



ENROLLMENT GUIDE FOR PLAN YEAR 2024

For all members

ANNUAL ENROLLMENT

OCTOBER 1 – NOVEMBER 15, 2023

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

RESOURCES / CONTACT INFORMATION

If you have any questions about annual enrollment, visit info.groupbenefits.org or call us at 1-800-272-8451. You can also contact our vendors with specific questions at the phone numbers below.

OGB Customer Service Hours: 8:00 AM - 4:30 PM Monday - Friday	1-800-272-8451	info.groupbenefits.org
Vendor	Customer Service	Website
Access Health (Access2Day) Hours: 9:00 AM - 5:00 PM (M - TH) 9:00 AM - 3:00 PM (Friday)	1-800-797-9503	access2dayhealth.com
Blue Cross and Blue Shield of Louisiana Hours: 8:00 AM - 8:00 PM CT Monday - Friday	1-800-392-4089	www.bcbsla.com/ogb
Blue Advantage HMO Pre-enrollment Hours: 8:00 AM - 8:00 PM CT Seven days a week (October - March) 8:00 AM - 8:00 PM CT Monday - Friday (April - September)	1-833-955-3821	https://blueadvantage.bcbsla.com/groups/OGB Passcode: Stateofla
Blue Advantage HMO Members Hours: 8:00 AM - 8:00 PM CT Seven days a week (October - March) 8:00 AM - 8:00 PM CT Monday - Friday (April - September)	1-866-508-7145 (TTY: 711)	https://blueadvantage.bcbsla.com/medicare/memberportalhome
Humana Hours: 7 a.m. – 7 p.m. CT Monday - Friday	1-877-889-9885 (TTY: 711)	www.Humana.com
Peoples Health Hours: 8:00 AM - 8:00 PM CT Seven days a week	1-866-912-8304	www.peopleshealth.com/ogb
CVS Caremark Hours: 24 hours a day Seven days a week	1-877-300-1906	www.caremark.com
SilverScript Hours: 24 hours a day Seven days a week	1-888-996-0104	www.caremark.com
Additional Information	Member Services	Website
Centers for Medicare & Medicaid (CMS) 24 Hours a day / 7 days a week	1-800-633-4227	www.medicare.gov
Social Security Administration	1-800-772-1213	www.ssa.gov

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Letter from the CEO

Dear OGB Members:

Selecting the right health plan is one of the most important decisions you can make. Annual enrollment is your opportunity to evaluate your health care needs and select the plan best suited to you and your eligible covered dependents. This guide contains an overview of the options available to you.

Informational meetings for **ALL** members will be held in-person this year. The meeting schedules can be found on the next few pages of this booklet and on-line. We encourage you to attend a meeting so we can answer questions you may have.

Effective January 1, 2024, the Vantage Medical Home HMO and Medicare Advantage health plans will no longer be available. **Your health coverage is NOT going away, but you will need to choose a new health plan option to begin after December 31, 2023.**

Also effective January 1, 2024, there will be changes to the OGB Flexible Spending Accounts (FSA) administration. TASC will be the new FLEXible Spending Arrangement administrator for 2024. You can find out more information about TASC on pages 88-89.

The ever-changing costs of healthcare require OGB to make occasional changes to our health plans in order to continue to provide our members with the coverage they are accustomed to. Therefore, effective January 1, 2024, premium rates for the Pelican and Magnolia plans will increase by 6.15%.

OGB plan members continue to have a wide variety of health plan options available to them. OGB will continue to offer active employees and retirees options through Blue Cross and Blue Shield of Louisiana. Medicare retirees also have several Medicare Advantage options available to them through HMO Louisiana, Humana, Peoples Health and Via Benefits You can learn more about these options by attending an annual enrollment meeting or visiting the OGB annual enrollment website: annualenrollment.groupbenefits.org.

If you would like to remain in your current OGB health plan with the same covered dependents for the 2024 plan year, you do not need to do anything except to update your HSA or FSA contributions, as applicable. Your current coverage will continue for the 2024 Plan Year. Remember, members enrolled in the Pelican HSA775 and/or FSA options will need to update their contributions for 2024.

More information on your health plan options, flexible spending arrangements, wellness programs and life insurance can be found on the OGB website, info.groupbenefits.org.

The Office of Group Benefits looks forward to continuing to serve you and your family in 2024.

Best regards,

Col. David W. Couvillon
Chief Executive Officer
Office of Group Benefits

ACTIVE EMPLOYEE MEETING SCHEDULE



Annual Enrollment is October 1 - November 15

Join us at any of the meetings listed below to get details about your options. **There are two classroom style presentations per day, each lasting about two hours.**

LSU First benefits will not be discussed at these meetings. Please contact LSU for information regarding LSU First annual enrollment meetings.

Interpreter for hearing-impaired members is available upon request.

DATE	LOCATION	START TIMES
October 3	University of Louisiana-Lafayette Cecil J. Picard Center 200 East Devalcourt Street, Lafayette, LA 70506	9:00 AM or 2:00 PM
October 3	Bossier City Civic Center 620 Benton Road, Bossier City, LA 71111	9:00 AM or 2:00 PM
October 10	Monroe Civic Center 401 Lea Joyner Expressway, Monroe, LA	9:00 AM or 2:00 PM
October 13	SLU Student Union Annex Theater (Old Student Union) 303 Texas Ave., Hammond, LA 70402	9:00 AM or 2:00 PM
October 17	State Police Headquarters Auditorium (BLDG. A) 7919 Independence Blvd., Baton Rouge, LA 70806	9:00 AM or 2:00 PM
October 17	Houma - Terrebonne Civic Center 346 Civic Center Blvd., Houma, LA 70360	9:00 AM or 2:00 PM
October 24	University of New Orleans (University Center Ballroom) 2000 Lakeshore Drive, New Orleans, LA 70148	9:00 AM or 2:00 PM
October 24	Alexandria Convention Center 2225 N MacArthur Dr., Alexandria, LA 71303	9:00 AM or 2:00 PM
November 7	Lake Charles Civic Center - Contraband Room 900 Lakeshore Drive, Lake Charles, LA 70602	9:00 AM or 2:00 PM

NON-MEDICARE RETIREE MEETINGS SCHEDULE



Annual Enrollment is October 1 - November 15

Join us at any of the meetings listed below to get details about your options. **There are two classroom style presentations per day, each lasting about two hours.**

LSU First benefits will not be discussed at these meetings. Please contact LSU for information regarding LSU First annual enrollment meetings.

Interpreter for hearing-impaired members is available upon request.

DATE	LOCATION	START TIMES
October 4	University of Louisiana-Lafayette Cecil J. Picard Center 200 East Devalcourt Street, Lafayette, LA 70506	9:00 AM or 2:00 PM
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November 8	Lake Charles Civic Center - Contraband Room 900 Lakeshore Drive, Lake Charles, LA 70602	9:00 AM or 2:00 PM

Visit info.groupbenefits.org or call 1-800-272-8451 for more information.

MEDICARE RETIREE MEETINGS SCHEDULE



Annual Enrollment is October 1 - November 15

Join us at any of the meetings listed below to get details about your options. **There are two classroom style presentations per day, each lasting about two hours.**

LSU First benefits will not be discussed at these meetings. Please contact LSU for information regarding LSU First annual enrollment meetings.

Interpreter for hearing-impaired members is available upon request.

DATE	LOCATION	START TIMES
October 5	University of Louisiana-Lafayette Cecil J. Picard Center 200 East Devalcourt Street, Lafayette, LA 70506	9:00 AM or 2:00 PM
October 5	Bossier City Civic Center 620 Benton Road, Bossier City, LA 71111	9:00 AM or 2:00 PM
October 12	Monroe Civic Center 401 Lea Joyner Expressway, Monroe, LA	9:00 AM or 2:00 PM
October 19	Houma - Terrebonne Civic Center 346 Civic Center Blvd., Houma, LA 70360	9:00 AM or 2:00 PM
October 19	State Police Headquarters Auditorium (BLDG. A) 7919 Independence Blvd., Baton Rouge, LA 70806	9:00 AM or 2:00 PM
October 26	Alexandria Convention Center 2225 N MacArthur Dr., Alexandria, LA 71303	9:00 AM or 2:00 PM
October 26	University of New Orleans (University Center Ballroom) 2000 Lakeshore Drive, New Orleans, LA 70148	9:00 AM or 2:00 PM
October 27	SLU Student Union Annex Theater (Old Student Union) 303 Texas Ave., Hammond, LA 70402	9:00 AM or 2:00 PM
November 9	Lake Charles Civic Center - Contraband Room 900 Lakeshore Drive, Lake Charles, LA 70602	9:00 AM or 2:00 PM

Visit info.groupbenefits.org or call 1-800-272-8451 for more information.



GENERAL INFORMATION

For all members

Annual Enrollment & Your Responsibilities



Important Dates

info.groupbenefits.org

- **October 1, 2023** – 2024 OGB annual enrollment begins
- **October 15, 2023** – 2024 Medicare Advantage Plan(s) enrollment begins
- **November 15, 2023** – OGB annual enrollment ends
- **December 7, 2023** – Medicare Advantage Plan(s) enrollment ends
- **January 1, 2024** – New plan year begins

Your Responsibilities as an OGB Member

As an OGB member, you have comprehensive health benefit options available to you and your eligible dependents. It is your responsibility to make the best choice for you and your situation.

During annual enrollment, you may:

- Enroll in a health plan
- Apply for Life Insurance (active employees only)
- Drop or add eligible dependents
- Discontinue OGB coverage
- Enroll in and determine the amount of your Health Savings Account contribution (if applicable)
- Enroll in and determine the amount of your Flexible Spending Arrangement contribution (if applicable)

You are responsible for:

- If making or changing your selection – either on-line, using the enrollment paper form included in this guide (retirees only) or with your human resources department – do so no later than **November 15, 2023**.
- If adding dependents, active employees are responsible to provide documentation to their human resources department. Retirees should send documentation to OGB. Documentation includes birth certificates, marriage certificates and other acceptable legal or verification documents. (See OGB Plan-Recognized Qualified Life Events chart for appropriate documentation for each event.) Documentation should be submitted no later than **November 15, 2023**.
- Educating yourself on the Plan materials
- Reviewing all communications from OGB and your human resources department and taking the required actions.
- Verifying that your insurance premium deduction is correct.

IMPORTANT! If you would like to remain in your current OGB health and/or life insurance Plan with the same covered dependents for the 2024 Plan Year, you do not need to do anything. Your current coverage will continue for the 2024 Plan Year. **NOTE: Active members enrolled in the Pelican HSA775 and/or FSA options will need to update their elections for 2024.**

Making Your Health Plan Selection

Choose one of the following enrollment options:

LaGov vs. Non-LaGov

“LaGov” and “Non-LaGov” are agency classifications used by OGB. If you are uncertain about whether your agency is classified as LaGov or Non-LaGov, you should contact your human resources department.

ACTIVE EMPLOYEES, REHIRED RETIREES	OGB Annual Enrollment Portal	Louisiana Employees On-line (LEO)	Human Resources Department
Enroll in a new health plan with the same covered dependents as 2023	✓ (Non-LaGov employees only)	✓ (LaGov employees only)	✓
Enroll in a health plan with different or new covered dependents than 2023			✓
Elect or re-elect HSA contributions	✓ (Re-elect) (Non-LaGov employees only)	✓ (Re-elect) (LaGov employees only)	✓ (Elect)
Elect or re-elect FSA contributions	✓ (Non-LaGov employees only)	✓ (LaGov employees only)	✓
Apply for life insurance (Active Employees Only)			✓
Discontinue OGB health and/or life insurance coverage			✓

RETIREEES	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			✓**
Discontinue OGB health and/or life insurance coverage			✓**

Access the web portal at enroll.groupbenefits.org.

For Retirees only, mail or fax a signed and dated letter to OGB with your change request. Be sure to include the primary plan member’s Social Security number or OGB member ID number. If adding a dependent, please include marriage certificate and/or birth certificate and any other required verification documents. **Please Note: If you are dropping your OGB coverage, you will not be able to get it back.

Mail to: Office of Group Benefits, Annual Enrollment, P.O. Box 44036, Baton Rouge, LA 70804 or **Fax to:** (225) 342-9917 or (225) 342-9919.

Making Changes During the Plan Year

Consider your benefit needs carefully and make the appropriate selection. You **will not** be able to make any health plan changes until the next annual enrollment period, unless you experience an *OGB Plan-Recognized Qualified Life Event* during the plan year.

You can review a full list of OGB Plan-Recognized Qualified Life Events at info.groupbenefits.org.

Eligibility

Dependents

The following people can be enrolled as dependents:

- Your legal Spouse
- Children until they reach the applicable attainment age

Children are defined as:

- Natural child of the employee or legal spouse (i.e. - stepchild)
- Legally adopted child of the employee
- Child placed for adoption with employee
- Other non-spouse dependents until they reach the applicable attainment age

Other Non-Spouse Dependents are defined as:

- Unmarried grandchild who resides with the (primary) Plan member and for whom the member has legal custody
- Unmarried child for whom the (primary) Plan member has court-ordered legal custody

Dependent Eligibility Requirements:

The following requirements and associated documentation must be submitted to OGB in order to have your dependent covered under your OGB health plan:

- **Spouse**
 - Provide the following dependent verification documents to OGB within 30 days of eligibility:
 - A copy of the marriage certificate
- **Child**
 - Provide the following dependent verification documents to OGB within 30 days of eligibility:
 - Copy of child's birth certificate
- **Stepchild(ren)**
 - Provide the following dependent verification documents to OGB within 30 days of eligibility:
 - A copy of the marriage certificate between the member and biological parent
 - A copy of stepchild(ren)'s birth certificate
- **Legal Custody Dependent**
 - Legal custody must be granted by the court before the dependent(s) turns 18 years of age
 - Legal dependent(s) may remain covered until age 18
 - Provide the following dependent verification documents to OGB within 30 days of eligibility:
 - Copy of legal custody decree
 - Copy of dependent's birth certificate
- **Grandchildren**
 - Legal custody must be granted by the court before grandchild turns 18 years of age
 - Unmarried grandchild may remain covered until age 26
 - Provide the following dependent verification documents to OGB within 30 days of eligibility:
 - A copy of legal custody decree
 - A copy of grandchild(ren)'s birth certificate

REMINDER! To add a newborn as a dependent, you must complete an application for coverage and provide your human resources department (or OGB if you are a retiree) with a birth certificate or a copy of the birth letter within 30 days of the child's birth date. The birth letter will suffice as proof of parentage only if it contains the relationship of the child and the employee. If the birth certificate or birth letter is not timely received, enrollment cannot take place until the next annual enrollment period or the Plan member experiences another OGB Plan-Recognized Qualified Life Event that allows the child to be added.



SUMMARY OF PLANS

Active Employees, Non-Medicare Retirees & Rehired Retirees

ACTIVE EMPLOYEE MEETING SCHEDULE



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OFFICE OF GROUP BENEFITS

OFFICIAL SCHEDULE OF MONTHLY PREMIUM RATES

Rates effective January 1, 2024 (75% employer participation level)

Understanding Your Plan Options



Pelican Plans

Pelican plans offer coverage within Blue Cross and Blue Shield’s nationwide network, as well as Out-of-Network to ensure members can receive care anywhere.

Pelican HRA1000

The Pelican HRA1000 includes \$1,000 in annual employer contributions in a health reimbursement account for employee-only plans and \$2,000 for employee plus dependent(s) plans in a health reimbursement account that can be used to offset deductible and other out-of-pocket health care costs throughout the year. Any unused funds roll over each Plan Year up to the In-Network out-of-pocket maximum (if you remain enrolled in the Pelican HRA1000 plan), allowing members to build up balances that cover eligible medical expenses when they are incurred.

View Blue Cross’ network providers at info.groupbenefits.org.

	Employee Only	Employee + 1 (Spouse or child)	Employee + Children	Family
Annual Employer Contribution to HRA	\$1,000	\$2,000	\$2,000	\$2,000
Deductible (In-Network)	\$2,000	\$4,000	\$4,000	\$4,000
Deductible (Out-of-Network)	\$4,000	\$8,000	\$8,000	\$8,000
Out-of-pocket max (In-Network)	\$5,000	\$10,000	\$10,000	\$10,000
Out-of-pocket max (Out-of-Network)	\$10,000	\$20,000	\$20,000	\$20,000
Coinsurance (In-Network)	20%	20%	20%	20%
Coinsurance (Out-of-Network)	40%	40%	40%	40%

Pharmacy Benefits

OGB uses a Formulary to help members select the most appropriate, lowest-cost options. The Formulary is reviewed regularly to reassess drug tiers based on the current prescription drug market. Members will continue to pay a portion of the cost of their prescriptions in the form of a copay or coinsurance. The amount members pay toward their prescription depends on whether or not they receive a generic, preferred, non-preferred, or specialty brand drug.

Tier	Member Responsibility*
Generic	50% up to \$30
Preferred	50% up to \$55
Non-Preferred	65% up to \$80
Specialty	50% up to \$80
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s):	
Generic	\$0 copay
Preferred	\$20 copay
Non-Preferred	\$40 copay
Specialty	\$40 copay

*Member responsibility is for a prescription drug benefit of up to a 31-day supply.

Pelican HSA775 (Active Employees Only)*

The Pelican HSA775 offers our lowest premiums in addition to a separate health savings account funded by both employers and employees. Employers contribute \$200 to the HSA, then match any employee contributions up to an additional \$575. Employees can contribute to their HSA on a pre-tax basis, up to \$4,150 for an individual and \$8,300 for a family to cover out-of-pocket medical and pharmacy costs.

A GB-79 form must be filled out each year during Annual Enrollment for the following year's contributions.

Tax implications may apply for certain members. (Visit www.irs.gov for more information.)

Active employees who are eligible for Medicare will no longer be able to contribute to their health savings account.

Please see your HR representative for the GB-79 form or visit the OGB website at info.groupbenefits.org/members.

View Blue Cross' network providers at info.groupbenefits.org.

	Employee Only	Employee + 1 (Spouse or child)	Employee + Children	Family
Employer Contribution to HSA	\$200, plus up to \$575 dollar-for-dollar match of employee contributions			
Deductible (In-Network)	\$2,000	\$4,000	\$4,000	\$4,000
Deductible (Out-of-Network)	\$4,000	\$8,000	\$8,000	\$8,000
Out-of-pocket max (In-Network)	\$5,000	\$10,000	\$10,000	\$10,000
Out-of-pocket max (Out-of-Network)	\$10,000	\$20,000	\$20,000	\$20,000
Coinsurance (In-Network)	20%	20%	20%	20%
Coinsurance (Out-of-Network)	40%	40%	40%	40%

Pharmacy Benefits – Express Scripts

Blue Cross works in partnership with Express Scripts® to administer your prescription drug program for the Pelican HSA775.

