannot re-enroll in OGB coverage.*



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](#)



RETIREE 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

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 information videos about our wellness options on the OGB YouTube channel:

- ▶ LA Blue Care Management - <https://youtu.be/uUKgZNhdRf0>
 - ▶ Disease Management
 - ▶ 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 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	CVS Caremark
✓ 1-800-392-4089	✓ 1-877-300-1906
✓ www.lablue.com/ogb	✓ www.caremark.com



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!