










**Office
of Group
Benefits**



2026 Annual Enrollment

Medicare Retirees

AGENDA

-  Plan Year Updates
-  Responsibilities
-  2026 Plan Options
-  How to Enroll
-  Wellness & Disease Management
-  Term Life Insurance
-  Contact Information



PLAN YEAR CHANGES

► Premium Increase

- Louisiana Blue Pelican & Magnolia Plans - 7.75% increase effective 01/01/2026 for all classifications

► New Parishes for Magnolia Local

- St. James and Terrebonne Parishes

► Individual Medicare Marketplace with HRA

- Contract bids under review; vendor announcement forthcoming



REMINDERS

✓ No Action Required

- ▶ If you wish to remain enrolled in your current OGB health plan for **2026**, no further action is needed.

Member Address Requirement

- ▶ If you receive mail at a **P.O. Box**, Medicare requires that you also provide OGB with your **physical (street) address**.
- ▶ To update your address, you may **call, email, or mail** the information to OGB using your preferred method of contact.



RESPONSIBILITIES



RESPONSIBILITIES

During Annual Enrollment, You Can:

- ↻ Switch to a different OGB health plan
- ↓ Decrease OGB term life insurance to Basic or drop it entirely
- + - Add or remove dependents
- ✗ Discontinue your OGB health coverage

⚠ Important: If you drop your OGB health coverage in retirement, **you will not be able to re-enroll in the future.**



2026 PLAN OPTIONS



MEDICARE ADVANTAGE

☀ Why Consider a Medicare Advantage Plan?

- ▶ Medicare Advantage plans can offer several great benefits, including:

- 👁 Low or no monthly premiums on many plans
- + Extra benefits beyond what traditional Medicare covers
- 🛡 Enrollment available regardless of medical history

- ▶ ⚠ **Do Your Homework:**

Plans can vary in coverage, costs, and provider networks. Be sure to choose a plan that fits your needs and budget.

- ▶ 📺📞📠 **Be Cautious:**

Watch out for TV ads, phone calls, and mail promoting Medicare Advantage plans. If you're unsure whether a plan is **OGB-sponsored**, call **OGB Customer Service** for guidance.

- ✓ **Good to Know:**

If you enroll in an **OGB-sponsored Medicare Advantage plan**, you can **switch back** to another OGB-sponsored plan during the next annual enrollment period.



OGB PLAN OPTIONS

Medicare Retirees

OGB offers retirees with Medicare several Medicare Advantage options:

- ▶ Blue adVantage <https://youtu.be/Pi0zkYGtshE>
- ▶ Humana <https://youtu.be/Lt4rvHYVkU8>
- ▶ Peoples Health <https://youtu.be/CXoYD4HWHbg>

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 can also select from four OGB self-funded plans during annual enrollment:

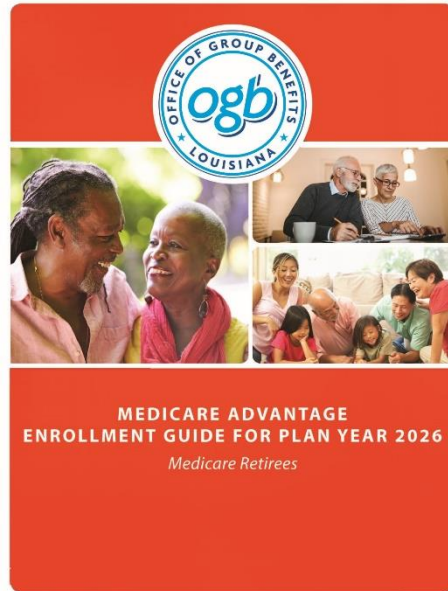
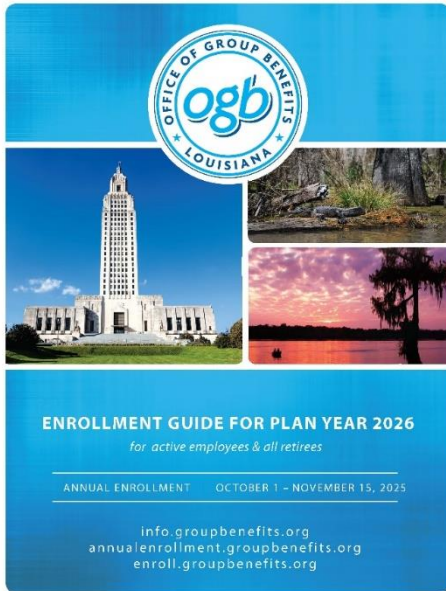
- ▶ Pelican HRA1000 <https://youtu.be/p9xclaG88h0>
- ▶ Magnolia Local Plus https://youtu.be/4AdPaszw_-A
- ▶ Magnolia Open Access https://youtu.be/0NL_Pr3DSYo
- ▶ Magnolia Local <https://youtu.be/qKlKiaQo7AM>