Tier	Member Responsibility**
Generic	\$10 copay (31-day supply)
Preferred	\$25 copay (31-day supply)
Non-Preferred	\$50 copay (31-day supply)
Specialty	\$50 copay (31-day supply)
<i>Subject to deductible and applicable copay. Maintenance medications are not subject to deductible.**</i>	

*Active employees with Medicare Part A may face tax implications if they choose to open the HSA account.

**For a complete list of maintenance medications, visit <https://www.bcbsla.com/ogb/pelican-hsa-775-active-employees>.

ACCELERATE YOUR HEALTH SAVINGS

Combining a HealthEquity HSA with an HSA-qualified health plan delivers incredible benefits



BUILD HEALTH SAVINGS

Choose a low premium health plan.

HSA-qualified health plans offer the lowest premiums, enabling you to unlock immediate savings. Just put the money you would have paid toward traditional premiums into your HSA. Voila! Long-term health savings.



MAXIMIZE TAX SAVINGS

Pre-tax contributions help reduce your annual taxable income.

Your HSA earns tax-free interest and you never pay taxes or penalties when you withdraw HSA dollars for qualified expenses. See a full list of qualified medical expenses at [Learn.HealthEquity.com/QME](https://www.healthequity.com/QME)



KEEP YOUR MONEY—FOREVER

Spend it. Save it. Invest it.² It's yours.

Unlike flexible spending accounts (FSA), money in your HSA rolls over year after year—even if you change employers or health plans.

HSA triple-tax advantage¹

- Make pre-tax contributions
- Grow tax-free interest earnings
- Enjoy tax-free distributions for qualified medical expenses



SAVE FOR RETIREMENT

Your HealthEquity HSA works like a second 401(k).

Invest your HSA dollars into low-cost mutual funds, then watch your earnings grow tax-free. When you're 65, you can withdraw HSA dollars for any expense—you'll just need to pay regular income taxes. Of course, if you use that money for qualified medical expenses, you never pay taxes at all.³

¹HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

²Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.

³After age 65, if you withdraw funds for any purpose other than qualified medical expenses, you will be subject to income taxes. Funds withdrawn for qualified medical expenses will remain tax-free.

MAYBE YOU'VE HAD AN HSA BEFORE, BUT YOU'VE NEVER HAD AN HSA LIKE THIS



Get support 24/7

Call us day or night. Our US-based service team measures success by problems solved. We'll do whatever it takes.



Say goodbye to hassle

Log in and manage everything via our simple mobile app.⁴ Want to submit a claim? Easy. Just snap a photo and you're on your way.



Stay informed

Check out our vast library of webinars, tutorials, videos, calculators, and more. You'll find tips and tricks to make the most of your HSA.

JOIN FIVE MILLION+ HEALTH SAVERS

For more than two decades we've empowered some of the biggest companies in the world—and the smartest savers on the block.



Enroll today. Talk to your benefits team.

866.735.8195 | HealthEquity.com/Learn

⁴Accounts must be activated via the HealthEquity website in order to use the mobile app.
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Magnolia Plans

Magnolia Local Plus (Nationwide In-Network Providers)

The Magnolia Local Plus option offers the benefit of Blue Cross and Blue Shield's nationwide In-Network providers. The Local Plus plan provides the predictability of copays rather than using employer funding to offset out-of-pocket costs.

Out-of-Network care is covered only in emergencies, and the member may be balance billed. View Blue Cross' network providers at info.groupbenefits.org.

Active Employees and Non-Medicare Retirees (retirement date ON or AFTER 3-1-2015)	Employee-Only	Employee + 1 (Spouse or Child)	Employee + Children	Family
Deductible (In-Network)	\$400	\$800	\$1,200	\$1,200
Deductible (Out-of-Network)	No coverage	No coverage	No coverage	No coverage
Out-of-pocket max (In-Network)	\$3,500	\$6,000	\$8,500	\$8,500
Out-of-pocket max (Out-of-Network)	No coverage	No coverage	No coverage	No coverage
Copay (In-Network) PCP/SPC	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
Non-Medicare Retirees (retirement date BEFORE 3-1-2015)				
Deductible (In-Network)	\$0	\$0	\$0	\$0
Deductible (Out-of-Network)	No coverage	No coverage	No coverage	No coverage
Out-of-pocket max (In-Network)	\$2,000	\$3,000	\$4,000	\$4,000
Out-of-pocket max (Out-of-Network)	No coverage	No coverage	No coverage	No coverage
Copay (In-Network) PCP/SPC	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50

Pharmacy Benefits

OGB uses a Formulary to help members select the most appropriate, lowest-cost options. The Formulary is reviewed regularly to reassess drug tiers based on the current prescription drug market. Members will continue to pay a portion of the cost of their prescriptions in the form of a copay or coinsurance. The amount members pay toward their prescription depends on whether or not they receive a generic, preferred, non-preferred, or specialty brand drug.

Tier	Member Responsibility*
Generic	50% up to \$30
Preferred	50% up to \$55
Non-Preferred	65% up to \$80
Specialty	50% up to \$80
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s):	
Generic	\$0 copay
Preferred	\$20 copay
Non-Preferred	\$40 copay
Specialty	\$40 copay

*Member responsibility is for a prescription drug benefit of up to a 31-day supply.

Magnolia Open Access (Nationwide Providers)

The Magnolia Open Access Plan offers coverage both inside and outside of Blue Cross and Blue Shield's nationwide network. It differs from the other Magnolia plans in that members enrolled in the Open Access Plan will not pay copays at physician visits. Instead, once a member's deductible is met, he or she will pay 10% of the allowable amount for In-Network care and 30% of the allowable amount for Out-of-Network care. Out-of-Network care may be balance billed.

Though the premiums for the Magnolia Open Access plan are higher than OGB's other plans, its moderate deductibles combined with a nationwide network make it an attractive plan for members who live out of state or travel regularly. View providers in Blue Cross' network providers at info.groupbenefits.org.

Active Employees and Non-Medicare Retirees (retirement date ON or AFTER 3-1-2015)	Employee-Only	Employee +1 (Spouse or Child)	Employee + Children	Family
Deductible (In-Network)	\$900	\$1,800	\$2,700	\$2,700
Deductible (Out-of-Network)	\$900	\$1,800	\$2,700	\$2,700
Out-of-pocket max (In-Network)	\$3,500	\$6,000	\$8,500	\$8,500
Out-of-pocket max (Out-of-Network)	\$4,700	\$8,500	\$12,250	\$12,250
Coinsurance (In-Network)	10%	10%	10%	10%
Coinsurance (Out-of-Network)	30%	30%	30%	30%
Non-Medicare Retirees (retirement date BEFORE 3-1-2015)				
Deductible (In-Network)	\$300	\$600	\$900	\$900
Deductible (Out-of-Network)	\$300	\$600	\$900	\$900
Out-of-pocket max (In-Network)	\$2,300 individual; plus \$1,300 per additional person up to 2; plus \$1,000 per additional person up to 10 people; \$13,700 for a family of 11+			
Out-of-pocket max (Out-of-Network)	\$4,300 individual; plus \$300 per additional person up to 2; \$13,700 for a family of 3+			
Coinsurance (In-Network)	10%	10%	10%	10%
Coinsurance (Out-of-Network)	30%	30%	30%	30%

Pharmacy Benefits

OGB uses a Formulary to help members select the most appropriate, lowest-cost options. The Formulary is reviewed regularly to reassess drug tiers based on the current prescription drug market. Members will continue to pay a portion of the cost of their prescriptions in the form of a copay or coinsurance. The amount members pay toward their prescription depends on whether or not they receive a generic, preferred, non-preferred, or specialty brand drug.

Tier	Member Responsibility*
Generic	50% up to \$30
Preferred	50% up to \$55
Non-Preferred	65% up to \$80
Specialty	50% up to \$80
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s):	
Generic	\$0 copay
Preferred	\$20 copay
Non-Preferred	\$40 copay
Specialty	\$40 copay

*Member responsibility is for a prescription drug benefit of up to a 31-day supply.

Magnolia Local (Select, In-Network Provider Only Plan)

The Magnolia Local plan is a select, In-Network provider only plan for members who live in specific coverage areas. Magnolia Local is a health plan for members who want local access, affordable premiums and a new approach to healthcare. Out-of-Network care is covered only in emergencies, and the member may be balance-billed.

What is different about Magnolia Local?

- **Your network of doctors and hospitals is more defined** than other plans. You still have a full network of primary care doctors, specialists and other healthcare providers in your area.
- **You have a coordinated care team** that talks to one another and helps you get the right care in the right place.
- **Staying in network is very important!**
- Where you live will determine which Magnolia Local network you will use.



Before you choose Magnolia Local, consider this:

- Which doctors/clinics do you go to the most?
- Which clinics/hospitals are closest to where you live?
- Staying in network is very important! As long as you receive care within your network, you will pay less than if you receive care outside of the network.

Magnolia Local has two networks: Community Blue & Blue Connect

Community Blue is a select, local network designed for members who live in the parishes of **Ascension, East Baton Rouge, Livingston, and West Baton Rouge**.

Blue Connect is a select, local network designed for members who live in the parishes of **Acadia, Bossier, Caddo, Evangeline, Iberia, Jefferson, Lafayette, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, St. Landry, St. Martin, St. Mary, St. Tammany, and Vermilion**.

Community Blue* (for residents in the Baton Rouge Region)

You have access to many healthcare providers in the following regions:

Baton Rouge Region

- Baton Rouge General Medical Center
- Ochsner Medical Center Baton Rouge
- Ochsner Health and its affiliates
- The Baton Rouge Clinic**
- Ochsner Clinic
- BR General Physicians Group
- Ochsner The Grove

***Excludes Gastroenterology physicians at the Baton Rouge Clinic*

To find a complete list of providers in this network, visit www.bcbsla.com/ogb and choose your member type under Magnolia Local. Click Find a Doctor, then Find a Community Blue Doctor.

Blue Connect* (New Orleans, Lafayette, St. Tammany and Shreveport/Bossier Regions)

You have access to many healthcare providers in the following regions, including:

Greater New Orleans Region

- Ochsner Health and its affiliates

Lafayette Region

- Ochsner Lafayette General and its affiliates
- Opelousas General Health System
- Ochsner Abrom Kaplan Memorial Hospital
- Abbeville General Hospital
- Iberia Medical Center

St. Tammany Region

- Ochsner Medical Center Northshore
- St. Tammany Hospital System
- Slidell Memorial Hospital

Shreveport/Bossier Region

- CHRISTUS Shreveport-Bossier Health System and its affiliates

To find a complete list of providers in this network, visit www.bcbsla.com/ogb and choose member type under Magnolia Local. Click Find a Doctor, then Find a Blue Connect Doctor.

IMPORTANT! Magnolia Local is a perfect fit for some, but not others. We encourage you to carefully review the doctors/clinics/hospitals within the Community Blue and Blue Connect networks before selecting this option.

View providers in Blue Cross' network at info.groupbenefits.org.

Active employees and Non-Medicare Retirees (retirement date ON or AFTER 3-1-2015)	Employee-Only	Employee + 1 (Spouse or Child)	Employee + Children	Family
Deductible (In-Network)	\$400	\$800	\$1,200	\$1,200
Deductible (Out-of-Network)	No coverage	No coverage	No coverage	No coverage
Out-of-pocket max (In-Network)	\$2,500	\$5,000	\$7,500	\$7,500
Out-of-pocket max (Out-of-Network)	No coverage	No coverage	No coverage	No coverage
Copay (In-Network) PCP/SPC	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
Non-Medicare Retirees (retirement date BEFORE 3-1-2015)				
Deductible (In-Network)	\$0	\$0	\$0	\$0
Deductible (Out-of-Network)	No coverage	No coverage	No coverage	No coverage
Out-of-pocket max (In-Network)	\$1,000	\$2,000	\$3,000	\$3,000
Out-of-pocket max (Out-of-Network)	No coverage	No coverage	No coverage	No coverage
Copay (In-Network) PCP/SPC	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50

Pharmacy Benefits

OGB uses a Formulary to help members select the most appropriate, lowest-cost options. The Formulary is reviewed regularly to reassess drug tiers based on the current prescription drug market. Members will continue to pay a portion of the cost of their prescriptions in the form of a copay or coinsurance. The amount members pay toward their prescription depends on whether or not they receive a generic, preferred, non-preferred, or specialty brand drug.

Tier	Member Responsibility*
Generic	50% up to \$30
Preferred	50% up to \$55
Non-Preferred	65% up to \$80
Specialty	50% up to \$80
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s):	
Generic	\$0 copay
Preferred	\$20 copay
Non-Preferred	\$40 copay
Specialty	\$40 copay

*Member responsibility is for a prescription drug benefit of up to a 31-day supply.

We encourage you to make sure you choose a doctor or hospital in your provider network when you need healthcare. By choosing a network provider, you avoid the possibility of having your provider bill you for amounts in addition to applicable copays, coinsurance, deductibles and non-covered services. (Often referred to as Balance Billing.)

How to Enroll



During annual enrollment, members may make changes to their current health plans, renew their HSA and/or FSA contributions, switch to a new health plan or chose to do nothing. How you make these changes depends on your member status and agency classification.

LaGov vs. Non-LaGov

“LaGov” and “Non-LaGov” are agency classifications used by OGB. If you are uncertain about whether your agency is classified as LaGov or Non-LaGov, you should contact your human resources department.

Active, LaGov Employees

There are two ways to change a health plan. Choose one that works best for you:

1. Active, LaGov employees may change and/or update their elections through Louisiana Employees On-line (LEO).
 - Employees should expect to receive instructions for using LEO from their human resources department prior to the start of the annual enrollment period.
2. Contact your human resources department.

NOTE: A paper enrollment form will NOT be accepted from active employees.

LaGov Rehired Retirees

LaGov rehired retirees may change and/or update their elections by contacting their human resources department.

Active, Non-LaGov Employees

There are two ways to change a health plan. Choose one that works best for you:

1. Active, Non-LaGov employees may change and/or update their elections through OGB’s annual enrollment web portal - enroll.groupbenefits.org
 - Employees will need their insurance cards and identification numbers (date of birth, Social Security number, etc.) to log in to the web portal.
2. Contact your human resources department.

NOTE: Adding and removing dependents cannot be completed through the web portal; FSA and HSA contributions must be renewed annually and can be completed through the web portal. **Paper enrollment forms will NOT be accepted from active employees.**

IMPORTANT! If you would like to remain in your current OGB health plan with the same covered dependents for the 2024 Plan Year, you do not need to do anything. Your coverage will continue for the 2024 Plan Year. **(Active Members enrolled in the HSA and/or FSA options will need to update their elections for 2024.)**

How to Enroll



Non-LaGov Rehired & Non-Medicare Retirees

There are four ways to change a health plan. Choose one that works best for you :

1. Non-LaGov rehired retirees and non-Medicare retirees may change and/or update their elections through OGB's annual enrollment web portal - enroll.groupbenefits.org
 - Retirees will need their insurance cards and identification numbers (date of birth, Social Security number, etc.) to log in to the web portal.
2. Contact your human resources department.
3. Complete the annual enrollment form found on page 29 and return it to the address provided by November 15.
4. To enroll in a health plan with different or new covered dependents or to discontinue OGB coverage:
 - Non-Medicare Retirees* can submit a dated and signed letter to OGB that includes:
 - the member's Social Security number;
 - new dependent's name, birth date and Social Security number; and
 - dependent verification documentation (i.e.- marriage and/or birth certificate).
 - **Please Note:** If you are dropping your OGB coverage entirely, you will not be able to get it back.
 - **Mail to:** Office of Group Benefits, Annual Enrollment, P.O. Box 44036, Baton Rouge, LA 70804; or
 - **Fax to:** (225) 342-9917 or (225) 342-9919.

**Rehired Retirees must see their HR department to add or drop dependents.*

IMPORTANT! If you would like to remain in your current OGB health plan with the same covered dependents for the 2024 Plan Year, you do not need to do anything. Your coverage will continue for the 2024 Plan Year. **(Active Members enrolled in the HSA and/or FSA options will need to update their elections for 2024.)**

OFFICE OF GROUP BENEFITS
2024 ANNUAL ENROLLMENT FORM
Non-Medicare Retirees and Rehired Retirees
(Please PRINT Clearly)

Plan Member's Name: _____

Address: _____

City, State, ZIP: _____

SSN: _____ **Phone:** (_____) _____

NO ACTION IS NECESSARY IF YOU DO NOT WISH TO MAKE A CHANGE
PLEASE MARK ONE AND ONLY ONE SELECTION BY PLACING AN (X) IN THE APPROPRIATE BOX

Pelican HRA1000
Administered by Blue Cross

Magnolia Local Plus
Administered by Blue Cross

Magnolia Open Access
Administered by Blue Cross

Magnolia Local (Limited In-Network Provider Network) *Administered by Blue Cross*

PLEASE MAIL OR FAX THIS FORM TO OGB BY NOVEMBER 15, 2023.

By Mail: Office of Group Benefits
Annual Enrollment
P.O. Box 44036
Baton Rouge, LA 70804

By Fax: Office of Group Benefits
Annual Enrollment
(225) 342-9917
or
(225) 342-9919

Plan Member's Signature (required)

Date

CUT ALONG DOTTED LINES

How to Read Your Benefits Comparison

Your Benefits Comparison has 3 main sections:

Cost Comparison

1 A comparison of the different Copays, Coinsurance, and Deductibles across offered plans. A Copay is a fixed payment for a covered service, and does not count toward your Deductible. A Coinsurance is the amount you pay for certain services after you have met your deductible. A Deductible is the amount you pay annually before your insurance begins to pay.

Out-of-Pocket Comparison

2 A comparison of the different Out-of-Pocket Maximums across offered plans. An Out-of-Pocket Maximum is the most you'll have to pay annually for health care services. Deductibles, Copays, Coinsurance and other medical expenses count toward your Out-of-Pocket Maximum. Your monthly premium does not.

Plan Benefits Summary

3 A high-level comparison of the benefits offered across each plan. Use to compare the different Copays, Coinsurance and Deductibles you may be responsible for when using different medical and pharmacy benefits. This comparison chart is a summary of plan features and is presented for general information only. For a complete list of plan features, please review the plan documents posted online at info.groupbenefit.org.

