



Office
of Group
Benefits



2024 Annual Enrollment

Medicare Retirees

AGENDA

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



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.

▶ Life Insurance Premium Increase

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



REMINDERS

▶ 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
- ▶ Discontinue OGB Life Insurance or drop to Basic Life coverage
- ▶ Discontinue OGB Coverage*

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



2024 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 generally can 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

The Office of Group Benefits offers retirees with Medicare seven fully insured Medicare Advantage options:

- ▶ Blue Advantage
- ▶ Humana
- ▶ Peoples Health
- ▶ Via Benefits

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

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



VIA BENEFITS

Via Benefits: Customize your insurance

Towers Watson's Via Benefits is an Individual Medicare Market Exchange offered to OGB retirees and spouses who have **Medicare Parts A and B**. Via Benefits offers a variety of medical, prescription drug, and dental plans based on an individual's provider preferences, prescription drug needs, geographic location and medical conditions. These plans may include Medicare Advantage, Medicare Supplement (or Medigap) and Medicare Part D Prescription Drug coverage.

Plan Advice and Enrollment Assistance

Via Benefits gives you access to licensed benefit advisors and online tools combined with comprehensive knowledge of the Medicare market. Licensed benefit advisors are available to assist you before, during and after enrollment. You can contact benefit advisors at **(855) 663-4228**, Monday through Friday from **8:00 a.m. until 8:00 p.m.** central standard time.

Via Benefits Health Reimbursement Arrangement (HRA)

Retirees enrolled in a medical plan through Via Benefits receive a Health Reimbursement Arrangement. The Via Benefits HRA allows for tax-free reimbursement of qualifying medical expenses to the extent that funds are available in the HRA account. A single retiree will receive HRA credits of **\$200** per month and a retiree plus spouse will receive HRA credits of **\$300** per month from the agency you retired.

Compare Plans

Via Benefits offers a variety of tools to help you compare insurance plans and premiums. They also offer a Prescription Profiler™ that uses your current and projected medication expenses to determine which plans will have the lowest estimated annual out-of-pocket cost.

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

Sampling of plans available through Via Benefits



OGB PLAN OPTIONS

Medicare retirees can also select from five OGB plans during annual enrollment:

- ▶ Pelican HRA1000
- ▶ 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



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



2022 ANNUAL ENROLLMENT

2021 annual enrollment begins October 1 and ends November 15, 2021. This is your opportunity to evaluate your health care needs and select a plan best suited to you and your eligible covered dependents. If you would like to remain in your current OGB health plan with the same covered dependents for the 2021 plan year, you do not need to do anything EXCEPT update your HSA and/or FSA contributions as applicable. **Remember, members enrolled in the Pelican HSA/FSA and/or FSA options MUST update their contribution for 2021.**

What's New for 2022?

Beginning January 1, 2021, the following changes will be in effect:

- 5.5 percent rate increase for Blue Cross and Blue Shield of Louisiana plans and a 6 percent rate increase for the Vantage Medical Home HMO plan.
- Annual enrollment meetings will be held virtually for all Active Employees.
- Annual Enrollment meetings for all retirees will be held in-person but registration is required. Meetings will be limited to 50 members, masks will be required and social distancing measures will be in place. More information on registering can be found on the meetings schedule page.

Step 1: Learn More About Our Plans

Decision Guide for ALL Members

Our Enrollment Guide for Plan Year 2021 can help all members better understand their 2021 enrollment options. You can also view the [Benefits Comparison Sheets](#).

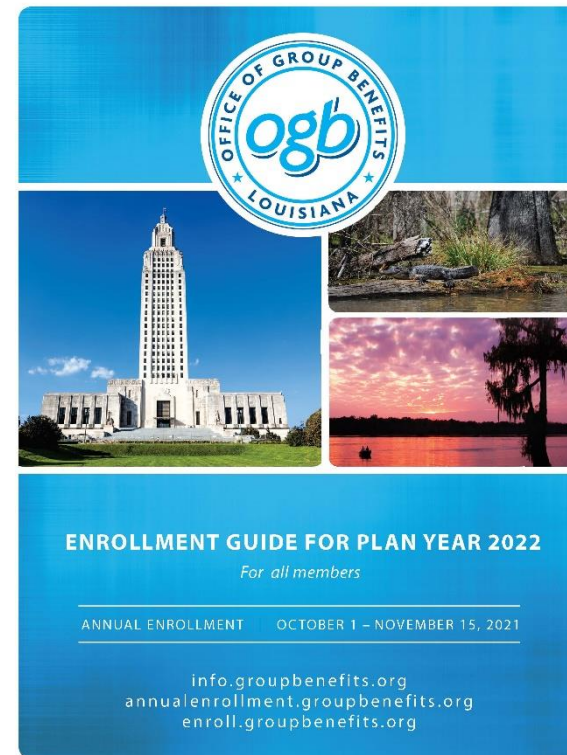
Step 2: Connect with OGB

Call Us

The customer service line is open from 8 a.m. to 4:30 p.m. Monday through Friday. Call us now at [1-800-272-8451](tel:1-800-272-8451).

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:



ENROLLMENT GUIDE FOR PLAN YEAR 2022
For all members

ANNUAL ENROLLMENT | OCTOBER 1 – NOVEMBER 15, 2021

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



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

- ▶ 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 2023	✓	✓	✓
Enroll in a health plan with different or new covered dependents than 2023			✓
Drop coverage			✓

**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 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

The Office of Group Benefits cares about the health of our members. We offer several Wellness and Disease Management programs to our members:

- ▶ Access2day Health
- ▶ Live Better Louisiana
- ▶ Blue 365

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

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



BLUE 365



Join Blue365[®] for Health and Wellness Discounts!



Sign up for
FREE!



BLUE 365

Join Blue365® for Health and Wellness Discounts!

- ▶ Register at www.Blue365deals.com/BCBSLA for discounts from top-name national vendors.



Examples include:

- Exclusive \$25/month membership to 9,000 gyms nationwide (with three-month commitment)
- 20% off all Reebok fitness gear, including shoes and apparel, plus free shipping
- 10-40% off Davis Vision products
- Discounts of 20-50% to a network of dentists



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

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 rate sheets are available on the OGB website.



CONTACT INFORMATION



VENDOR CONTACT INFORMATION

Access2day Health	Peoples Health
<ul style="list-style-type: none"> ✓ 1-800-797-9503 ✓ www.access2dayhealth.com 	<ul style="list-style-type: none"> ✓ 1-866-912-8304 ✓ www.peopleshealth.com
Blue Cross Blue Shield of Louisiana	SilverScript
<ul style="list-style-type: none"> ✓ 1-800-392-4089 ✓ www.bcbsla.com/ogb 	<ul style="list-style-type: none"> ✓ 1-888-996-0104 ✓ www.caremark.com
Blue Advantage	Via Benefits
<ul style="list-style-type: none"> ✓ 1-866-508-7145 ✓ www.blueadvantage.bcbsla.com/medicare/memberportalhome 	<ul style="list-style-type: none"> ✓ 1-855-663-4228 ✓ my.ViaBenefits.com/ogb
Humana	
<ul style="list-style-type: none"> ✓ 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

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?