🔍 Want to Learn More?

Explore your health plan options by visiting the OGB Annual Enrollment website:

🔗 annualenrollment.groupbenefits.org



2026 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 2025	✓	✓	✓
Enroll in a health plan with different or new covered dependents than 2025			✓
Decrease to the Basic or 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

Changing Health Plans for 2026?

If you plan to keep the **same covered dependents** as in your 2025 plan, you're eligible to use the **Annual Enrollment Portal** to make your 2026 health plan selection.

To enroll:

Visit annualenrollment.groupbenefits.org and follow the links 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

How to Log Into the Annual Enrollment Portal

- ▶ Enter the following information to access the portal:
 - ▶ Last Name
 - ▶ Date of Birth
 - ▶ Last 4 digits of your Social Security Number
 - ▶ ZIP Code
- ▶ **Verify** your contact information

Select your health plan.

- ▶ Review your choices and click **“Confirm”** to save and view your confirmation page.
 - ▶ To make changes, click **“Change.”**
- ▶ Be sure to **print, email, or save** a copy of your confirmation page for your records.



WELLNESS & DISEASE MANAGEMENT



OGB WELLNESS & DISEASE MANAGEMENT

❤ Your Health Matters to Us

At the Office of Group Benefits (OGB), we're dedicated to helping our members live healthier, happier lives. That's why we offer a range of **Wellness and Disease Management** programs, including:

- ▶ 🛡 **Live Better Louisiana** - Encourages healthy lifestyles with **annual wellness checkups** and ongoing support.
 - https://youtu.be/Xe_qMWwpvow
- ▶ 🏋️ 💰 **Blue365** - Enjoy exclusive discounts on **fitness gear, gym memberships, nutrition, and more.**
- ▶ 🧑💊 **Access2Day Health** - Get **\$0 primary, preventive, and urgent care** services with no appointment needed.
 - <https://youtu.be/pLPNPPBPqV0>

✨ Take advantage of these resources to stay well—because **your health is our top priority.**



BLUE 365

LOUISIANA **BLUE**  | Blue365

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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

- ▶ Through The Prudential Insurance Company of America

Plans Offered


- ▶ 3 fully insured plans
- ▶ For employees & retirees
- ▶ Dependent coverage included

Premiums

- ▶ State pays 50% of premium
- ▶ Employee/retiree pays remainder

Policy Type

- ▶ Term Life Insurance
- ▶ Pure risk protection — no cash value
- ▶ Benefit paid if death occurs during coverage

-  Designed to protect — not to build savings



TERM LIFE INSURANCE

- ▶ Here are the details about the Basic, Enhanced Basic, and the Basic Plus Supplemental plans and the corresponding amounts of dependent insurance offered:

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

Term Life Insurance Changes at Ages 65 and 70

Plan members enrolled in term life insurance coverage will experience automatic coverage adjustments based on age:

- ▶ A 25% reduction in coverage will occur on January 1 following your 65th birthday.
- ▶ An additional 25% reduction will take effect on January 1 following your 70th birthday.

Premium rates will be adjusted accordingly to reflect these changes.

For updated premium rate sheets and additional information, please visit 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	✓ 1-866-877-5403 ✓ www.peopleshealth.com
Blue adVantage	SilverScript
✓ 1-866-508-7145 ✓ www.blueadvantage.LouisianaBlue.com/medicare/memberportalhome	✓ 1-888-996-0104 ✓ www.caremark.com
Humana	
✓ 1-877-889-9885 ✓ www.humana.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, Option 6

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