Choose a Plan Structure and Network: Some plan types allow you to use almost any doctor or health care facility. Others limit your choices, have no out-of-network coverage or charge you more if you use providers outside the network.

Compare Out-of-Pocket Costs

You may want a plan with low out-of-pocket costs if:

- You see a doctor, such as a specialist, on a regular basis
- You frequently need emergency care
- You take expensive or brand-name medications on a regular basis
- You are expecting a baby, plan to have a baby, or have small children
- You have a planned surgery coming up
- You've recently been diagnosed with a chronic condition such as diabetes or cancer

You may want a plan with higher out-of-pocket costs if:

- You cannot afford a plan with lower out-of-pocket costs
- You are in good health and rarely see a doctor
- You rarely participate in activities with a high risk of injury

Compare Covered Benefits

- Compare the Copay, Coinsurance and Deductible of any planned services or procedures for the upcoming plan year.
- See if your physician or preferred facility is covered under each plan by visiting www.BCBSLA.com
- Review your prescription cost across plans by searching the formularies for each plan. If you are on maintenance medications, consider mail order to reduce costs.

Active Employees and Non-Medicare Retirees
(RETIREMENT DATE ON or AFTER March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Pelican HSA775	
Network	Blue Cross and Blue Shield of Louisiana Preferred Care Providers & Blue Cross National Providers		Blue Cross and Blue Shield of Louisiana Preferred Care Providers & Blue Cross National Providers	
Eligible OGB Members	Active Employees & Non-Medicare Retirees (retirement date on or AFTER 3-1-2015)		Active Employees	
	Network	Out-of-Network	Network	Out-of-Network
	You Pay		You Pay	
Deductible				
You	\$2,000	\$4,000	\$2,000	\$4,000
You + 1 (Spouse or child)	\$4,000	\$8,000	\$4,000	\$8,000
You + Children	\$4,000	\$8,000	\$4,000	\$8,000
You + Family	\$4,000	\$8,000	\$4,000	\$8,000
	HRA dollars will reduce this amount		HSA dollars will reduce this amount	
Out-of-Pocket Maximum				
You	\$5,000	\$10,000	\$5,000	\$10,000
You + 1 (Spouse or child)	\$10,000	\$20,000	\$10,000	\$20,000
You + Children	\$10,000	\$20,000	\$10,000	\$20,000
You + Family	\$10,000	\$20,000	\$10,000	\$20,000
State Funding	The Plan Pays		The Plan Pays	
You	\$1,000		\$775*	
You + 1 (Spouse or child)	\$2,000		\$775*	
You + Children	\$2,000		\$775*	
You + Family	\$2,000		\$775*	
	Funding not applicable to Pharmacy Expenses.		*\$200, plus up to \$575 more dollar for dollar match of employee contributions ⁵	
Physicians' Services	The Plan Pays		The Plan Pays	
Primary Care Physician or Specialist Office - Treatment of illness or injury	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible

Active Employees and Non-Medicare Retirees
(RETIREMENT DATE ON or AFTER March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

Magnolia Local Plus		Magnolia Open Access		Magnolia Local	
Blue Cross and Blue Shield of Louisiana Preferred Care Provider & Blue Cross National Providers		Blue Cross and Blue Shield of Louisiana Preferred Care Provider & Blue Cross National Providers		Blue Cross and Blue Shield of Louisiana Community Blue & Blue Connect	
Active Employees & Non-Medicare Retirees (retirement date on or AFTER 3-1-2015)		Active Employees & Non-Medicare Retirees (retirement date on or AFTER 3-1-2015)		Active Employees & Non-Medicare Retirees (retirement date on or AFTER 3-1-2015)	
Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
You Pay		You Pay		You Pay	
Deductible					
\$400	No Coverage	\$900	\$900	\$400	No Coverage
\$800	No Coverage	\$1,800	\$1,800	\$800	No Coverage
\$1,200	No Coverage	\$2,700	\$2,700	\$1,200	No Coverage
\$1,200	No Coverage	\$2,700	\$2,700	\$1,200	No Coverage
Out-of-Pocket Maximum					
\$3,500	No Coverage	\$3,500	\$4,700	\$3,500	No Coverage
\$6,000	No Coverage	\$6,000	\$8,500	\$6,000	No Coverage
\$8,500	No Coverage	\$8,500	\$12,250	\$8,500	No Coverage
\$8,500	No Coverage	\$8,500	\$12,250	\$8,500	No Coverage
The Plan Pays		The Plan Pays		The Plan Pays	
Not Available		Not Available		Not Available	
The Plan Pays		The Plan Pays		The Plan Pays	
100% coverage after a \$25 PCP or \$50 SPC copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC copay per visit	No Coverage

Active Employees and Non-Medicare Retirees
(RETIREMENT DATE ON or AFTER March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Pelican HSA775	
	Network	Out-of-Network	Network	Out-of-Network
Physicians' Services	The Plan Pays		The Plan Pays	
Maternity Care (prenatal, delivery and postpartum)	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Physician Services Furnished in a Hospital Visits; surgery in general, including charges by surgeon, anesthesiologist, pathologist and radiologist.	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Preventative Care Primary Care Physician or Specialist Office or Clinic For a complete list of benefits, refer to the Preventive and Wellness/ Routine Care in the Benefit Plan	100% coverage; not subject to deductible	100% of fee schedule amount. Plan participant pays the difference between the billed amount and the fee schedule amount; Not subject to deductible	100% coverage; not subject to deductible	100% of fee schedule amount. Plan participant pays the difference between the billed amount and the fee schedule amount; Not subject to deductible
Physician Services for Emergency Room Care	80% coverage; subject to deductible	80% coverage; subject to deductible	80% coverage; subject to deductible	80% coverage; subject to deductible
Allergy Shots and Serum Copay per visit is applicable only to office visit	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Outpatient Surgery/ Services When billed as office visits	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Outpatient Surgery/ Services When billed as outpatient surgery at a facility	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Hospital Services	The Plan Pays		The Plan Pays	
Inpatient Services Inpatient care, delivery and inpatient short-term acute rehabilitation services	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible

Active Employees and Non-Medicare Retirees

(RETIREMENT DATE ON or AFTER March 1, 2015)

Benefits Comparison

Benefits effective January 1, 2024 - December 31, 2024

Magnolia Local Plus		Magnolia Open Access		Magnolia Local	
Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
The Plan Pays		The Plan Pays		The Plan Pays	
100% coverage; after a \$90 copay per pregnancy	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$90 copay per pregnancy	No Coverage
100% coverage; subject to deductible	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; subject to deductible	No Coverage
100% coverage; not subject to deductible	No Coverage	100% coverage; not subject to deductible	70% coverage; subject to deductible	100% coverage; not subject to deductible	No Coverage
100% coverage; subject to deductible	100% coverage; subject to deductible	90% coverage; subject to deductible	90% coverage; subject to deductible	100% coverage; subject to deductible	100% coverage; subject to deductible
100% coverage after a \$25 PCP or \$50 SPC per office visit copay per visit; shots and serum 100% after deductible	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC per office visit copay per visit; shots and serum 100% after deductible	No Coverage
100% coverage; after a \$25 PCP or \$50 SPC per office visit copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$25 PCP or \$50 SPC per office visit copay per visit	No Coverage
100% coverage; subject to deductible	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; subject to deductible	No Coverage
The Plan Pays		The Plan Pays		The Plan Pays	
100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible + \$50 copay per day (days 1 - 50)	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage

Active Employees and Non-Medicare Retirees
(RETIREMENT DATE ON or AFTER March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Pelican HSA775	
	Network	Out-of-Network	Network	Out-of-Network
Hospital Services	The Plan Pays		The Plan Pays	
Outpatient Surgery/Services Hospital / Facility	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Emergency Room - Hospital (Facility) Treatment of an emergency medical condition or injury	80% coverage; subject to deductible	80% coverage; subject to deductible	80% coverage; subject to deductible	80% coverage; subject to deductible
Behavioral Health	The Plan Pays		The Plan Pays	
Mental Health and Substance Abuse Inpatient Facility	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Mental Health and Substance Abuse Outpatient Visits - Professional	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Other Coverage	The Plan Pays		The Plan Pays	
Outpatient Acute Short-Term Rehabilitation Services Physical Therapy, Speech Therapy, Occupational Therapy, Other short term rehabilitative services	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Chiropractic Care	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Hearing Aid Not covered for individuals age eighteen (18) and older	80% coverage; subject to deductible	No Coverage	80% coverage; subject to deductible	No Coverage
Vision Exam (routine) and Eye Wear	No Coverage	No Coverage	No Coverage	No Coverage
Comprehensive Dental	No Coverage	No Coverage	No Coverage	No Coverage
Urgent Care Center	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Home Health Care Services	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible

Active Employees and Non-Medicare Retirees

(RETIREMENT DATE ON or AFTER March 1, 2015)

Benefits Comparison

Benefits effective January 1, 2024 - December 31, 2024

Magnolia Local Plus		Magnolia Open Access		Magnolia Local	
Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
The Plan Pays		The Plan Pays		The Plan Pays	
100% coverage; after a \$100 facility copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$100 facility copay per visit	No Coverage
100% coverage after \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted	90% coverage; subject to deductible; \$200 copay per visit; waived if admitted	90% coverage; subject to deductible; \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted
The Plan Pays		The Plan Pays		The Plan Pays	
100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible + \$50 copay per day (days 1-5)	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage
100% coverage; after a \$25 copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
The Plan Pays		The Plan Pays		The Plan Pays	
100% coverage; after a \$25 copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
100% coverage; after a \$25 copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
80% coverage; subject to deductible	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	80% coverage; subject to deductible	No Coverage
No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
100% coverage after a \$50 copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage after a \$50 copay per visit	No Coverage
100% coverage subject to deductible	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage subject to deductible	No Coverage

Active Employees and Non-Medicare Retirees
(RETIREMENT DATE ON or AFTER March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Pelican HSA775	
	Network	Out-of-Network	Network	Out-of-Network
Other Coverage	The Plan Pays		The Plan Pays	
Skilled Nursing Facility Services	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Hospice Care	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Durable Medical Equipment (DME) - Rental or Purchase	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage; subject to deductible	60% coverage; subject to deductible
Transplant Services	80% coverage; subject to deductible	No Coverage	80% coverage; subject to deductible	No Coverage
Pharmacy	You Pay		You Pay	
Tier 1 - Generic	50% up to \$30 ¹		\$10; subject to deductible ¹	
Tier 2 - Preferred	50% up to \$55 ^{1,2}		\$25; subject to deductible ¹	
Tier 3 - Non-Preferred	65% up to \$80 ^{1,2}		\$50; subject to deductible ¹	
Tier 4 - Specialty	50% up to \$80 ^{1,2}		\$50; subject to deductible ¹	
90 day supply for maintenance drugs from mail order OR at participating 90-day retail network pharmacies	2.5 times the cost of applicable maximum copay		Applicable copay; Maintenance drugs not subject to deductible**	
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s):				
Tier 1 - Generic	\$0 copay ¹		N/A	
Tier 2 - Preferred	\$20 copay ^{1,2}		N/A	
Tier 3 - Non-Preferred	\$40 copay ^{1,2}		N/A	
Tier 4 - Specialty	\$40 copay ^{1,2}		N/A	

NOTE: Prior Authorizations and Visit Limits may apply to some benefits - refer to your Plan Document for details.

This comparison chart is a summary of plan features and is presented for general information only. It is not a guarantee of coverage.

** For a complete list of maintenance medications visit: <https://www.bcbsla.com/ogb/pelican-hsa-775-active-employees>

**Active Employees and Non-Medicare Retirees
(RETIREMENT DATE ON or AFTER March 1, 2015)**

**Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024**

Magnolia Local Plus		Magnolia Open Access		Magnolia Local	
Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
The Plan Pays		The Plan Pays		The Plan Pays	
100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage
100% coverage; subject to deductible	No Coverage	80% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; subject to deductible	No Coverage
80% coverage of the first \$5,000 allowable; subject to deductible; 100% in excess of \$5,000 per plan year	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	80% coverage of the first \$5,000 allowable; subject to deductible 100% in excess of \$5,000 per plan year	No Coverage
100% coverage; not subject to deductible	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; subject to deductible	No Coverage
You Pay		You Pay		You Pay	
50% up to \$30 ¹		50% up to \$30 ¹		50% up to \$30 ¹	
50% up to \$55 ^{1,2}		50% up to \$55 ^{1,2}		50% up to \$55 ^{1,2}	
65% up to \$80 ^{1,2}		65% up to \$80 ^{1,2}		65% up to \$80 ^{1,2}	
50% up to \$80 ^{1,2}		50% up to \$80 ^{1,2}		50% up to \$80 ^{1,2}	
2.5 the cost of applicable maximum copay		2.5 the cost of applicable maximum copay		2.5 times the cost of applicable maximum copay	
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s)⁴:					
\$0 copay ¹				\$0 copay ¹	
\$20 copay ^{1,2}				\$20 copay ^{1,2}	
\$40 copay ^{1,2}				\$40 copay ^{1,2}	
\$40 copay ^{1,2}				\$40 copay ^{1,2}	

¹ Prescription drug benefit - 31-day fill

² Member who chooses brand-name drug for which approved generic version is available pays cost difference between brand-name drug & generic drug, plus copay for brand-name drug; cost difference does not apply to \$1,500 out-of-pocket threshold (if applicable).

³ Prescription drug benefit - 30-day fill

Non-Medicare Retirees
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Magnolia Local Plus	
Network	Blue Cross and Blue Shield of Louisiana Preferred Care Providers & Blue Cross National Providers		Blue Cross and Blue Shield of Louisiana Preferred Care Providers & Blue Cross National Providers	
Eligible OGB Members	Non-Medicare Retirees (retirement date BEFORE 3-1-15)		Non-Medicare Retirees (retirement date BEFORE 3-1-15)	
	Network	Out-of-Network	Network	Out-of-Network
	You Pay		You Pay	
	Deductible			
You	\$2,000	\$4,000	\$0	No Coverage
You + 1 (Spouse or child)	\$4,000	\$8,000	\$0	
You + Children	\$4,000	\$8,000	\$0	
You + Family	\$4,000	\$8,000	\$0	
	HRA dollars will reduce this amount			
	Out-of-Pocket Maximum			
You	\$5,000	\$10,000	\$2,000	No Coverage
You + 1 (Spouse or child)	\$10,000	\$20,000	\$3,000	
You + Children	\$10,000	\$20,000	\$4,000	
You + Family	\$10,000	\$20,000	\$4,000	
State Funding	The Plan Pays		The Plan Pays	
You	\$1,000		Not Available	
You + 1 (Spouse or child)	\$2,000			
You + Children	\$2,000			
You + Family	\$2,000			
	Funding not applicable to Pharmacy Expenses.			
Physicians' Services	The Plan Pays		The Plan Pays	
Primary Care Physician or Specialist Office - Treatment of illness or injury	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC copay per visit	No Coverage

Non-Medicare Retirees
(RETIREMENT DATE BEFORE March 1, 2015)

Benefits Comparison

Benefits effective January 1, 2024 - December 31, 2024

Magnolia Open Access		Magnolia Local	
Blue Cross and Blue Shield of Louisiana Preferred Care Provider & Blue Cross National Providers		Blue Cross and Blue Shield of Louisiana Community Blue & Blue Connect	
Non-Medicare Retirees (retirement date BEFORE 3-1-15)		Non-Medicare Retirees (retirement date BEFORE 3-1-15)	
Network	Out-of-Network	Network	Out-of-Network
You Pay		You Pay	
Deductible			
	\$300	\$0	No Coverage
	\$600	\$0	
	\$900	\$0	
	\$900	\$0	
Out-of-Pocket Maximum			
\$2,300 individual; plus \$1,300 per additional person up to 2; plus \$1,000 per additional person up to 10 people; \$13,700 for a family of 11+	\$4,300 individual; plus \$3,000 per additional person up to 2; \$13,700 for a family of 3+	\$1,000	No Coverage
		\$2,000	
		\$3,000	
		\$3,000	
The Plan Pays		The Plan Pays	
Not Available		Not Available	
The Plan Pays		The Plan Pays	
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC copay per visit	No Coverage

Non-Medicare Retirees
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Magnolia Local Plus	
	Network	Out-of-Network	Network	Out-of-Network
Physicians' Services	The Plan Pays		The Plan Pays	
Maternity Care (prenatal, delivery and postpartum)	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$90 copay per pregnancy	No Coverage
Physician Services Furnished in a Hospital Visits; surgery in general, including charges by surgeon, anesthesiologist, pathologist and radiologist.	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage	No Coverage
Preventative Care Primary Care Physician or Specialist Office or Clinic For a complete list of benefits, refer to the Preventive and Wellness/Routine Care in the Benefit Plan	100% coverage; not subject to deductible	100% of fee schedule amount. Plan participant pays the difference between the billed amount and the fee schedule amount; not subject to deductible	100% coverage	No Coverage
Physician Services for Emergency Room Care	80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage	100% coverage
Allergy Shots and Serum Copay per visit is applicable only to office visit	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC per office visit copay per visit; shots and serum 100%	No Coverage
Outpatient Surgery/Services When billed as office visits	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$25 PCP or \$50 SPC per office visit copay per visit	No Coverage
Outpatient Surgery/Services When billed as outpatient surgery at a facility	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage	No Coverage
Hospital Services	The Plan Pays		The Plan Pays	
Inpatient Services Inpatient care, delivery and inpatient short-term acute rehabilitation services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage

Non-Medicare Retirees
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

Magnolia Open Access		Magnolia Local	
Network	Out-of-Network	Network	Out-of-Network
The Plan Pays		The Plan Pays	
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$90 copay per pregnancy	No Coverage
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage	No Coverage
100% coverage; not subject to deductible	70% coverage; subject to deductible	100% coverage	No Coverage
90% coverage; subject to deductible	90% coverage; subject to deductible	100% coverage	100% coverage
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC per office visit copay per visit; shots and serum 100%	No Coverage
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$25 PCP or \$50 SPC per office visit copay per visit	No Coverage
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage	No Coverage
The Plan Pays		The Plan Pays	
90% coverage; subject to deductible	70% coverage; subject to deductible + \$50 copay per day (days 1 - 5)	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage

