











Office
of Group
Benefits



2026 Annual Enrollment

Active Employees

AGENDA

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



PLAN YEAR CHANGES

► Premium Increase

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

► New Pharmacy Benefit Manager

- Liviniti - All LA Blue Pelican & Magnolia Plans, including Pelican HSA775

► New Parishes for Magnolia Local

- St. James and Terrebonne Parishes



REMINDERS

HSA & FSA Reminders

- ▶ If you plan to participate in a **Health Savings Account (HSA)** or **Flexible Spending Account (FSA)** for the **2026 plan year**, you **must actively elect or re-elect** your contributions during Annual Enrollment—even if you're currently enrolled.

No Action Needed (for Health Plan Only)

- ▶ If you wish to remain in your current OGB health plan for 2026 and are not making HSA or FSA changes, no action is required.









RESPONSIBILITIES



RESPONSIBILITIES

1 During Annual Enrollment, You May:

-  Enroll in a health plan
-  Add or remove dependents
-  Set or adjust your Health Savings Account (HSA) contributions
-  Enroll in, renew, or change your Flexible Spending Arrangement (FSA) contributions
-  Apply for Term Life Insurance coverage
-  Discontinue OGB coverage



FUTURE RETIREES

To be eligible for retiree coverage, please note:

✓ OGB* coverage must be active immediately before retirement.

📅 If you started an OGB health plan or rejoined state service on or after January 1, 2002, your state premium contribution depends on your years of participation.

👤 This rule also applies to surviving spouses or dependents whose coverage began after July 1, 2002.

📊 See the participation schedule below for required years of coverage to qualify for each level of state premium 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



2026 PLAN OPTIONS



OGB PLAN OPTIONS

Active Employees

OGB offers 5 self-insured plans through Louisiana Blue. You can view informational videos about each plan by clicking on the corresponding links.

- ▶ Pelican HRA1000 <https://youtu.be/p9xclaG88h0>
- ▶ Pelican HSA775 (active employees only) <https://youtu.be/YoThTNpIKrM>
- ▶ Magnolia Local Plus https://youtu.be/4AdPaszw_-A
- ▶ Magnolia Open Access https://youtu.be/0NL_Pr3DSYo
- ▶ Magnolia Local <https://youtu.be/qKlKiaQo7AM>



HSA CONTRIBUTION LIMITS

HSA Annual Contribution Limits for 2026

 Employee-only coverage: \$4,400

 Family coverage: \$8,750

 **Catch-up contribution:** If you are 55 or older by the end of the plan year, you may contribute an additional **\$1,000**.

Important:

Active employees eligible for Medicare **cannot contribute** to their Health Savings Account.

Reminder:

Contributions made through **payroll deductions** and **personal payments** both count toward the IRS annual limit.



HARNESS THE POWER OF AN HSA WEBINAR

HealthEquity®



Webinar Details:

- **Date:** Thursday, October 7, 2025
- **Time:** 1:30 pm
- **Duration:** 30 - 45 minutes
- **Register:**
<https://event.on24.com/wcc/r/5059983/732D0F228AC218DFD904300030D32C4B>
- During this session, you will learn about:
 - How HSAs can help you save for medical expenses
 - The tax advantages of HSAs
 - Strategies for maximizing your HSA benefits

Whether you're new to HSAs or looking to make the most of your existing account, this webinar will provide valuable insights and practical tips.



Effective January 1, 2026, Liviniti will be the Pharmacy Benefits Manager for OGB



- Pelican HRA 1000
- Pelican HSA 775
- Magnolia Local Plus
- Magnolia Open Access
- Magnolia Local



- Covered by CVS Caremark through December 31, 2025



- Members will receive a Liviniti Welcome Packet by December 31, 2025

Member Services

Call us any time! We're in the people business, with US-based, helpful representatives ready to take your calls every day of the year.



24/7/365

Call (833) 925-2770

**Or email:
support@liviniti.com**

Take your pharmacy benefits on the go with the Liviniti Mobile App.

The mobile app has the same features and information as the Member Portal. You can find a free copy of the Liviniti Mobile App wherever you download apps for your phone. Get started today!

