



Office
of Group
Benefits



2024 Annual Enrollment

Active Employees

AGENDA

- ▶ Plan Year Changes/Reminders
- ▶ Responsibilities
- ▶ 2024 Plan Options
- ▶ How to Enroll
- ▶ Wellness & Disease Management
- ▶ Life Insurance
- ▶ Flexible Benefits
- ▶ Contact Information
- ▶ Questions



PLAN YEAR CHANGES

▶ Premium Increase

- BCBSLA Pelican & Magnolia Plans - 6.15% increase effective 01/01/2024 for all classifications

▶ Vantage Health Plans

- Effective 01/01/2024, the Vantage Health Plans will no longer be available. Members enrolled in a Vantage health plan will have to select a new health plan for 2024.

▶ New Flexible Spending Arrangement Vendor

- TASC will be the new administrator of the OGB Flexible Spending Arrangement effective 01/01/2024.

▶ Life Insurance Premium Increase

- New rates will not exceed \$3.00/\$1000 for actives and retirees.



REMINDERS

▶ HSA & FSA

- Members must elect or re-elect their HSA contributions and/or participation in the HSA and/or FSA for the 2024 plan year.

▶ No Action Necessary

- If you would like to remain in your current OGB health plan for 2024, 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 Life Insurance plan
- ▶ Discontinue OGB Coverage



FUTURE RETIREES

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



2024 PLAN OPTIONS



OGB PLAN OPTIONS

Active Employees

OGB offers 5 self-insured plans through Blue Cross and Blue Shield of Louisiana:

- ▶ Pelican HRA1000
- ▶ Pelican HSA775 (active employees only)
- ▶ Magnolia Local Plus
- ▶ Magnolia Open Access
- ▶ Magnolia Local

Visit OGB's YouTube channel to see videos about these offerings:

https://www.youtube.com/channel/UCbYwtQ00e4lbRQ7wz_KdVFw/featured





HSA CONTRIBUTION LIMITS

- ▶ **HSA Annual Contribution Limits for 2024:**
 - Employee only coverage: \$4,150
 - Family coverage: \$8,300.
- ▶ 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



ENROLLMENT GUIDE FOR PLAN YEAR 2023
For all members

ANNUAL ENROLLMENT OCTOBER 1 – NOVEMBER 15, 2022

info.groupbenefits.org
annualenrollment.groupbenefits.org
enroll.groupbenefits.org



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STATE OF LOUISIANA

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ogb 2023 Annual Enrollment

Employee Enrollment Form

Health Insurance... Application for Health Coverage... faster online at HealthCr... by Employer Requested F... Reason for... New Group Life Even Status Depr Ch...



OGB encourages you to make sure you choose a doctor or hospital in your provider network when you need healthcare. By choosing network providers, you avoid the possibility of having your provider bill you for amounts in addition to applicable copayments, coinsurance, deductibles and non-covered services. (Often referred to as balance billing.)



2024 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 2023	✓	✓	✓
Enroll in a health plan with different or new covered dependents than 2023			✓
Elect or re-elect HSA contributions	✓ (Re-elect)	✓	✓
Elect or re-elect FSA contributions	✓ (Re-elect)	✓	✓
Apply for 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 2024 should do so through Louisiana Employees Online (LEO).

To Enroll:

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



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



LAGOV EMPLOYEES AE APPLICATION

- ▶ For the 2024 Plan Year, employees will be able to make changes to their mailing address and add a personal email address (optional) prior to making Annual Enrollment elections.
- ▶ You must confirm your address to continue.

To Enroll:

- ▶ Choose the tab of the benefit you wish to enroll in or change for the 2024 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 2023 Elected amount will be displayed at the top.
- ▶ Select the FSA box and add the yearly amount on the desired FSA.
- ▶ Click save to complete your selections for each enrollment.

HEALTH SAVINGS ACCOUNT ENROLLMENT

- ▶ If the Employee had an HSA plan with account last year they can re-enroll the HSA deduction in LEO for 2024
- ▶ The HSA deduction is entered on the Health plan tab. This option is only available if the employee had an HSA plan in 2023 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 life plans with the same dependents 2024, no action is required.
- **Health** - To cancel Health, add the HSA plan, 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.
- **FSA and/or HSA** - You must re-enroll each year.
- Should you **WAIVE / DECLINE** coverage for 2024, a waiver form is presented for completion.
- Choosing **PLAN CONFIRMATION** will display a summary of your 2024 elections. Printing is recommended.



NON-LAGOV ENROLLMENT PORTAL

Members wishing to change health plans with the same covered dependents as their 2023 plan are eligible to use the annual enrollment portal to make their 2024 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.
- ▶ 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

OGB cares about the health of our members and that is why we offer several Wellness and Disease Management programs to our members:

- ▶ Access2day Health
- ▶ BCBS Care Management
- ▶ BlueCare
- ▶ Live Better Louisiana

Visit OGB's YouTube channel to see videos about these offerings:

https://www.youtube.com/channel/UCbYwtQ00e4lbRQ7wz_KdVFw/featured



LIFE INSURANCE



LIFE INSURANCE

- ▶ OGB offers two term life insurance plans through Prudential. Details about the Basic Life 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

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



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 are required to supply 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.



LIFE INSURANCE

Plan Changes at age 65 and 70

- ▶ Plan members enrolled in life insurance coverage will automatically have a 25 percent reduction in 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 rates sheets are available on the OGB website.