Non-Medicare Retirees
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Magnolia Local Plus	
	Network	Out-of-Network	Network	Out-of-Network
Hospital Services	The Plan Pays		The Plan Pays	
Outpatient Surgery/Services Hospital / Facility	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$100 facility copay per visit	No Coverage
Emergency Room - Hospital (Facility) Treatment of an emergency medical condition or injury	80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage after \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted
Behavioral Health	The Plan Pays		The Plan Pays	
Mental Health and Substance Abuse Inpatient Facility	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage
Mental Health and Substance Abuse Outpatient Visits - Professional	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
Other Coverage	The Plan Pays		The Plan Pays	
Outpatient Acute Short-Term Rehabilitation Services Physical Therapy, Speech Therapy, Occupational Therapy, Other short term rehabilitative services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
Chiropractic Care	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
Hearing Aid Not covered for individuals age eighteen (18) and older	80% coverage; subject to deductible	No Coverage	80% coverage	No Coverage
Vision Exam (routine) and Eye Wear	No Coverage	No Coverage	No Coverage	No Coverage
Comprehensive Dental	No coverage	No Coverage	No Coverage	No Coverage
Urgent Care Center	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage after a \$50 copay per visit	No Coverage
Home Health Care Services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage	No Coverage

Non-Medicare Retirees
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

Magnolia Open Access		Magnolia Local	
Network	Out-of-Network	Network	Out-of-Network
The Plan Pays		The Plan Pays	
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$100 facility copay per visit	No Coverage
90% coverage; subject to deductible; \$200 copay per visit; waived if admitted	90% coverage; subject to deductible; \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted
The Plan Pays		The Plan Pays	
90% coverage; subject to deductible	70% coverage; subject to deductible + \$50 copay per day (days 1-5)	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
The Plan Pays		The Plan Pays	
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
90% coverage; subject to deductible	70% coverage; subject to deductible	80% coverage	No Coverage
No Coverage	No Coverage	No Coverage	No Coverage
No Coverage	No Coverage	No Coverage	No Coverage
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage after a \$50 copay per visit	No Coverage
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage	No Coverage

Non-Medicare Retirees
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA 1000		Magnolia Local Plus	
	Network	Out-of-Network	Network	Out-of-Network
Other Coverage	The Plan Pays		The Plan Pays	
Skilled Nursing Facility Services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$100 co-payment per day max \$300 per admission	No Coverage
Hospice Care	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage	No Coverage
Durable Medical Equipment (DME) - Rental or Purchase	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage of the first \$5,000 allowable; 100% in excess of \$5,000 per plan year	No Coverage
Transplant Services	80% coverage; subject to deductible	No Coverage	100% coverage	No Coverage
Pharmacy	You Pay		You Pay	
Tier 1 - Generic	50% up to \$30 ¹		50% up to \$30 ¹	
Tier 2 - Preferred	50% up to \$55 ^{1,2}		50% up to \$55 ^{1,2}	
Tier 3 - Non-Preferred	65% up to \$80 ^{1,2}		65% up to \$80 ^{1,2}	
Tier 4 - Specialty	50% up to \$80 ^{1,2}		50% up to \$80 ^{1,2}	
90 day supply for maintenance drugs from mail order OR at participating 90-day retail network pharmacies	2.5 times the cost of applicable maximum co-payment		2.5 times the cost of applicable maximum co-payment	
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s):				
Tier 1 - Generic	\$0 co-payment ¹		\$0 co-payment ¹	
Tier 2 - Preferred	\$20 co-payment ^{1,2}		\$20 co-payment ^{1,2}	
Tier 3 - Non-Preferred	\$40 co-payment ^{1,2}		\$40 co-payment ^{1,2}	
Tier 4 - Specialty	\$40 co-payment ^{1,2}		\$40 co-payment ^{1,2}	
NOTE: Prior Authorizations and Visit Limits may apply to some benefits - refer to your Plan Document for details.				
This comparison chart is a summary of plan features and is presented for general information only. It is not a guarantee of coverage.				

**Non-Medicare Retirees
(RETIREMENT DATE BEFORE March 1, 2015)**

**Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024**

Magnolia Open Access		Magnolia Local	
Network	Out-of-Network	Network	Out-of-Network
The Plan Pays		The Plan Pays	
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage
80% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage	No Coverage
90% coverage; subject to deductible	70% coverage; subject to deductible	80% coverage of the first \$5,000 allowable; 100% in excess of \$5,000 per plan year	No Coverage
90% coverage; subject to deductible	70% coverage; subject to deductible	100% coverage	No Coverage
You Pay		You Pay	
50% up to \$30 ¹		50% up to \$30 ¹	
50% up to \$55 ^{1,2}		50% up to \$55 ^{1,2}	
65% up to \$80 ^{1,2}		65% up to \$80 ^{1,2}	
50% up to \$80 ^{1,2}		50% up to \$80 ^{1,2}	
2.5 times the cost of applicable maximum copay		2.5 times the cost of applicable maximum copay	
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s)*:			
\$0 copay ¹		\$0 copay ¹	
\$20 copay ^{1,2}		\$20 copay ^{1,2}	
\$40 copay ^{1,2}		\$40 copay ^{1,2}	
\$40 copay ^{1,2}		\$40 copay ^{1,2}	

¹ Prescription drug benefit - 31-day fill

² Member who chooses brand-name drug for which approved generic version is available pays cost difference between brand-name drug & generic drug, plus copay for brand-name drug; cost difference does not apply to \$1,500 out-of-pocket threshold. (if applicable)

³ Prescription drug benefit - 30-day fill

NOTES



SUMMARY OF PLANS

Medicare Retirees

MEDICARE RETIREE MEETINGS SCHEDULE



Annual Enrollment is October 1 - November 15

Join us at any of the meetings listed below to get details about your options. **There are two classroom style presentations per day, each lasting about two hours.**

LSU First benefits will not be discussed at these meetings. Please contact LSU for information regarding LSU First annual enrollment meetings.

Interpreter for hearing-impaired members is available upon request.

DATE	LOCATION	START TIMES
October 5	University of Louisiana-Lafayette Cecil J. Picard Center 200 East Devalcourt Street, Lafayette, LA 70506	9:00 AM or 2:00 PM
October 5	Bossier City Civic Center 620 Benton Road, Bossier City, LA 71111	9:00 AM or 2:00 PM
October 12	Monroe Civic Center 401 Lea Joyner Expressway, Monroe, LA	9:00 AM or 2:00 PM
October 19	Houma - Terrebonne Civic Center 346 Civic Center Blvd., Houma, LA 70360	9:00 AM or 2:00 PM
October 19	State Police Headquarters Auditorium (BLDG. A) 7919 Independence Blvd., Baton Rouge, LA 70806	9:00 AM or 2:00 PM
October 26	Alexandria Convention Center 2225 N MacArthur Dr., Alexandria, LA 71303	9:00 AM or 2:00 PM
October 26	University of New Orleans (University Center Ballroom) 2000 Lakeshore Drive, New Orleans, LA 70148	9:00 AM or 2:00 PM
October 27	SLU Student Union Annex Theater (Old Student Union) 303 Texas Ave., Hammond, LA 70402	9:00 AM or 2:00 PM
November 9	Lake Charles Civic Center - Contraband Room 900 Lakeshore Drive, Lake Charles, LA 70602	9:00 AM or 2:00 PM

Visit info.groupbenefits.org or call 1-800-272-8451 for more information.

Medicare and Medicare Advantage



Medicare Open Enrollment and OGB Annual Enrollment - What's the Difference?

Every year, retirees have the opportunity to change health plans during annual enrollment. Also during this time, retirees with both Medicare Part A and Part B can choose to transfer to a Medicare Advantage health plan or choose an OGB secondary plan. Both enrollments take place once a year with coverage beginning in January.

- Medicare Retirees enrolling in an OGB Secondary plan have until November 15, 2023 to make a selection.
- Medicare Retirees enrolling in a Medicare Advantage plan can make their selection between October 15 and December 7, 2023.
- All covered plan members must have Medicare parts A & B to enroll in a Medicare Advantage plan.
- **All OGB Blue Cross plans provide Part D coverage. If you are enrolled in one of these plans and you enroll in a separate Medicare Part D plan, you will automatically be dis-enrolled from the entire OGB plan.**

IMPORTANT DATES

OCTOBER 1 – NOVEMBER 15

OGB ANNUAL ENROLLMENT

OCTOBER 15 – DECEMBER 7

MEDICARE PLANS OPEN ENROLLMENT

JANUARY 1

NEW PLAN YEAR BEGINS

Medicare Advantage

You may decide to go with a Medicare Advantage plan (Part C). With this option, you get all your Medicare Part A and B coverage through an insurance company instead of directly through Medicare.

When you join a Medicare Advantage plan, you're still in the Medicare program, and you're still required to pay your monthly Medicare Part B premium; however, your medical services are covered and administered through a single policy.

What are the advantages of enrolling in a Medicare Advantage plan?

- Most Medicare Advantage plans have low monthly premiums or no monthly premium.
- Some plans may provide more benefits than are covered under 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 that 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 at 1-800-272-8451 for assistance. Our Customer Service staff 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 secondary plan during the next annual enrollment period. If you enroll in a Medicare Advantage Plan NOT sponsored by OGB, you will not be allowed to return to an OGB Plan. Both the member and covered dependent MUST maintain Medicare Parts A & B in order to be eligible for enrollment in a Medicare Advantage plan.

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 on-line 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.

Program Eligibility

Via Benefits provides personalized assistance to help you make informed and confident enrollment decisions and choose the health plan or plans that best fit your medical needs and budget. You are eligible for coverage through Via Benefits if you are an OGB retiree with Medicare Parts A and B.

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. HRA qualified health care expenses include copayments, deductibles and coinsurance and medical, dental, prescription drug, plan premiums and Medicare B premiums. 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 from which the retiree 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.

To contact Via Benefits, please call (855) 663-4228 between 8:00 a.m. and 8:00 p.m. Central Standard Time, Monday through Friday or to use the on-line plan comparison program, visit: my.ViaBenefits.com/ogb.

Sampling of Plans Available through Via Benefits



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

Medicare Advantage Backed by Blue!

Blue Cross and Blue Shield of Louisiana has been protecting Louisianans since 1934. With Blue Advantage (HMO), you have a local choice. Enjoy the ease of medical, hospital and prescription drug coverage along with dental, vision, hearing and fitness in one simple plan. Plus, you'll get extras like a prepaid Mastercard flex card to use at participating retailers for hearing aids, eyewear and over-the-counter supplies. Also, you'll enjoy no-cost online primary care provider visits and member rewards for completing select wellness activities, plus much more.

Medicare Plan Blue Advantage		
Covered Benefit	Blue adVantage HMO	Blue adVantage HMO-POS
Plan Year Deductible	\$0	\$0 in-network; \$500 out-of-network
Maximum Out-of-pocket Expense (In-Network)	\$2,000	\$4,000
Maximum Out-of-pocket Expense (Out-of-Network)	N/A	
Office Visit - Primary Care / Specialist	\$0/\$20 copay per visit	In-network: \$0/\$35 copay per visit Out-of-network: 50% coinsurance
Emergency Room	\$50 ER copay per visit	In-network: \$90 ER copay per visit Out-of-network: \$90 ER copay per visit
Inpatient Hospital	\$50 per day (days 1-10)	In-network: \$270 per day (days 1-7) Out-of-network: 50% coinsurance
Prescription Drugs (Part D)		
Tier 1	\$0 copay	
Tier 2	\$10 copay	
Tier 3	\$25 copay	
Tier 4	\$50 copay	
Tier 5	20%	
You may view the formulary at: Website: www.bcbsla.com/blueadvantage		
Additional Benefits		
Hearing Aids	\$0 copay for prescription hearing aids; Up to an \$1,100 maximum benefit per year	
Dental	\$0 copay for preventive dental, includes 2 cleanings, 2 exams, 2 fluoride treatments and 1 x-ray; \$2,000 maximum benefit for preventive and comprehensive dental per year	
Eye-wear	\$300 allowance for glasses or contact lenses per year	
Over-the-Counter (OTC) Allowance	\$100 per quarter OTC benefit (includes over-the-counter health-related items)	
On-line Primary Care Provider Visits	\$0 copay for on-line primary care provider visits (available on a computer, tablet and smartphone 24 hours a day, 7 days a week) through BlueCare	

Medicare Plan through Humana

Humana is pleased to offer the benefits below for 2024! Compare benefits and rates when you are choosing an OGB sponsored plan to determine what best fits your needs. Humana's HMO service area includes all parishes in Louisiana.

Would you like additional information? Call Humana: 877-889-9885 (TTY: 711), Mon-Fri, 7am – 7pm, CT

Medicare Plan through Humana	
Covered Benefit	Humana Medicare Advantage Employer HMO Plan
Plan Year Deductible	\$0
Maximum Out-of-pocket Expense	\$2,000
Office Visit Primary Care / Specialist	\$0 / \$10 copay per visit
Emergency Room	\$50 Copay; waived if admitted within 24 hours
Inpatient Hospital	\$50 Copay per day (days 1-10)
Prescription Drugs (Part D)	
Tier 1 - Preferred Generics and Generics	\$0
Tier 2 - Preferred Brand	\$20
Tier 3 - Non-Preferred Brand	\$40
Tier 4 - Specialty	20%
You may view or request a formulary at: Humana.com or call Humana: 877-889-9885 (TTY: 711)	
Additional Benefits	
Transportation	\$0 copayment Post-Discharge Transportation. For plan approved location up to 12 one-way trip(s) per facility discharge by car, van, wheelchair access vehicle. Benefit not to exceed 50 miles per trip.
Routine Hearing Exam	\$25 copay for fitting/evaluation, routine hearing exams up to 1 per year. \$2,000 maximum benefit coverage for hearing aids up to 2, every 3 years
Routine Vision	100% for routine exam, up to 1 per year
Meals After Inpatient Stay	28 meals available post-discharge
Routine Dental	\$500 maximum benefit coverage amount per year for all preventive and comprehensive benefits.
Silver Sneakers	A total health and physical activity program included in your plan at no extra cost. www.silversneakers.com

Medicare Plan through Peoples Health Plan

Peoples Health Medicare Advantage plans offer much more than Medicare, with extra benefits like vision and dental coverage, a free health club membership and access to other fitness resources through One Pass™, prescription drug coverage. As a Peoples Health Group Medicare member, you pay a premium in addition to paying your Medicare Part B premium; you receive 100 percent coverage for many services with NO Medicare deductibles.

Peoples Health was founded and is based in Louisiana and serves more than 91,000 members. Their plans offer coordinated, personalized service.

Medicare Plan through Peoples Health	
Covered Benefit	Peoples Health HMO-POS
Plan Year Deductible	\$0
Maximum Out-of-pocket Expense (In-Network)	\$2,500 for Medicare-covered Part A and Part B services
Maximum Out-of-pocket Expense (Out-of-Network)	There is no out-of-network maximum. Out-of-network services do not count towards the in-network maximum.
Office Visit - Primary Care / Specialist	\$0 / \$10 copay per visit with network providers
Emergency Room	\$50 copay per visit
Inpatient Hospital	\$50 copay per day (days 1-10) with network providers
Prescription Drugs (Part D)	
Tier 1	\$0 copay
Tier 2	\$0 copay
Tier 3	\$20 copay (30-day supply)
Tier 4	\$40 copay (30-day supply)
Tier 5	20% (limited to a 30-day supply)
You may view the Peoples Health list of covered drugs at www.peopleshealth.com/formulary	
Additional Benefits	
Preventive Dental	\$0 copay for covered services from network providers, including oral exams, cleanings, fluoride treatments and X-rays; coverage frequency varies by service.
Comprehensive Dental	\$0 copay - 50% coinsurance for comprehensive services not normally covered by Medicare. Covered up to \$2,000 per year for comprehensive and preventive services.
Diagnostic Hearing Exam	\$10 copay for each Medicare covered diagnostic hearing exam.
Meal Benefit	\$0 copay for home-delivered meals from the network meal provider after an eligible hospital stay. Restrictions apply.
Respite Care	\$0 copay for each session with the network respite care provider, up to 12 sessions every year. This benefit is for members diagnosed with dementia. Restrictions apply.
Eye-wear	\$0 copay for one pair of standard lenses and frames (or contact lenses, instead of lenses and frames) each year; plan pays up to \$200 every year for frames or contact lenses.

OGB Supplemental Health Plans



Pelican HRA1000

The Pelican HRA1000 includes \$1,000 in annual employer contributions for employee-only plans and \$2,000 for employee plus dependent(s) plans in a health reimbursement account that can be used to offset deductible and other out-of-pocket health care costs throughout the year. Any unused funds rollover each plan year up to the In-Network out-of-pocket maximum (if you remain enrolled in the Pelican HRA1000 plan), allowing members to build up balances that cover eligible medical expenses when they happen.

View Blue Cross' network providers at info.groupbenefits.org.

	Retiree-Only	Retiree + 1 (Spouse or Child)	Retiree + Children	Family
Employer Contribution to HRA	\$1,000	\$2,000	\$2,000	\$2,000
Deductible (In-Network)	\$2,000	\$4,000	\$4,000	\$4,000
Deductible (Out-of-Network)	\$4,000	\$8,000	\$8,000	\$8,000
Out-of-pocket max (In-Network)	\$5,000	\$10,000	\$10,000	\$10,000
Out-of-pocket max (Out-of-Network)	\$10,000	\$20,000	\$20,000	\$20,000
Coinsurance (In-Network)	20%	20%	20%	20%
Coinsurance (Out-of-Network)	40%	40%	40%	40%

Pharmacy Benefits

OGB uses a Formulary to help members select the most appropriate, lowest-cost options. The Formulary is reviewed regularly to reassess drug tiers based on the current prescription drug market. Members will continue to pay a portion of the cost of their prescriptions in the form of a copay or coinsurance. The amount members pay toward their prescription depends on whether or not they receive a generic, preferred, non-preferred, or specialty brand drug.

Tier	Member Responsibility*
Generic	50% up to \$30
Preferred	50% up to \$55
Non-Preferred	65% up to \$80
Specialty	50% up to \$80
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s):	
Generic	\$0 copay
Preferred	\$20 copay
Non-Preferred	\$40 copay
Specialty	\$40 copay

*Member responsibility is for a prescription drug benefit of up to a 31-day supply.

Magnolia Plans

Magnolia Local Plus (Nationwide In-Network Providers)

The Magnolia Local Plus option offers the benefit of Blue Cross' nationwide In-Network providers.