**iPhone
QR Code**



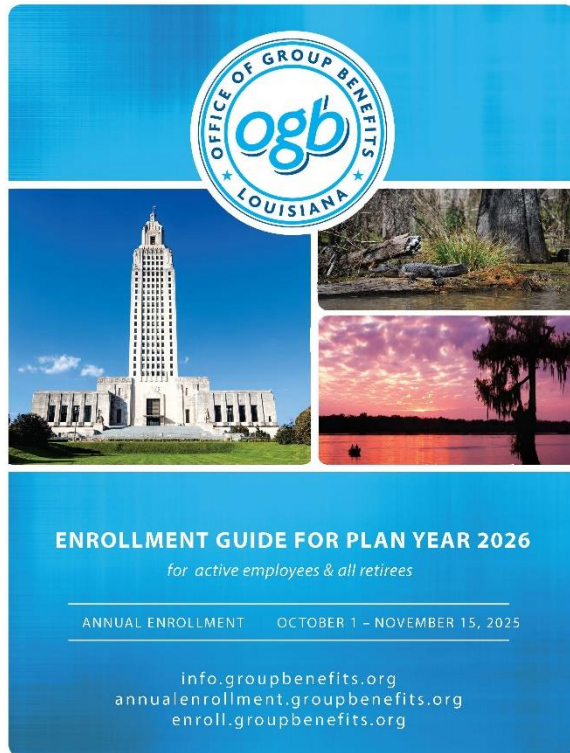
**Android
QR Code**



🔍 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

- 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 2025	✓	✓	✓
Enroll in a health plan with different or new covered dependents than 2025			✓
Elect or re-elect HSA contributions	✓ (Re-elect)	✓	✓ (1 st time enrollee)
Elect or re-elect FSA contributions	✓ (Re-elect)	✓	✓ (1 st 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 2026 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

Employees can update their mailing address and add a personal email address (optional) before making Annual Enrollment elections. You must confirm your mailing address to proceed.



To Enroll:


- Select the tab for the benefit you want to enroll in or change for 2026.
-  Your current plan or last selection appears at the top.
-  New plan options for 2026 appear in the middle.
-  Click confirm/save to finalize each selection.

Flexible Spending Account (FSA) Enrollment

-  Your 2025 elected amount will be shown at the top.
-  Select the FSA box and enter the yearly amount for the desired FSA.
-  Click save to complete your FSA enrollment.

Health Savings Account (HSA) Enrollment

-  If you had an HSA plan with an account last year, you can re-enter your deduction in LEO for 2026.
-  Enter the HSA deduction on the Health Plan tab. (This is only available if you had an HSA plan in 2025 and an active deduction in HCM.)

 Active employees who become eligible for Medicare or Tricare cannot contribute to a Health Savings Account.



LAGOV EMPLOYEES AE APPLICATION

Notes:

✓ If you want to keep the same health and/or term life insurance plans with the same dependents for 2026, **no action is needed**.

⛶ **Health** - To cancel coverage, update or start HSA contributions, or change covered dependents, contact HR to complete the necessary forms.

💼 **Life Insurance** - All changes to life or dependent life plans must be processed through HR. Your current plan and covered dependents are listed on the **Life** tab in LEO.

📄 **FSA and HSA** - You must **re-enroll each year** to continue participation.

⊘ If you choose to **waive or decline coverage for 2026**, a waiver form must be completed in LEO or with your HR department.

💻 Selecting **PLAN CONFIRMATION** will display a summary of your 2026 elections.

🖨 It's recommended to **print your plan confirmation** for your records.¹⁹



NON-LAGOV ANNUAL 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](#)



NON-LAGOV 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

At the Office of Group Benefits, your health is our priority.

We're proud to offer a variety of Wellness and Disease Management programs to support your well-being:

- ▶ Louisiana Blue Care Management
 - ▶ Disease Management
 - ▶ Diabetes Care
 - ▶ Omada Health
 - ▶ Blue365
 - ▶ <https://youtu.be/-oTfBA3qB3s>
- ▶ Live Better Louisiana https://youtu.be/Xe_qMWwpvow
- ▶ Access2day Health <https://youtu.be/mzwv28hp4pg>

These programs are designed to help you take control of your health, manage chronic conditions, and live your best life.



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

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

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/



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 lets you pay for health, life, and other eligible benefits **before taxes are taken out**, helping you save money.

 Employees in agencies that participate in the **OGB-administered Flexible Benefits Plan** are **automatically enrolled** in Premium Conversion for all eligible OGB and miscellaneous products.

 Enrollment continues each year **automatically**, unless you:

 End all coverage during **Annual Enrollment**, or

 Experience an **OGB-recognized Qualified Life Event** and choose to opt out.





Flexible Spending Plan


https://youtu.be/q9cAjWB_ACU







**BENEFITS
SHOULD
FEEL LIKE
BENEFITS™**









✓ What Happens After You Enroll?

 You'll receive a **welcome email** (or letter if no email is on file) with steps to set up your **online account**.

 Your account lets you:

-  Check your balance
-  View card transactions
-  Upload receipts
-  And more

TASC Claim Card Highlights

- Instantly access benefit funds - **just like a debit card**
 -  No need to submit reimbursement forms
 -  Keep your receipts in case verification is required
 -  Card works for **eligible health care expenses only**
 -  Arrives at your home in a **plain white envelope**
 -  Order replacement or extra cards via the **mobile app or website**
 -  Card is deactivated if:
 - You leave employment
 - Lose eligibility
 - Don't re-enroll during Open Enrollment





Customer Care



www.tasconline.com

MyTASC Online

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



1.844.237.9222

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 ✓ www.lablue.com/ogb	✓ 1-866-346-5800 ✓ www.HealthEquity.com
Liviniti	TASC
✓ 1-833-925-2770 ✓ microsite.liviniti.com ✓ Beginning 10/01/25	✓ 1-844-237-9222 ✓ www.tasconline.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