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

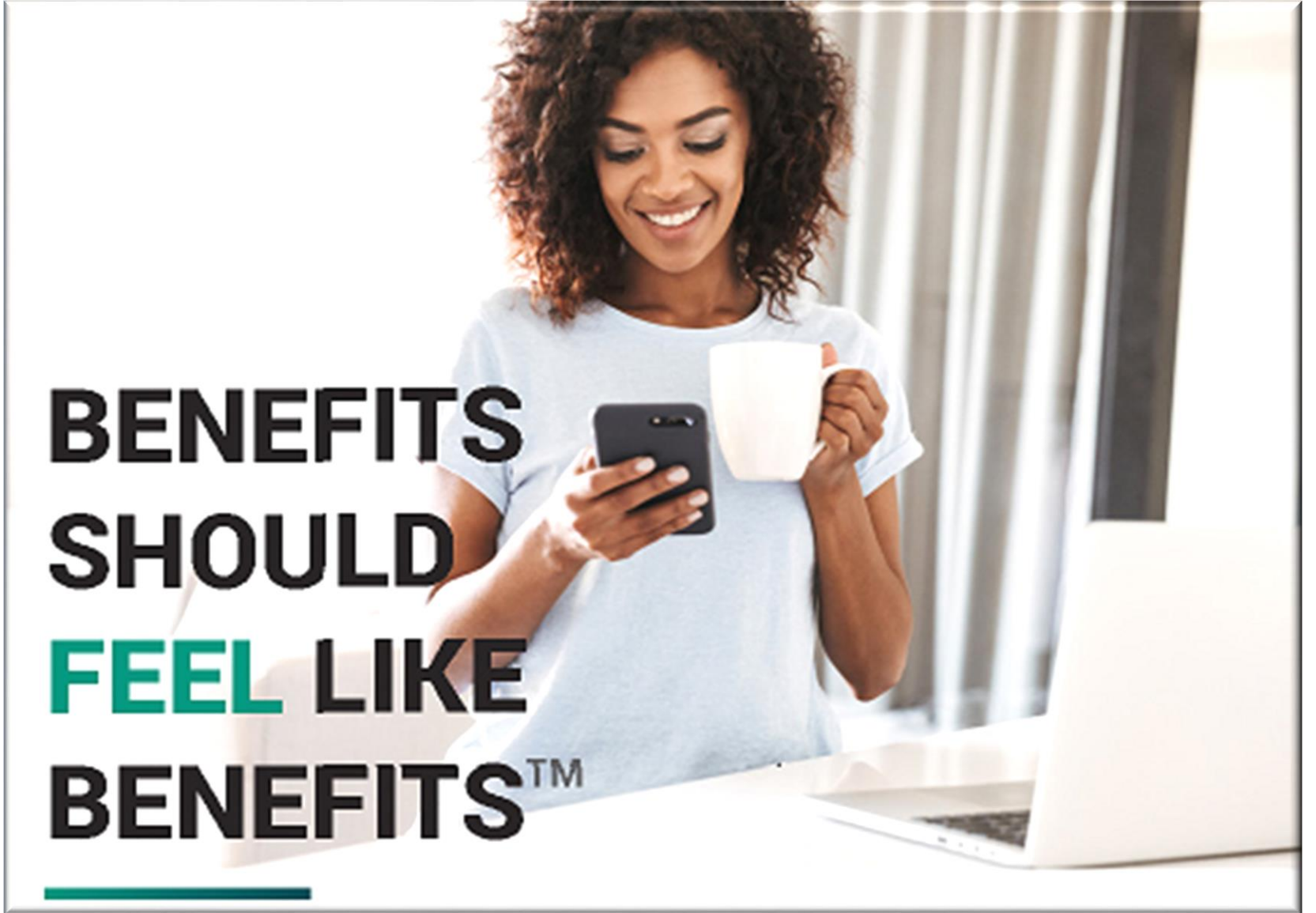
- ▶ Premium Conversion allows your health, life, and miscellaneous product premiums to be deducted pre-tax, saving you money
- ▶ Employees of agencies that participate in the OGB administered Flexible Benefits Plan will automatically be enrolled in the Premium Conversion option for all OGB products and 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. See the Flex Plan document for additional information.





Flexible Spending Plan

**BENEFITS
SHOULD
FEEL LIKE
BENEFITS™**





Flexible Spending Plan Options



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.
- New Enrollees in the GPFSA or LPFSA will receive a TASC Claim card at their registered mailing address. This arrives in a plain white envelope, so be on the lookout for it and do not throw it out



TASC Card

- 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.
 - **First time participants** will receive a card in the mail.
 - **Re-enrolling participants** will use current card. Expiration date is on back of card. Must re-enroll during Open Enrollment to have an active account.
 - 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 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



1.800.422.4661

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

Access2day Health	CVS Caremark
✓ 1-800-797-9503 ✓ www.access2dayhealth.com	✓ 1-877-300-1906 ✓ www.caremark.com
Blue Cross Blue Shield of Louisiana	FSA
✓ 1-800-392-4089 ✓ www.bcbsla.com/ogb	✓ TBD



CONTACT INFORMATION

info.groupbenefits.org

annualenrollment.groupbenefits.org

- ▶ 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





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QUESTIONS?