The Local Plus plan provides the predictability of copays rather than using employer funding to offset out-of-pocket costs. Out-of-Network care is covered only in emergencies and the member may be balance-billed.

View Blue Cross' network providers at info.groupbenefits.org.

Medicare Retirees (retirement date BEFORE 3-1-2015)	Retiree-Only	Retiree + 1 (Spouse or Child)	Retiree + Children*	Family
Deductible (In-Network)	\$0	\$0	\$0	\$0
Deductible (Out-of-Network)	No Coverage	No Coverage	No Coverage	No Coverage
Out-of-pocket max (In-Network)	\$2,000	\$3,000	\$4,000	\$4,000
Out-of-pocket max (Out-of-Network)	No Coverage	No Coverage	No Coverage	No Coverage
Copay (In-Network)	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
Medicare Retirees (retirement date ON or AFTER 3-1-2015)				
Deductible (In-Network)	\$400	\$800	\$1,200	\$1,200
Deductible (Out-of-Network)	No Coverage	No Coverage	No Coverage	No Coverage
Out-of-pocket max (In-Network)	\$3,500	\$6,000	\$8,500	\$8,500
Out-of-pocket max (Out-of-Network)	No Coverage	No Coverage	No Coverage	No Coverage
Copay (In-Network)	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50

Pharmacy Benefits

OGB uses a Formulary to help members select the most appropriate, lowest-cost options. The Formulary is reviewed regularly to reassess drug tiers based on the current prescription drug market. Members will continue to pay a portion of the cost of their prescriptions in the form of a copay or coinsurance. The amount members pay toward their prescription depends on whether or not they receive a generic, preferred, non-preferred, or specialty brand drug.

Tier	Member Responsibility*
Generic	50% up to \$30
Preferred	50% up to \$55
Non-Preferred	65% up to \$80
Specialty	50% up to \$80
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s):	
Generic	\$0 copay
Preferred	\$20 copay
Non-Preferred	\$40 copay
Specialty	\$40 copay

*Member responsibility is for a prescription drug benefit of up to a 31-day supply.

Magnolia Open Access (Nationwide Providers)

The Magnolia Open Access Plan offers coverage both inside and outside of Blue Cross' nationwide network. It differs from the other Magnolia plans in that members enrolled in the Open Access Plan will not pay copays at physician visits. Instead, once a member's deductible is met, he or she will pay 20% of the allowable amount. Out-of-Network care may be balance billed.

We encourage you to make sure you choose a doctor or hospital in your provider network when you need healthcare. By choosing a network provider, you avoid the possibility of having your provider bill you for amounts in addition to applicable copays, coinsurance, deductibles and non-covered services. (Often referred to as Balance Billing)

Though the premiums for the Magnolia Open Access plan are higher than OGB's other plans, its moderate deductibles combined with a nationwide network make it an attractive plan for members who live out-of-state or travel regularly. View Blue Cross' network providers at info.groupbenefits.org.

Medicare Retirees (retirement date BEFORE 3-1-2015)	Retiree-Only	Retiree + 1 (Spouse or Child)	Retiree + Children	Family
Deductible (In and Out-of-Network)	\$300	\$600	\$900	\$900
Out-of-pocket max (In and Out-of-Network**)	\$3,300 individual; plus \$2,300 per additional person up to 2; plus \$2,000 per additional person up to 2 additional people; \$13,700 for a family of 5+			
Coinsurance (In-Network)	20%	20%	20%	20%
Coinsurance (Out-of-Network)	20%	20%	20%	20%
Medicare Retirees (retirement date ON or AFTER 3-1-2015)				
Deductible (In and Out-of-Network)	\$900	\$1,800	\$2,700	\$2,700
Out-of-pocket max (In-Network**)	\$3,500	\$6,000	\$8,500	\$8,500
Out-of-pocket max (Out-of-Network**)	\$4,700	\$8,500	\$12,250	\$12,250
Coinsurance (In-Network)	20%	20%	20%	20%
Coinsurance (Out-of-Network)	20%	20%	20%	20%

**Eligible Expenses for services of a Network Provider that are applied to the Out-of-Pocket Maximum for Network Providers will apply to the Out-of-Pocket Maximum for Out-of-Network Providers. Eligible Expenses for services of Out-of-Network Providers that are applied to the Out-of-Pocket Maximum for Out-of-Network Providers will apply to the Out-of-Pocket Maximum for Network.

Pharmacy Benefits

OGB uses a Formulary to help members select the most appropriate, lowest-cost options. The Formulary is reviewed regularly to reassess drug tiers based on the current prescription drug market. Members will continue to pay a portion of the cost of their prescriptions in the form of a copay or coinsurance. The amount members pay toward their prescription depends on whether or not they receive a generic, preferred, non-preferred, or specialty brand drug.

Tier	Member Responsibility*
Generic	50% up to \$30
Preferred	50% up to \$55
Non-Preferred	65% up to \$80
Specialty	50% up to \$80
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s):	
Generic	\$0 copay
Preferred	\$20 copay
Non-Preferred	\$40 copay
Specialty	\$40 copay

*Member responsibility is for a prescription drug benefit of up to a 31-day supply.

Retiree 100

Retired members and/or spouses in the Magnolia Open Access plan who have Medicare Part A and Part B as their primary insurer are eligible to participate in the Retiree 100 program. This supplemental plan serves as additional coverage for members who have extensive hospital bills and/or large amounts of physician charges due to a serious illness, accident or long-term chronic condition.

Not All Expenses Are Eligible

Retiree 100 coordinates only those expenses considered eligible for reimbursement by both Medicare and the Magnolia Open Access plan and does not include prescription drugs.

Premiums

The monthly premium for Retiree 100 is \$81.00 per person **in addition** to your monthly OGB premium. **There is no state contribution** toward the premium amount; you must pay the entire cost for Retiree 100 coverage.

Enrollment

If you are already retired, you can enroll during the annual enrollment period held each year. Also, you can enroll within 30 days after the date you first became eligible for Medicare (Parts A and B). Coverage becomes effective on the first day of the month you became eligible for Medicare.

Enrollment documents are available on the OGB website, info.groupbenefits.org.

Magnolia Local (Select, In-Network Provider Only Plan)

The Magnolia Local plan is a select, In-Network provider only plan for members who live in specific coverage areas. Magnolia Local is a health plan for members who want local access, affordable premiums and a new approach to healthcare.

Out-of-Network care is covered only in emergencies and the member may be balance-billed.

What is different about Magnolia Local?

- **Your network of doctors and hospitals is more limited in service area** than other plans. You still have a full network of primary care doctors, specialists and other healthcare providers in your area.
- **You have a coordinated care team** that talks to one another and helps you get the right care in the right place.
- **Staying in network is very important!**
- Where you live will determine which Magnolia Local network you will use.



Before you choose Magnolia Local, consider this:

- Which doctors/clinics do you go to the most?
- Which clinics/hospitals are closest to where you live?
- Staying in network is very important! As long as you receive care within your network, you will pay less than if you receive care outside of the network.

Magnolia Local has two networks: Community Blue & Blue Connect

Community Blue is a select, local network designed for members who live in the parishes of **Ascension, East Baton Rouge, Livingston, and West Baton Rouge**.

Blue Connect is a select, local network designed for members who live in the parishes of **Acadia, Bossier, Caddo, Evangeline, Iberia, Jefferson, Lafayette, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, St. Landry, St. Martin, St. Mary, St. Tammany, and Vermilion**.

Community Blue* (for residents in the **Baton Rouge Region**)

You have access to many healthcare providers in following regions:

Baton Rouge Region

- Baton Rouge General Medical Center**
- Ochsner Medical Center Baton Rouge
- Ochsner Health and its affiliates
- The Baton Rouge Clinic***
- Ochsner Clinic
- BR General Physicians Group
- Ochsner The Grove

***Bluebonnet, Mid City and Ascension locations ***Excludes Gastroenterology physicians at the Baton Rouge Clinic*

Greater New Orleans Region

- Ochsner Health System and its affiliates

To find a complete list of providers in this network, visit www.bcbsla.com/ogb and choose your member type under Magnolia Local. Click Find a Doctor, then Find a Community Blue Doctor.

Blue Connect* (for residents in the **New Orleans, Lafayette, St. Tammany and Shreveport/Bossier Regions**)

You have access to the many healthcare providers in the following regions:

Greater New Orleans Region

- Ochsner Health System and its affiliates

Lafayette Region

- Ochsner Lafayette General Health System and its affiliates
- Opelousas General Health System
- Ochsner Abrom Kaplan Memorial Hospital
- Abbeville General Hospital
- Iberia Medical Center

St. Tammany Region

- Slidell Memorial Hospital
- St. Tammany Parish Hospital

Shreveport/Bossier Region

- CHRISTUS Shreveport-Bossier Health System and its affiliates
- Ochsner LSU Health Shreveport

To find a complete list of providers in this network, visit www.bcbsla.com/ogb and choose member type under Magnolia Local. Click Find a Doctor, then Find a Blue Connect Doctor.

*Providers in the Community Blue and Blue Connect networks are subject to change. View Blue Cross and Blue Shield of Louisiana's network providers at info.groupbenefits.org.

IMPORTANT! Magnolia Local is a perfect fit for some, but not others. We encourage you to carefully review the doctors/clinics/hospitals within the Community Blue and Blue Connect networks before selecting this option.

View providers in Blue Cross' network at info.groupbenefits.org.

Medicare Retirees (retirement date BEFORE 3-1-2015)	Retiree-Only	Retiree + 1 (Spouse or Child)	Retiree + Children*	Family
Deductible (In-Network)	\$0	\$0	\$0	\$0
Deductible (Out-of-Network)	No Coverage	No Coverage	No Coverage	No Coverage
Out-of-pocket max (In-Network)	\$1,000	\$2,000	\$3,000	\$3,000
Out-of-pocket max (Out-of-Network)	No Coverage	No Coverage	No Coverage	No Coverage
Copay (In-Network)	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
Medicare Retirees (retirement date ON or AFTER 3-1-2015)				
Deductible (In-Network)	\$400	\$800	\$1,200	\$1,200
Deductible (Out-of-Network)	No Coverage	No Coverage	No Coverage	No Coverage
Out-of-pocket max (In-Network)	\$2,500	\$5,000	\$7,500	\$7,500
Out-of-pocket max (Out-of-Network)	No Coverage	No Coverage	No Coverage	No Coverage
Copay (In-Network)	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50

Pharmacy Benefits

OGB uses a Formulary to help members select the most appropriate, lowest-cost options. The Formulary is reviewed regularly to reassess drug tiers based on the current prescription drug market. Members will continue to pay a portion of the cost of their prescriptions in the form of a copay or coinsurance. The amount members pay toward their prescription depends on whether or not they receive a generic, preferred, non-preferred, or specialty brand drug.

Tier	Member Responsibility*
Generic	50% up to \$30
Preferred	50% up to \$55
Non-Preferred	65% up to \$80
Specialty	50% up to \$80
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s):	
Generic	\$0 copay
Preferred	\$20 copay
Non-Preferred	\$40 copay
Specialty	\$40 copay

*Member responsibility is for a prescription drug benefit of up to a 31-day supply.

We encourage you to make sure you choose a doctor or hospital in your provider network when you need healthcare. By choosing a network provider, you avoid the possibility of having your provider bill you for amounts in addition to applicable copays, coinsurance, deductibles and non-covered services. (Often referred to as Balance Billing.)

How to Enroll



All Medicare Retirees

There are four ways to change a health plan. Choose one that works best for you :

1. Medicare retirees may change and/or update their elections through OGB's annual enrollment web portal - enroll.groupbenefits.org
 - Retirees will need their insurance cards and identification numbers (date of birth, Social Security number, etc.) to log in to the web portal.
2. Contact your human resources department.
3. Complete the annual enrollment form found on page 67 and return it to the address provided by November 15.
4. To enroll in a health plan with different or new covered dependents or to discontinue OGB coverage:
 - Submit a dated and signed letter* to OGB that includes:
 - the member's Social Security number;
 - new dependent's name, birth date and Social Security number; and
 - dependent verification documentation (i.e.- marriage and/or birth certificate).
 - **Please Note:** If you are dropping your OGB coverage entirely, you will not be able to get it back.
 - **Mail to:** Office of Group Benefits, Annual Enrollment, P.O. Box 44036, Baton Rouge, LA 70804; or
 - **Fax to:** (225) 342-9917 or (225) 342-9919.

**Rehired Retirees must see their HR department to add or drop dependents.*

IMPORTANT! If you would like to remain in your current OGB health plan with the same covered dependents for the 2024 Plan Year, you do not need to do anything. Your coverage will continue for the 2024 Plan Year.

OFFICE OF GROUP BENEFITS
2024 ANNUAL ENROLLMENT FORM
Retirees with Medicare
(Please Print Clearly)

Plan Member's Name: _____

Address: _____

City, State, ZIP: _____

SSN: _____ Phone: (____) _____

NO ACTION IS NECESSARY IF YOU DO NOT WISH TO MAKE A CHANGE

PLEASE MARK ONE AND ONLY ONE SELECTION BY PLACING AN (X) IN THE APPROPRIATE BOX

OGB Secondary Plans for Retirees with Medicare

R **Pelican HRA1000**
Administered by Blue Cross

A **Magnolia Open Access**
Administered by Blue Cross

P **Magnolia Local Plus**
Administered by Blue Cross

L **Magnolia Local (Limited In-Network Provider Network)** *Administered by Blue Cross*

OGB Sponsored Medicare Advantage Plans

C **Blue Advantage Medicare Advantage HMO Plan**
Retiree and all covered dependents must have both Medicare A and Medicare B

G **Humana HMO Medicare Advantage Plan**
Retiree and all covered dependents must have both Medicare A and Medicare B

T **Peoples Health Medicare Advantage HMO Plan**
Retiree and all covered dependents must have both Medicare A and Medicare B

Via Benefits*
Retiree and all covered dependents must have both Medicare A and Medicare B (*Enrollment is conducted through **Via Benefits**. Please call 1-855-663-4228 or visit my.ViaBenefits.com/ogb to enroll.)

PLEASE MAIL OR FAX THIS FORM TO OGB BY NOVEMBER 15, 2023.

By Mail: Office of Group Benefits
Annual Enrollment
P.O. Box 44036
Baton Rouge, LA 70804

By Fax: Office of Group Benefits
Annual Enrollment
(225) 342-9917
or
(225) 342-9919

Plan Member's Signature (required)

Date

How to Read Your Benefits Comparison

Your Benefits Comparison has 3 main sections:

Cost Comparison

1 A comparison of the different Copays, Coinsurance, and Deductibles across offered plans. A Copay is a fixed payment for a covered service, and does not count toward your Deductible. A Coinsurance is the amount you pay for certain services after you have met your deductible. A Deductible is the amount you pay annually before your insurance begins to pay.

Out-of-Pocket Comparison

2 A comparison of the different Out-of-Pocket Maximums across offered plans. An Out-of-Pocket Maximum is the most you'll have to pay annually for health care services. Deductibles, Copays, Coinsurance and other medical expenses count toward your Out-of-Pocket Maximum. Your monthly premium does not.

Plan Benefits Summary

3 A high-level comparison of the benefits offered across each plan. Use to compare the different Copays, Coinsurance and Deductibles you may be responsible for when using different medical and pharmacy benefits. This comparison chart is a summary of plan features and is presented for general information only. For a complete list of plan features, please review the plan documents posted online at info.groupbenefit.org.

NOTE: This section also breaks down plans for Medicare Advantage, plans for retirees with Medicare (retirement date before March 1, 2015), and plans for retirees with Medicare (retirement date ON or AFTER March 1, 2015)

Choose a Plan Structure and Network: Some plan types allow you to use almost any doctor or health care facility. Others limit your choices, have no out-of-network coverage or charge you more if you use providers outside the network.

Compare Out-of-Pocket Costs

You may want a plan with low out-of-pocket costs if:

- You see a doctor, such as a specialist, on a regular basis
- You frequently need emergency care
- You take expensive or brand-name medications on a regular basis
- You have a planned surgery coming up
- You've recently been diagnosed with a chronic condition such as diabetes or cancer

You may want a plan with higher out-of-pocket costs if:

- You cannot afford a plan with lower out-of-pocket costs
- You are in good health and rarely see a doctor
- You rarely participate in activities with a high risk of injury

Compare Covered Benefits

- Compare the Copay, Coinsurance and Deductible of any planned services or procedures for the upcoming plan year.
- See if your physician or preferred facility is covered under each plan by visiting www.BCBSLA.com
- Review your prescription cost across plans by searching the formularies for each plan. If you are on maintenance medications, consider mail order to reduce costs.

**Medicare Advantage Plans
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024**

	Blue Advantage (HMO)	Humana Medicare Advantage Employer HMO	Peoples Health HMO-POS
	Network	Network	Network
	You Pay	You Pay	You Pay
Deductible			
You	\$0	\$0	\$0
You + 1 (Spouse)	\$0	\$0	\$0
You + Children	\$0	\$0	\$0
You + Family	\$0	\$0	\$0
Out-of-Pocket Maximum			
You	\$2,000 per member	\$2,000 per member	\$2,500 per member for Medicare-covered Part A and Part B services
You + 1 (Spouse or child)			
You + Children			
You + Family			
State Funding		The Plan Pays	
You	Not Available	Not Available	Not Available
You + 1 (Spouse or child)			
You + Children			
You + Family			
Physicians' Services		The Plan Pays	
Primary Care Physician or Specialist Office Visit- Treatment of illness or injury	100% coverage after a \$5 PCP copay or \$20 SPC copay	PCP -100% after \$0 Copay Specialist - 100% after \$10 Copay	100% coverage after a \$0 PCP or \$10 specialist copay per visit.
Medicare A & B Covered Preventative Care in a Primary Care Physician or Specialist Office or Clinic For a complete list of benefits, refer to the Preventive and Wellness/Routine Care in the Benefit Plan	100% coverage	100% coverage	100% coverage
Physician Services for Emergency Room Care	100% coverage	100% coverage	100% coverage
Allergy Shots and Serum	100% coverage after \$5 copay	PCP -100% after \$0 Copay Specialist - 100% after \$10 Copay	95% coverage
Outpatient Surgery/Services when billed as office visits	100% coverage	PCP - 100% after \$0 Copay Specialist - 100% after \$10 Copay	100% coverage
Inpatient Services Inpatient care, delivery and inpatient short-term acute rehabilitation services	100% coverage after \$50 copay per day (days 1-10)	100% after \$50 copay per day (days 1 - 10)	100% coverage after \$50 copay per day (days 1-10)
Outpatient Surgery/Services Hospital/Facility	100% coverage	100% coverage	100% coverage
Emergency Room Care - Hospital Treatment of an emergency medical condition or injury	100% coverage after \$50 copay; waived if admitted	100% after \$50 copay; waived if admitted within 24 hours	100% coverage after \$50 copay per visit; waived if admitted within 24 hours

**Medicare Advantage Plans
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024**

	Blue Advantage (HMO)	Humana Medicare Advantage Employer HMO	Peoples Health HMO-POS
	Network	Network	Network
Behavioral Health	The Plan Pays	The Plan Pays	The Plan Pays
Mental Health and Substance Abuse Inpatient Facility	100% after \$25 copay days 1-5	100% after \$25 copay per day (days 1 - 5) 190 day lifetime limit in a psychiatric facility	100% coverage after \$25 copay per day (days 1-5)
Mental Health and Substance Abuse Outpatient Visits - Professional	100% coverage after mental health outpatient \$10 copay / substance abuse outpatient \$20 copay	100% coverage	100% coverage
Other Coverage	The Plan Pays	The Plan Pays	The Plan Pays
Outpatient Acute Short-Term Rehabilitation Services Physical Therapy, Speech Therapy, Occupational Therapy, Other short term rehabilitative services	100% coverage	100% coverage	100% coverage
Chiropractic Care	100% coverage after \$20 copay	100% after \$10 copay (Medicare Covered)	100% coverage after a \$10 copay per visit.
Vision Exam (routine)	100% coverage; one exam per year	100% coverage; one exam per year.	100% coverage; 1 exam per year
Urgent Care Center	100% coverage after \$10 copay	100% coverage after \$10 copay per visit	100% coverage after \$5 copay per visit
Home Health Care Services	100% coverage	100% (Excludes Personal Home Care)	100% coverage
Skilled Nursing Facility Services	100% coverage after \$0 copay for days 1-20 and \$25 for days 21-100	100% per day (days 1 - 20); \$25 copay per day (days 21 - 100)	100% coverage days 1-20 100% coverage after \$25 copay per day, days 21+
Hospice Care	Covered by Medicare	Covered by Medicare	Covered by Medicare
Durable Medical Equipment (DME) –Rental or Purchase	95% coverage	DME Provider - 95% coverage Pharmacy - 100% coverage	95% coverage
Transplant Services	100% coverage after \$50 copay per day (days 1-10)	See Inpatient Services; requires prior authorization	100% coverage after \$50 copay per day (days 1-10)
Pharmacy	You Pay	You Pay	You Pay
Tier 1 - Preferred Generic	\$0 (3 months)	\$0 copay	\$0 copay
Tier 2 - Generic	\$0 (3 months)	\$0 copay	\$0 copay
Tier 3 - Preferred Brand	\$50 (3 months)	\$20 copay	\$20 copay (30-day supply)
Tier 4 - Non-Preferred Drug	\$100 (3 months)	\$40 copay	\$40 copay (30-day supply)
Tier 5 - Specialty Tier	20% coinsurance	20% coinsurance	20% coinsurance (limited to a 30-day supply)

This comparison chart is a summary of plan features and is presented for general information only. It is not a guarantee of coverage.

The benefits outlined in this document were provided by HMO Louisiana, Humana, Peoples Health and Vantage Health Plan. OGB is not responsible for the accuracy of this information.

NOTE: Prior authorizations, visit limits and age and/or time restrictions may apply to some benefits - refer to your official plan document for details. All services are subject to the terms of the Plan document.

Retirees with Medicare
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Magnolia Local Plus	
Network	Blue Cross and Blue Shield of Louisiana Preferred Care Providers & Blue Cross National Providers		Blue Cross and Blue Shield of Louisiana Preferred Care Providers & Blue Cross National Providers	
Eligible OGB Members	Medicare Retirees (retirement date BEFORE 3/1/2015)		Medicare Retirees (retirement date BEFORE 3/1/2015)	
	Network	Out-of-Network	Network	Out-of-Network
	You Pay		You Pay	
	Deductible			
You	\$2,000	\$4,000	\$0	No Coverage
You + 1 (Spouse or child)	\$4,000	\$8,000	\$0	
You + Children	\$4,000	\$8,000	\$0	
You + Family	\$4,000	\$8,000	\$0	
	HRA dollars will reduce this amount			
	Out-of-Pocket Maximum			
You	\$5,000	\$10,000	\$2,000	No Coverage
You + 1 (Spouse or child)	\$10,000	\$20,000	\$3,000	
You + Children	\$10,000	\$20,000	\$4,000	
You + Family	\$10,000	\$20,000	\$4,000	
State Funding	The Plan Pays		The Plan Pays	
You	\$1,000		Not Available	
You + 1 (Spouse or child)	\$2,000			
You + Children	\$2,000			
You + Family	\$2,000			
	Funding not applicable to Pharmacy Expenses.			
Physicians' Services	The Plan Pays		The Plan Pays	
Primary Care Physician or Specialist Office - Treatment of illness or injury	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC copay per visit	No Coverage

Retirees with Medicare
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

Magnolia Open Access		Magnolia Local	
Blue Cross and Blue Shield of Louisiana Preferred Care Provider & Blue Cross National Providers		Blue Cross and Blue Shield of Louisiana Community Blue & Blue Connect	
Medicare Retirees (retirement date BEFORE 3/1/2015)		Medicare Retirees (retirement date BEFORE 3/1/2015)	
Network	Out-of-Network	Network	Out-of-Network
You Pay		You Pay	
Deductible			
	\$300	\$0	No Coverage
	\$600	\$0	
	\$900	\$0	
	\$900	\$0	
Out-of-Pocket Maximum			
\$3,300 individual; plus \$2,300 per additional person up to 2; plus \$2,000 per additional person up to 2 additional people; \$13,700 for a family of 5+		\$1,000	No Coverage
		\$2,000	
		\$3,000	
		\$3,000	
The Plan Pays		The Plan Pays	
Not Available		Not Available	
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC copay per visit	No Coverage

Retirees with Medicare
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Magnolia Local Plus	
	Network	Out-of-Network	Network	Out-of-Network
Physicians' Services	The Plan Pays		The Plan Pays	
Maternity Care (prenatal, delivery and postpartum)	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$90 copay per pregnancy	No Coverage
Physician Services Furnished in a Hospital Visits; surgery in general, including charges by surgeon, anesthesiologist, pathologist and radiologist.	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage	No Coverage
Preventative Care Primary Care Physician or Specialist Office or Clinic For a complete list of benefits, refer to the Preventive and Wellness/ Routine Care in the Benefit Plan	100% coverage; not subject to deductible	100% of fee schedule amount. Plan participant pays the difference between the billed amount and the fee schedule amount; not subject to deductible	100% coverage	No Coverage
Physician Services for Emergency Room Care	80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage	100% coverage
Allergy Shots and Serum Copay per visit is applicable only to office visit	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC per office visit copay per visit; shots and serum 100%	No Coverage
Outpatient Surgery/ Services When billed as office visits	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$25 PCP or \$50 SPC per office visit copay per visit	No Coverage
Outpatient Surgery/ Services When billed as outpatient surgery at a facility	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage	No Coverage
Hospital Services	The Plan Pays		The Plan Pays	
Inpatient Services Inpatient care, delivery and inpatient short-term acute rehabilitation services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage

Retirees with Medicare
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

Magnolia Open Access		Magnolia Local	
Network	Out-of-Network	Network	Out-of-Network
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$90 copay per pregnancy	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage	No Coverage
100% coverage; not subject to deductible	80% coverage; subject to deductible	100% coverage	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage	100% coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC per office visit copay per visit; shots and serum 100%	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$25 PCP or \$50 SPC per office visit copay per visit	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage	No Coverage
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage

Retirees with Medicare
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Magnolia Local Plus	
	Network	Out-of-Network	Network	Out-of-Network
Hospital Services	The Plan Pays		The Plan Pays	
Outpatient Surgery/Services Hospital / Facility	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$100 facility copay per visit	No Coverage
Emergency Room - Hospital (Facility) Treatment of an emergency medical condition or injury	80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage after \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted
Behavioral Health	The Plan Pays		The Plan Pays	
Mental Health and Substance Abuse Inpatient Facility	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage
Mental Health and Substance Abuse Outpatient Visits - Professional	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
Other Coverage	The Plan Pays		The Plan Pays	
Outpatient Acute Short-Term Rehabilitation Services Physical Therapy, Speech Therapy, Occupational Therapy, Other short term rehabilitative services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
Chiropractic Care	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
Hearing Aid Not covered for individuals age eighteen (18) and older	80% coverage; subject to deductible	No Coverage	80% coverage	No Coverage
Vision Exam (routine) and Eye Wear	No Coverage	No Coverage	No Coverage	No Coverage
Comprehensive Dental	No Coverage	No Coverage	No Coverage	No Coverage
Urgent Care Center	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage after a \$50 copay per visit	No Coverage
Home Health Care Services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage	No Coverage

Retirees with Medicare
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

Magnolia Open Access		Magnolia Local	
Network	Out-of-Network	Network	Out-of-Network
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$100 facility copay per visit	No Coverage
80% coverage; subject to deductible; \$200 copay per visit; waived if admitted	80% coverage; subject to deductible; \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	80% coverage	No Coverage
No Coverage	No Coverage	No Coverage	No Coverage
No Coverage	No Coverage	No Coverage	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage after a \$50 copay per visit	No Coverage
No Coverage	No Coverage	100% coverage	No Coverage

Retirees with Medicare
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Magnolia Local Plus	
	Network	Out-of-Network	Network	Out-of-Network
Other Coverage	The Plan Pays		The Plan Pays	
Skilled Nursing Facility Services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage
Hospice Care	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage	No Coverage
Durable Medical Equipment (DME) - Rental or Purchase	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage of the first \$5,000 allowable; 100% in excess of \$5,000 per plan year;	No Coverage
Transplant Services	80% coverage; subject to deductible	No Coverage	100% coverage	No Coverage
Pharmacy	You Pay		You Pay	
Tier 1 - Generic	50% up to \$30 ¹		50% up to \$30 ¹	
Tier 2 - Preferred	50% up to \$55 ^{1,2}		50% up to \$55 ^{1,2}	
Tier 3 - Non-Preferred	65% up to \$80 ^{1,2}		65% up to \$80 ^{1,2}	
Tier 4 - Specialty	50% up to \$80 ^{1,2}		50% up to \$80 ^{1,2}	
90 day supply for maintenance drugs from mail order OR at participating 90-day retail network pharmacies	2.5 times the cost of applicable maximum copay		2.5 times the cost of applicable maximum copay	
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s):				
Tier 1 - Generic	\$0 copay ¹		\$0 copay ¹	
Tier 2 - Preferred	\$20 copay ^{1,2}		\$20 copay ^{1,2}	
Tier 3 - Non-Preferred	\$40 copay ^{1,2}		\$40 copay ^{1,2}	
Tier 4 - Specialty	\$40 copay ^{1,2}		\$40 copay ^{1,2}	

NOTE: Prior Authorizations and Visit Limits may apply to some benefits - refer to your Plan Document for details.
This comparison chart is a summary of plan features and is presented for general information only. It is not a guarantee of coverage.

Retirees with Medicare
(RETIREMENT DATE BEFORE March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

Magnolia Open Access		Magnolia Local	
Network	Out-of-Network	Network	Out-of-Network
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage
No Coverage	No Coverage	100% coverage	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	80% coverage of the first \$5,000 allowable; 100% in excess of \$5,000 per plan year	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage	No Coverage
You Pay		You Pay	
50% up to \$30 ¹		50% up to \$30 ¹	
50% up to \$55 ^{1,2}		50% up to \$55 ^{1,2}	
65% up to \$80 ^{1,2}		65% up to \$80 ^{1,2}	
50% up to \$80 ^{1,2}		50% up to \$80 ^{1,2}	
2.5 times the cost of applicable maximum copay		2.5 times the cost of applicable maximum copay	
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s)*:			
\$0 copay ¹		\$0 copay ¹	
\$20 copay ^{1,2}		\$20 copay ^{1,2}	
\$40 copay ^{1,2}		\$40 copay ^{1,2}	
\$40 copay ^{1,2}		\$40 copay ^{1,2}	

¹ Prescription drug benefit - 31-day fill

² Member who chooses brand-name drug for which approved generic version is available pays cost difference between brand-name drug & generic drug, plus copay for brand-name drug; cost difference does not apply to \$1,500 out-of-pocket threshold (if applicable).

³ Prescription drug benefit - 30-day fill

Retirees with Medicare
(RETIREMENT DATE ON or AFTER March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Magnolia Local Plus	
Network	Blue Cross and Blue Shield of Louisiana Preferred Care Providers & Blue Cross National Providers		Blue Cross and Blue Shield of Louisiana Preferred Care Providers & Blue Cross National Providers	
Eligible OGB Members	Medicare Retirees (retirement date ON or AFTER 3/1/2015)		Medicare Retirees (retirement date ON or AFTER 3/1/2015)	
	Network	Out-of-Network	Network	Out-of-Network
	You Pay		You Pay	
	Deductible			
You	\$2,000	\$4,000	\$400	No Coverage
You + 1 (Spouse or child)	\$4,000	\$8,000	\$800	No Coverage
You + Children	\$4,000	\$8,000	\$1,200	No Coverage
You + Family	\$4,000	\$8,000	\$1,200	No Coverage
	HRA dollars will reduce this amount			
	Out-of-Pocket Maximum			
You	\$5,000	\$10,000	\$3,500	No Coverage
You + 1 (Spouse or child)	\$10,000	\$20,000	\$6,000	No Coverage
You + Children	\$10,000	\$20,000	\$8,500	No Coverage
You + Family	\$10,000	\$20,000	\$8,500	No Coverage
State Funding	The Plan Pays		The Plan Pays	
You	\$1,000		Not Available	
You + 1 (Spouse or child)	\$2,000			
You + Children	\$2,000			
You + Family	\$2,000			
	Funding not applicable to Pharmacy Expenses.			
Physicians' Services	The Plan Pays		The Plan Pays	
Primary Care Physician or Specialist Office - Treatment of illness or injury	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC copay per visit	No Coverage

Retirees with Medicare
(RETIREMENT DATE ON or AFTER March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

Magnolia Open Access		Magnolia Local	
Blue Cross and Blue Shield of Louisiana Preferred Care Provider & Blue Cross National Providers		Blue Cross and Blue Shield of Louisiana Community Blue & Blue Connect	
Medicare Retirees (retirement date ON or AFTER 3/1/2015)		Medicare Retirees (retirement date ON or AFTER 3/1/2015)	
Network	Out-of-Network	Network	Out-of-Network
You Pay		You Pay	
Deductible			
\$900	\$900	\$400	No Coverage
\$1,800	\$1,800	\$800	No Coverage
\$2,700	\$2,700	\$1,200	No Coverage
\$2,700	\$2,700	\$1,200	No Coverage
Out-of-Pocket Maximum			
\$3,500	\$4,700	\$2,500	No Coverage
\$6,000	\$8,500	\$5,000	No Coverage
\$8,500	\$12,250	\$7,500	No Coverage
\$8,500	\$12,250	\$7,500	No Coverage
The Plan Pays		The Plan Pays	
Not Available		Not Available	
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC copay per visit	No Coverage

Retirees with Medicare
(RETIREMENT DATE ON or AFTER March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Magnolia Local Plus	
	Network	Out-of-Network	Network	Out-of-Network
Physicians' Services	The Plan Pays		The Plan Pays	
Maternity Care (prenatal, delivery and postpartum)	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$90 copay per pregnancy	No Coverage
Physician Services Furnished in a Hospital Visits; surgery in general, including charges by surgeon, anesthesiologist, pathologist and radiologist.	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; subject to deductible	No Coverage
Preventative Care Primary Care Physician or Specialist Office or Clinic For a complete list of benefits, refer to the Preventive and Wellness/ Routine Care in the Benefit Plan	100% coverage; not subject to deductible	100% of fee schedule amount. Plan participant pays the difference between the billed amount and the fee schedule amount; not subject to deductible	100% coverage; not subject to deductible	No Coverage
Physician Services for Emergency Room Care	80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; subject to deductible	100% coverage; subject to deductible
Allergy Shots and Serum Copay per visit is applicable only to office visit	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC per office visit copay per visit; shots and serum 100% after deductible	No Coverage
Outpatient Surgery/ Services When billed as office visits	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$25 PCP or \$50 SPC per office visit copay per visit	No Coverage
Outpatient Surgery/ Services When billed as outpatient surgery at a facility	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; subject to deductible	No Coverage
Hospital Services	The Plan Pays		The Plan Pays	
Inpatient Services Inpatient care, delivery and inpatient short-term acute rehabilitation services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage

Retirees with Medicare
(RETIREMENT DATE ON or AFTER March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

Magnolia Open Access		Magnolia Local	
Network	Out-of-Network	Network	Out-of-Network
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$90 copay per pregnancy	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; subject to deductible	No Coverage
100% coverage; not subject to deductible	80% coverage; subject to deductible	100% coverage; not subject to deductible	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; subject to deductible	100% coverage; subject to deductible
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage after a \$25 PCP or \$50 SPC per office visit copay per visit; shots and serum 100% after deductible	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$25 PCP or \$50 SPC per office visit copay per visit	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; subject to deductible	No Coverage
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible + \$50 copay per day (days 1 - 5)	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage

Retirees with Medicare
(RETIREMENT DATE ON or AFTER March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Magnolia Local Plus	
	Network	Out-of-Network	Network	Out-of-Network
Hospital Services	The Plan Pays		The Plan Pays	
Outpatient Surgery/Services Hospital / Facility	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$100 facility copay per visit	No Coverage
Emergency Room - Hospital (Facility) Treatment of an emergency medical condition or injury	80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage after \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted
Behavioral Health	The Plan Pays		The Plan Pays	
Mental Health and Substance Abuse Inpatient Facility	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage
Mental Health and Substance Abuse Outpatient Visits - Professional	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
Other Coverage	The Plan Pays		The Plan Pays	
Outpatient Acute Short-Term Rehabilitation Services Physical Therapy, Speech Therapy, Occupational Therapy, Other short term rehabilitative services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
Chiropractic Care	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
Hearing Aid Not covered for individuals age eighteen (18) and older	80% coverage; subject to deductible	No Coverage	80% coverage; subject to deductible	No Coverage
Vision Exam (routine) and Eye Wear	No Coverage	No Coverage	No Coverage	No Coverage
Comprehensive Dental	No Coverage	No Coverage	No Coverage	No Coverage
Urgent Care Center	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage after a \$50 copay per visit	No Coverage
Home Health Care Services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage subject to deductible	No Coverage

Retirees with Medicare
(RETIREMENT DATE ON or AFTER March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

Magnolia Open Access		Magnolia Local	
Network	Out-of-Network	Network	Out-of-Network
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$100 facility copay per visit	No Coverage
80% coverage; subject to deductible ; \$200 copay per visit; waived if admitted	80% coverage; subject to deductible ; \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible + \$50 copay per day (days 1-5)	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$25 copay per visit	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	80% coverage; subject to deductible	No Coverage
No Coverage	No Coverage	No Coverage	No Coverage
No Coverage	No Coverage	No Coverage	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage after a \$50 copay per visit	No Coverage
No Coverage	No Coverage	100% coverage subject to deductible	No Coverage

Retirees with Medicare
(RETIREMENT DATE ON or AFTER March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

	Pelican HRA1000		Magnolia Local Plus	
	Network	Out-of-Network	Network	Out-of-Network
Other Coverage	The Plan Pays		The Plan Pays	
Skilled Nursing Facility Services	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage
Hospice Care	80% coverage; subject to deductible	60% coverage; subject to deductible	100% coverage; subject to deductible	No Coverage
Durable Medical Equipment (DME) - Rental or Purchase	80% coverage; subject to deductible	60% coverage; subject to deductible	80% coverage of the first \$5,000 allowable; subject to deductible; 100% in excess of \$5,000 per plan year	No Coverage
Transplant Services	80% coverage; subject to deductible	No Coverage	100% coverage; subject to deductible	No Coverage
Pharmacy	You Pay		You Pay	
Tier 1 - Generic	50% up to \$30 ¹		50% up to \$30 ¹	
Tier 2 - Preferred	50% up to \$55 ^{1,2}		50% up to \$55 ^{1,2}	
Tier 3 - Non-Preferred	65% up to \$80 ^{1,2}		65% up to \$80 ^{1,2}	
Tier 4 - Specialty	50% up to \$80 ^{1,2}		50% up to \$80 ^{1,2}	
90 day supply for maintenance drugs from mail order OR at participating 90-day retail network pharmacies	2.5 times the cost of applicable maximum copay		2.5 times the cost of applicable maximum copay	
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s):				
Tier 1 - Generic	\$0 copay ¹		\$0 copay ¹	
Tier 2 - Preferred	\$20 copay ^{1,2}		\$20 copay ^{1,2}	
Tier 3 - Non-Preferred	\$40 copay ^{1,2}		\$40 copay ^{1,2}	
Tier 4 - Specialty	\$40 copay ^{1,2}		\$40 copay ^{1,2}	

NOTE: Prior Authorizations and Visit Limits may apply to some benefits - refer to your Plan Document for details.
This comparison chart is a summary of plan features and is presented for general information only. It is not a guarantee of coverage.

Retirees with Medicare
(RETIREMENT DATE ON or AFTER March 1, 2015)
Benefits Comparison
Benefits effective January 1, 2024 - December 31, 2024

Magnolia Open Access		Magnolia Local	
Network	Out-of-Network	Network	Out-of-Network
The Plan Pays		The Plan Pays	
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; after a \$100 copay per day max \$300 per admission	No Coverage
No Coverage	No Coverage	100% coverage; subject to deductible	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	80% coverage of the first \$5,000 allowable subject to deductible; 100% in excess of \$5,000 per plan year	No Coverage
80% coverage; subject to deductible	80% coverage; subject to deductible	100% coverage; subject to deductible	No Coverage
You Pay		You Pay	
50% up to \$30 ¹		50% up to \$30 ¹	
50% up to \$55 ^{1,2}		50% up to \$55 ^{1,2}	
65% up to \$80 ^{1,2}		65% up to \$80 ^{1,2}	
50% up to \$80 ^{1,2}		50% up to \$80 ^{1,2}	
2.5 times the cost of applicable maximum copay		2.5 times the cost of applicable maximum copay	
After the out-of-pocket threshold amount of \$1,500 is met by you and/or your covered dependent(s)*:			
\$0 copay ¹		\$0 copay ¹	
\$20 copay ^{1,2}		\$20 copay ^{1,2}	
\$40 copay ^{1,2}		\$40 copay ^{1,2}	
\$40 copay ^{1,2}		\$40 copay ^{1,2}	

¹ Prescription drug benefit - 31-day fill

² Member who chooses brand-name drug for which approved generic version is available pays cost difference between brand-name drug & generic drug, plus copay for brand-name drug; cost difference does not apply to \$1,500 out-of-pocket threshold. (if applicable)

³ Prescription drug benefit - 30-day fill



ACCESS2DAY HEALTH
BLUE CROSS BLUE SHIELD OF LOUISIANA HEALTH PLAN MEMBERS

The Office of Group Benefits has partnered with Access2day Health clinics to deliver primary and urgent care **at no additional cost for members** enrolled in the following plans*:

Pelican HRA1000 | Magnolia Local | Magnolia Local Plus | Magnolia Open Access

**Benefit not available to those on HSA plans due to federal regulations.*

Members and their qualified dependents on these 4 health plans receive urgent care and primary care services with:



NO
Copay



NO
Out-of-Pocket
Expenses



NO
Appointment
Necessary



NO
Extended
Wait Times

Treatments available at Access Health clinics include, but are not limited to:

- Respiratory Conditions
- Fractures
- Head, Eye & Ear Conditions
- Lacerations & Cuts
- Digestive & Urinary Conditions
- Skin, Hair & Nail Conditions
- Preventative Health Care
- Basic Lab Work
- Vaccinations & Shots
- Routine Physicals
- Screening Panels
- Specialty Referrals

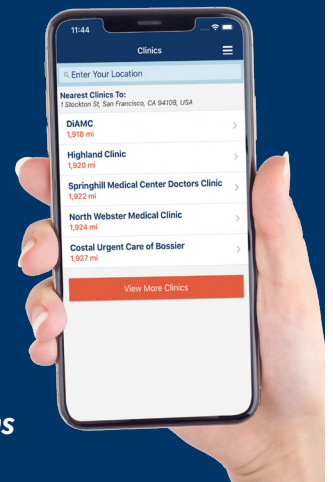


Find the clinic nearest you!

Access2day has more than 90 clinic locations across Louisiana!



Download the Clinic Finder App or visit access2dayhealth.com/locations





OTHER BENEFIT OFFERINGS

OGB offers more than health insurance. We also offer term life insurance and several flexible spending options, outlined in this section.

Life Insurance

OGB offers two fully-insured term life insurance plan options for employees and retirees. Details about the plans and the corresponding amounts of dependent insurance offered under each plan are noted below.

Basic Life - All Employees other than Members of Boards and Commissions			
Option 1		Option 2	
Employee	\$5,000	Employee	\$5,000
Spouse	\$1,000	Spouse	\$2,000
Each Dependent	\$500	Each Dependent	\$1,000

Basic Plus Supplemental - All Employees other than Members of Boards and Commissions			
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 Dependent	\$1,000	Each Dependent	\$2,000

* Amount based on employee's annual salary

Basic Life - All Members of Boards and Commissions			
Option 1		Option 2	
Employee	\$5,000	Employee	\$5,000
Spouse	\$1,000	Spouse	\$2,000
Each Dependent	\$500	Each Dependent	\$1,000

Basic Plus Supplemental - All Members of Boards and Commissions			
Option 1		Option 2	
Employee	\$20,000	Employee	\$20,000
Spouse	\$2,000	Spouse	\$4,000
Each Dependent	\$1,000	Each Dependent	\$2,000

* Amount based on employee's annual salary

For a complete Basic and Supplemental Life Insurance schedule visit info.groupbenefits.org.

Important Notes

- Once enrolled in life insurance, you do not have to re-enroll every year. Your coverage elections will be continued each year until you make a change, salary changes or turn 65.
 - Members enrolled in life insurance coverage will automatically have 25 percent reduced 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 reduced accordingly.
- Newly hired employees who apply for life insurance within 30 days of employment are eligible for life insurance without providing evidence of insurability.
- Existing Active Employees may only apply for life insurance during OGB annual enrollment. These employees may be required to provide evidence of insurability to the insurer.
- Members currently enrolled who wish to add dependent life coverage for a spouse can do so within 30 days of marriage or by providing evidence of insurability during annual enrollment. Eligible dependent children can be added without providing evidence of insurability to the insurer.
- Member pays 50 percent of their life insurance premium and 100 percent of dependent life insurance premium

Who is Eligible?

Basic and Basic Plus Supplemental Plans

- Full-Time Employees
- Retirees who took coverage into retirement

Dependent Life

- Covered employee's legal Spouse
- Your Other Eligible Dependents up to applicable attainment age

Portability of Life Insurance

Members can take advantage of the portability provision and continue coverage at group rates. This coverage is for terminated employees and employees whose face amount is reduced. Such coverage will be at a higher rate, and the state will not contribute any portion of the premium. The insurer will determine premium rates. You do not need to submit an evidence of insurability form to continue coverage. The insurer must receive the application no later than 31-days from the date their Optional Employee Term Life Coverage ends.

Accidental Death and Dismemberment Benefits

If retired, coverage for accidental death and dismemberment automatically terminates on the last day of the month of the covered person's 70th birthday. If the member is still actively employed at age 70, coverage terminates at midnight on the last day of the month in which retirement occurs.

Death Notification

Please notify the human resources office at the member's agency (or former agency, if retired) when a member or covered dependent dies. A certified copy of the death certificate must be provided to the member's agency.

Conversion of Life Insurance

Employees may convert life coverage when employment or eligibility ends, subject to the "Conversion" section of your Contract/Booklet Certificate. No Evidence of Insurability is needed. Accidental Death & Dismemberment coverage cannot be converted. In most cases, the insurer must receive the signed Notice of Group Life Conversion Privilege form within 31-days from the date their Optional Employee Term Life Coverage ends..



Save money with FSA pretax benefit accounts.



A Flexible Spending Account (FSA) puts more money in your pocket by reducing your taxable income when you contribute pretax dollars to pay for common expenses like these:

HEALTHCARE

- Medical/dental office visit co-pays
- Dental/orthodontic care services
- Prescriptions, vaccinations, and OTC
- Eye exams; prescription glasses/lenses

DEPENDENT CARE

- Daycare expenses
- Before & after school care
- Nanny/nursery school
- Elder care

TIPS


- Determine your elections based on your estimated out-of-pocket expenses for the year
- Your employer may offer other types of Benefit Accounts too; ask for details
- For a complete list of eligible expenses, see IRS Publications 502 & 503 at irs.gov

Increase your take-home pay by reducing your taxable income.

Each \$1 you contribute to your FSA reduces your taxable income by \$1.

With less tax taken, your take-home pay increases!

Consider this example: (for illustration only)

		Here is his net monthly take-home pay:	
 <p>Richard has:</p> <ul style="list-style-type: none"> • Gross monthly pay of \$3,500 • \$600 per month in eligible expenses 	<p>Without FSA (\$600 spent using post-tax dollars)</p> <p>\$1,932</p>	<p>With FSA (\$600 spent using pretax dollars)</p> <p>\$2,098</p>	<p>That's a net increase in take-home pay of \$166 every month!</p>

To estimate potential savings based on your income and expenses, use the Tax Savings Calculator at www.tasconline.com/tasc-calculators.

How to participate.

It's easy to start saving with an FSA. Just follow 3 simple steps:

1. DECIDE how much you want to contribute.

Check with your employer for plan specifics and review at the IRS limits at www.tasconline.com/benefits-limits.

The more you contribute, the lower your taxable income will be.

However, it's important to be conservative when choosing your annual contribution based on your anticipated qualified expenses since:

- The money you contribute to your benefit account can only be used for eligible FSA expenses.
- Any unused FSA funds at the close of the plan year are not refundable to you. (A grace period or carryover option may be in place for your plan. Check with your employer for plan guidelines and allowances.)

2. ENROLL by completing the enrollment process.

Your contribution will be deducted in equal amounts from each paycheck, pretax, throughout the plan year.

Your total annual contribution to a **Healthcare FSA** will be available to you immediately at the start of the plan year. Alternatively, your **Dependent Care FSA** funds are only available as payroll contributions are made.

3. ACCESS your funds easily using the TASC Card.

This convenient card automatically approves and deducts most eligible purchases from your benefit account with no paperwork required. Plus, for purchases made without the card, you can request reimbursement online, by mobile app, or using a paper form.

Reimbursements happen fast—within 12 hours—when you request to have them added to the MyCash balance on your TASC Card. You can use the MyCash balance on your card to get cash at ATMs or to buy anything you want anywhere Mastercard is accepted!

This Mastercard is administered by TASC, a registered agent of Pathward. Use of this card is authorized as set forth in your Cardholder Agreement. The card is issued by Pathward, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.



PLANNING TIPS

START by making a conservative estimate of how much you expect to spend on eligible out-of-pocket expenses for the year.

COMPARE your estimate to the IRS limits. If your estimate is higher than these annual contribution limits, consider making the maximum contribution allowed.

SPECIAL FEATURES



MyCash Account: Included on your TASC Card for faster reimbursement deposits and non-benefit purchases.



TASC Mobile App: Track and manage all benefits and access numerous helpful tools, anywhere and anytime! Search for "TASC" (green icon).



Questions? Ask your employer or contact your Plan Administrator:
Total Administration Services Corporation • www.tasconline.com • 1-800-422-4661

FX-4245-082922



Alternative Coverage



Louisiana Children's Health Insurance Program (LaCHIP)

LaCHIP is a health insurance program designed to bring quality health care to currently uninsured youth up to the age of 19 in Louisiana. Certain dependents can qualify for coverage under LaCHIP using higher income standards. LaCHIP provides Medicaid coverage for doctor visits for primary care as well as preventive and emergency care, immunizations, prescription medications, hospitalization, home health care and many other health services. LaCHIP provides health care coverage for the dependents of Louisiana's working families with moderate and low incomes. A renewal of coverage is done after each 12-month period.

For complete information about eligibility and benefits, call toll free 1-877-2LaCHIP (1-877-252-2447). Representatives are available Monday - Friday 7:00 a.m. to 5:00 p.m. Central Time. You may also learn more by visiting the Louisiana Department of Health (LDH) website at ldh.la.gov.

Health Insurance Marketplace

You may also qualify for a lower cost health insurance plan through the Health Insurance Marketplace under the Affordable Care Act. To find out if you qualify, visit www.healthcare.gov.

Legal



Special Enrollment under HIPAA

Under the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA), if you originally decline enrollment for yourself or your eligible dependents (including your spouse) for certain reasons, or if certain events occur, you may in the future be able to enroll yourself and your dependents in an OGB health plan under HIPAA special enrollment, provided that you request enrollment within 30 days after the qualified life event, or such longer period allowed by federal law. The HIPAA special enrollment events are defined by federal law.

If you acquire a new dependent as a result of marriage, birth, adoption or placement for adoption, or other events defined by federal HIPAA law, you may be able to enroll yourself and your eligible dependents under special enrollment, provided that you request enrollment within 30 days of acquiring the new dependent. The effective date of coverage for adding a dependent under such special enrollment is the date of the event. You can review the list of OGB Plan-Recognized Qualified Life Events at info.groupbenefits.org.

COBRA - Continuation of Coverage

COBRA gives a plan participant and eligible dependents the right to choose to continue OGB health plan coverage for limited periods of time when coverage is lost under circumstances, defined by federal law, such as certain voluntary or involuntary job loss, reduction in hours worked, transition between jobs, death, divorce, and other life events. Individuals who choose COBRA continuation coverage are required to pay 102% of the entire premium for coverage in most situations. Contact your human resources representative of your employing agency.

Terms and Conditions



In this section, "I" refers to the covered employee/retiree.

I understand that it is my responsibility to review the most recent enrollment guide. It is my responsibility to review any applicable Plan communications that are available and applicable to me (including plan documents posted electronically at info.groupbenefits.com) at the time of my decision, and to determine the OGB option that best meets my or my family's health coverage needs.

I also understand that it is my responsibility to review the following bullets and understand which of the bullets apply to my situation:

- I understand that providers may at any time join or discontinue participation in the network for an OGB health plan, and this is not an OGB Plan-Recognized Qualified Life Event.
- I understand that the costs of prescription drugs may change during a Plan Year and that these changes are not an OGB Plan-Recognized Qualified Life Event.
- I understand that once I have made an election, I will not be able to change that election until the next annual enrollment period, unless I have an OGB Plan-Recognized Qualified Life Event.
- I understand that by electing coverage I am authorizing my employer to deduct from my compensation or monthly check the applicable premium for the plan option I have selected.
- I understand that I will have to pay premiums for the plan option I select, and that coverage for any newly added dependents will start only if I provide the required verification documentation for those dependents by the applicable deadline. Newly-acquired dependent coverage for HIPAA Special Enrollment Events is retroactive to the date of the OGB Plan-Recognized Qualified Life Event if verified by the applicable deadline.
- I understand that I am responsible for the cost of benefits used by me or my covered dependent(s) after the termination date of coverage.
- I understand that it is my responsibility to verify that the correct deduction is taken from my compensation and to immediately notify my employer if it is not correct.
- I understand that if I miss the deadline to add a dependent or submit verification documentation, I will not be able to add the dependent until the next annual enrollment period, or until I experience a subsequent OGB Plan-Recognized Qualified Life Event that would enable me to make such a change.
- I understand that intentional misrepresentation or fraudulent falsification of information (including verification documentation submitted when dependents are added) may subject me to penalties and possible legal action and, in the case of adding dependents, may result in termination of coverage and recovery of payments made by OGB for ineligible dependents.
- I understand that by enrolling in an OGB plan, I am attesting that the information I provide is true and correct to the best of my knowledge, under penalty of law.
- This enrollment guide is presented for general information only. It does not constitute legal advice. It is not a benefit plan, nor is it intended to be construed as a benefit plan document. If there is any inconsistency between this guide and the benefit plan documents and Schedule of Benefits, the FINAL benefit plan documents and Schedule of Benefits will govern the benefits and plan payments.



RATE SHEETS



OFFICIAL SCHEDULE OF MONTHLY PREMIUM RATES
PARISH & CITY SCHOOL BOARDS ONLY

Rates effective January 1, 2024 (75% employer participation level)
For a complete list of premium rates at all employer participation levels please visit info.groupbenefits.org

Magnolia Open Access Administered by Blue Cross				Magnolia Local Administered by Blue Cross				Magnolia Local Plus Administered by Blue Cross				Pelican HSA775 Administered by Blue Cross				Pelican HRA1000 Administered by Blue Cross			
State Share	Employee Share	Total Premium	Total Premium	State Share	Employee Share	Total Premium	Total Premium	State Share	Employee Share	Total Premium	Total Premium	State Share	Employee Share	Total Premium	Total Premium	State Share	Employee Share	Total Premium	Total Premium
ACTIVE EMPLOYEE																			
ENROLLEE ONLY	\$679.72	\$226.50	\$886.22	\$554.18	\$164.68	\$718.86	\$718.86	\$603.84	\$217.30	\$821.14	\$821.14	\$236.30	\$78.72	\$315.02	\$464.10	\$161.34	\$645.44		
ENROLLEE +1 (SPOUSE)	\$1,389.10	\$735.90	\$2,125.00	\$969.62	\$660.00	\$1,629.62	\$1,629.62	\$1,140.80	\$707.74	\$1,851.54	\$1,851.54	\$413.44	\$255.64	\$669.08	\$646.34	\$524.08	\$1,370.92		
ENROLLEE +1 (CHILD)	\$779.26	\$324.06	\$1,103.34	\$435.30	\$668.00	\$903.30	\$903.30	\$768.54	\$313.65	\$1,082.14	\$1,082.14	\$270.98	\$113.46	\$384.64	\$355.12	\$232.34	\$787.46		
ENROLLEE + CHILDREN	\$779.26	\$324.06	\$1,103.34	\$435.30	\$668.00	\$903.30	\$903.30	\$768.54	\$313.65	\$1,082.14	\$1,082.14	\$270.98	\$113.46	\$384.64	\$355.12	\$232.34	\$787.46		
FAMILY	\$1,241.72	\$788.46	\$2,030.18	\$1,013.32	\$643.90	\$1,657.22	\$1,657.22	\$1,194.36	\$753.32	\$1,952.68	\$1,952.68	\$411.64	\$274.06	\$705.70	\$684.26	\$563.46	\$1,645.72		
RETIREE WITHOUT MEDICARE & RE-EMPLOYED RETIREE																			
ENROLLEE ONLY	\$1,439.58	\$226.50	\$1,666.08	\$1,189.98	\$184.68	\$1,374.66	\$1,374.66	\$1,009.12	\$217.30	\$1,227.42	\$1,227.42	N/A	N/A	N/A	\$853.08	\$161.34	\$1,014.42		
ENROLLEE +1 (SPOUSE)	\$2,241.46	\$735.90	\$2,977.36	\$1,827.36	\$660.00	\$2,487.36	\$2,487.36	\$1,163.14	\$707.74	\$2,170.88	\$2,170.88	N/A	N/A	N/A	\$1,342.06	\$467.36	\$1,789.42		
ENROLLEE +1 (CHILD)	\$1,251.98	\$324.06	\$1,576.04	\$1,245.40	\$330.60	\$1,576.00	\$1,576.00	\$1,408.78	\$313.65	\$1,722.43	\$1,722.43	N/A	N/A	N/A	\$496.34	\$232.34	\$1,128.78		
ENROLLEE + CHILDREN	\$1,251.98	\$324.06	\$1,576.04	\$1,245.40	\$330.60	\$1,576.00	\$1,576.00	\$1,408.78	\$313.65	\$1,722.43	\$1,722.43	N/A	N/A	N/A	\$496.34	\$232.34	\$1,128.78		
FAMILY	\$2,222.18	\$748.72	\$2,970.90	\$1,811.72	\$668.90	\$2,480.62	\$2,480.62	\$1,144.30	\$734.89	\$2,179.19	\$2,179.19	N/A	N/A	N/A	\$1,335.42	\$445.14	\$1,780.56		
RETIREE WITH 1 MEDICARE																			
ENROLLEE ONLY	\$411.22	\$137.06	\$548.28	\$333.24	\$111.76	\$445.00	\$445.00	\$403.70	\$154.56	\$558.26	\$558.26	N/A	N/A	N/A	\$247.56	\$82.40	\$339.96		
ENROLLEE +1 (SPOUSE)	\$1,259.42	\$585.42	\$1,844.84	\$1,238.76	\$412.88	\$1,651.64	\$1,651.64	\$1,475.42	\$481.84	\$1,957.26	\$1,957.26	N/A	N/A	N/A	\$813.18	\$264.36	\$1,117.54		
ENROLLEE +1 (CHILD)	\$711.76	\$237.26	\$949.02	\$680.28	\$198.42	\$878.70	\$878.70	\$694.40	\$231.50	\$925.90	\$925.90	N/A	N/A	N/A	\$427.58	\$142.00	\$570.58		
ENROLLEE + CHILDREN	\$711.76	\$237.26	\$949.02	\$680.28	\$198.42	\$878.70	\$878.70	\$694.40	\$231.50	\$925.90	\$925.90	N/A	N/A	N/A	\$427.58	\$142.00	\$570.58		
FAMILY	\$2,024.48	\$524.76	\$2,549.24	\$1,650.52	\$550.96	\$2,201.48	\$2,201.48	\$1,963.88	\$624.69	\$2,588.57	\$2,588.57	N/A	N/A	N/A	\$1,216.58	\$405.54	\$1,622.12		
RETIREE WITH 2 MEDICARE																			
ENROLLEE +1 (SPOUSE)	\$739.24	\$246.26	\$985.50	\$682.68	\$282.86	\$965.54	\$965.54	\$723.86	\$241.20	\$964.86	\$964.86	N/A	N/A	N/A	\$444.30	\$148.06	\$592.36		
FAMILY	\$915.22	\$325.08	\$1,240.30	\$746.22	\$248.70	\$994.92	\$994.92	\$695.96	\$236.64	\$1,154.60	\$1,154.60	N/A	N/A	N/A	\$550.02	\$183.34	\$733.36		
C.O.B.R.A.																			
ENROLLEE ONLY	\$0.00	\$324.36	\$324.36	\$0.00	\$759.62	\$759.62	\$759.62	\$0.00	\$889.20	\$889.20	\$889.20	\$0.00	\$121.54	\$121.54	\$0.00	\$484.34	\$684.34		
ENROLLEE +1 (SPOUSE)	\$0.00	\$1,963.48	\$1,963.48	\$0.00	\$1,669.82	\$1,669.82	\$1,669.82	\$0.00	\$1,884.54	\$1,884.54	\$1,884.54	\$0.00	\$482.62	\$482.62	\$0.00	\$1,298.32	\$1,298.32		
ENROLLEE +1 (CHILD)	\$0.00	\$1,127.42	\$1,127.42	\$0.00	\$918.12	\$918.12	\$918.12	\$0.00	\$1,084.42	\$1,084.42	\$1,084.42	\$0.00	\$382.12	\$382.12	\$0.00	\$600.20	\$600.20		
ENROLLEE + CHILDREN	\$0.00	\$1,127.42	\$1,127.42	\$0.00	\$918.12	\$918.12	\$918.12	\$0.00	\$1,084.42	\$1,084.42	\$1,084.42	\$0.00	\$382.12	\$382.12	\$0.00	\$600.20	\$600.20		
FAMILY	\$0.00	\$2,079.76	\$2,079.76	\$0.00	\$1,668.30	\$1,668.30	\$1,668.30	\$0.00	\$1,981.70	\$1,981.70	\$1,981.70	\$0.00	\$719.62	\$719.62	\$0.00	\$1,474.64	\$1,474.64		
DISABILITY C.O.B.R.A.																			
ENROLLEE ONLY	\$0.00	\$1,259.34	\$1,259.34	\$0.00	\$1,108.30	\$1,108.30	\$1,108.30	\$0.00	\$1,207.62	\$1,207.62	\$1,207.62	\$0.00	\$472.52	\$472.52	\$0.00	\$664.96	\$664.96		
ENROLLEE +1 (SPOUSE)	\$0.00	\$2,887.52	\$2,887.52	\$0.00	\$2,354.96	\$2,354.96	\$2,354.96	\$0.00	\$2,777.28	\$2,777.28	\$2,777.28	\$0.00	\$1,059.90	\$1,059.90	\$0.00	\$1,086.38	\$1,086.38		
ENROLLEE +1 (CHILD)	\$0.00	\$1,628.02	\$1,628.02	\$0.00	\$1,351.68	\$1,351.68	\$1,351.68	\$0.00	\$1,594.74	\$1,594.74	\$1,594.74	\$0.00	\$576.64	\$576.64	\$0.00	\$1,181.20	\$1,181.20		
ENROLLEE + CHILDREN	\$0.00	\$1,628.02	\$1,628.02	\$0.00	\$1,351.68	\$1,351.68	\$1,351.68	\$0.00	\$1,594.74	\$1,594.74	\$1,594.74	\$0.00	\$576.64	\$576.64	\$0.00	\$1,181.20	\$1,181.20		
FAMILY	\$0.00	\$3,045.28	\$3,045.28	\$0.00	\$2,482.94	\$2,482.94	\$2,482.94	\$0.00	\$2,929.00	\$2,929.00	\$2,929.00	\$0.00	\$1,058.58	\$1,058.58	\$0.00	\$1,164.58	\$1,164.58		

NOTE: If the Insured has Medicare Part A and Employer plans, monthly amounts shown for Medicare without Employer coverage is determined based upon the requirement of LA R.S. 46:1101, which requires the requirement of LA R.S. 46:1101. If all plan members are enrolled over after July 1, 2017 under the Medicare Part A and Part B to qualify for reduced premium rates. If monthly premium rates shown apply to either retired or re-employed (the 50% requirement under the definition of employer profit reduction).



OFFICE OF GROUP BENEFITS

OFFICIAL SCHEDULE OF MONTHLY PREMIUM RATES

Rates for Medicare Advantage plans effective January 1, 2024 (75% employer participation level)

For a complete list of rates at all participation levels please visit info.groupbenefits.org.

Humana HMO Insured by Humana (Region 1)		Humana HMO Insured by Humana (Region 2)		Humana HMO Insured by Humana (Region 3)		Humana HMO Insured by Humana (Region 4)		Humana HMO Insured by Humana (Region 5)						
State Share	Employee Share	Total Premium	State Share	Employee Share	Total Premium	State Share	Employee Share	Total Premium	State Share	Employee Share	Total Premium			
\$25.58	\$8.53	\$34.11	\$134.12	\$44.71	\$178.83	\$109.02	\$36.34	\$145.36	\$118.37	\$39.46	\$157.83	\$118.38	\$39.46	\$157.84

RETIREE WITH 1 MEDICARE

ENROLLEE ONLY

RETIREE WITH 2 MEDICARE

ENROLLEE + 1 (SPOUSE)

Humana HMO Insured by Humana (Region 6)		Humana HMO Insured by Humana (Region 7)		Humana HMO Insured by Humana (Region 8)		Humana HMO Insured by Humana (Region 9)		Peoples Health HMO-POS Insured by Peoples Health (All Regions)						
State Share	Employee Share	Total Premium	State Share	Employee Share	Total Premium	State Share	Employee Share	Total Premium	State Share	Employee Share	Total Premium			
\$51.17	\$17.05	\$68.22	\$268.25	\$89.41	\$357.66	\$218.04	\$72.68	\$290.72	\$236.75	\$78.91	\$315.66	\$236.76	\$78.92	\$315.68

RETIREE WITH 1 MEDICARE

ENROLLEE ONLY

RETIREE WITH 2 MEDICARE

ENROLLEE + 1 (SPOUSE)

Humana HMO Insured by Humana (Region 6)		Humana HMO Insured by Humana (Region 7)		Humana HMO Insured by Humana (Region 8)		Humana HMO Insured by Humana (Region 9)		Peoples Health HMO-POS Insured by Peoples Health (All Regions)						
State Share	Employee Share	Total Premium	State Share	Employee Share	Total Premium	State Share	Employee Share	Total Premium	State Share	Employee Share	Total Premium			
\$156.01	\$52.00	\$208.01	\$168.06	\$56.02	\$224.08	\$160.40	\$53.46	\$213.86	\$152.96	\$50.99	\$203.95	\$120.00	\$40.00	\$160.00
\$312.01	\$104.01	\$416.02	\$336.12	\$112.04	\$448.16	\$320.79	\$106.93	\$427.72	\$305.92	\$101.98	\$407.90	\$240.00	\$80.00	\$320.00

- Region 1: Orleans, Saint Bernard, Rapides and Jefferson Parishes
- Region 2: East Baton Rouge, West Baton Rouge, Livingston, Ascension, Iberville, Pointe Coupee, East Feliciana and West Feliciana Parishes
- Region 3: Lafourche, Saint John, Saint Charles, Saint James, Assumption and Terrebonne Parishes
- Region 4: Lafayette, Evangeline, Saint Landry, Acadia, Saint Martin, Iberia, Vermilion and Saint Mary Parishes
- Region 5: Bienville, Allen, Calcasieu, Jefferson Davis and Cameron Parishes
- Region 6: Vermont, Sabine, Natchitoches, Winn, Grant, Rapides, LaSalle, Catahoula, Concordia and Avoyelles Parishes
- Region 7: Ouacha, Bossier, Calcasieu, Bienville, Red River and DeSoto Parishes
- Region 8: Ouachita, Union, Lincoln, Jackson, Caldwell, Richland, Morehouse, Franklin, West Carroll, East Carroll, Madison and Tensas Parishes
- Region 9: Washington, Saint Tammany, Saint Helena and Tangipaha Parishes



OFFICE OF GROUP BENEFITS

OFFICIAL SCHEDULE OF MONTHLY PREMIUM RATES

Rates for Medicare Advantage plans effective January 1, 2024 (75% employer participation level)

For a complete list of rates at all participation levels please visit info.groupbenefits.org.

Blue Advantage HMO Insured by HMO Louisiana (Region 1)		Blue Advantage HMO Insured by HMO Louisiana (Region 2)		Blue Advantage HMO Insured by HMO Louisiana (Regions 3 & 4)		Blue Advantage HMO Insured by HMO Louisiana (Regions 5, 6, 7, & 8)		Blue Advantage HMO Insured by HMO Louisiana (Region 9)			
State Share	Employee Share	Total Premium	State Share	Employee Share	Total Premium	State Share	Employee Share	Total Premium	State Share	Employee Share	Total Premium
\$130.50	\$43.50	\$174.00	\$162.75	\$54.25	\$217.00	\$147.75	\$49.25	\$197.00	\$170.25	\$56.75	\$227.00
\$261.00	\$87.00	\$348.00	\$325.50	\$108.50	\$434.00	\$295.50	\$98.50	\$394.00	\$340.50	\$113.50	\$454.00
RETIREE WITH 1 MEDICARE											
ENROLLEE ONLY											
RETIREE WITH 2 MEDICARE											
ENROLLEE + 1 (SPOUSE)											

- Region 1: Orleans, Saint Bernard, Rapides and Jefferson Parishes
- Region 2: East Baton Rouge, West Baton Rouge, Livingston, Assumption, Iberville, Pointe Coupee, East Feliciana and West Feliciana Parishes
- Region 3: Lafourche, Saint John, Saint Charles, Saint James, Assumption and Terrebonne Parishes
- Region 4: Lafayette, Evangeline, Saint Landry, Acadia, Saint Martin, Iberia, Vermilion and Saint Mary Parishes
- Region 5: Bienville, Jefferson Davis and Cameron Parishes
- Region 6: Vermilion, Sabine, Natchitoches, Winn, Grant, Rapides, LaSalle, Calcasieu, Concordia and Assipectes Parishes
- Region 7: Calhoun, Iberia, Webster, Calcasieu, Bienville, Red River and DeSoto Parishes
- Region 8: Ouachita, Union, Lincoln, Bossier, Caldwell, Richland, Morehouse, Franklin, West Carroll, East Carroll, Madison and Tensas Parishes
- Region 9: Washington, Saint Tammany, Saint Helena and Tangipahoa Parishes



Glossary

Glossary

This list defines many common healthcare terms you might not know. Knowing these terms can help you choose a plan that meets your needs. Some of these words are common with many types of insurance. This glossary explains what the words and phrases mean for health insurance.

Allowed Amount - The highest amount your plan will cover (pay) for a service.

Annual Enrollment Period - A certain period of time when you can join a health plan or enroll in a Medicare plan. During that time, the plan must allow all eligible individuals to join. For people who receive coverage from their employer or association, the enrollment period usually occurs once a year or whenever you experience a life change (getting married, having/adopting a child).

Balance Billing - When a provider bills you for the difference between the provider's charge and the allowed amount. For example, if the provider's charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30. A preferred provider may not balance bill you for covered services.

Brand Name Drugs - A drug sold by a drug company under a specific name or trademark and that is protected by a patent. Brand name drugs may be available by prescription or over-the-counter.

Claim - A request for payment that you or your health care provider submits to your health, life or flexible benefits insurer when you get items or services you think are covered.

Centers for Medicare & Medicaid Services (CMS) - Formerly known as the Health Care Financing Administration (HCFA), CMS is the United States government agency responsible for administering Medicare and Medicaid. **Consolidated Omnibus Budget Reconciliation Act (COBRA)** - A Federal law that may allow you to temporarily keep health coverage after your employment ends, you lose coverage as a dependent of the covered employee, or another qualifying event.

Coinsurance - A certain percent you must pay each benefit period after you have paid your deductible. This payment is for covered services only. You may still have to pay a copay.

Example: Your plan might cover 90 percent of your medical bill. You will have to pay the other 10 percent. The 10 percent is the coinsurance.

Copay - The amount you pay to a healthcare provider at the time you receive services. You may have to pay a copay for each covered visit to your doctor, depending on your plan. Not all plans have a copay.

Deductible - The amount you pay for your healthcare services before your health insurer pays. Deductibles are based on your benefit period (typically a year at a time).

Example: If your plan has a \$2,000 annual deductible, you will be expected to pay the first \$2,000 toward your healthcare services. After you reach \$2,000, your health insurer will cover the rest of the costs.

Durable Medical Equipment (DME) - Equipment and supplies ordered by a healthcare provider for everyday or extended use. Coverage for DME may include: oxygen equipment, wheelchairs or crutches.

Explanation of Benefits (EOB) - A statement sent by a health insurance company to covered individuals explaining what medical treatments and/or services were paid for on their behalf.

End-Stage Renal Disease (ESRD) - Permanent kidney failure that requires a regular course of dialysis (a medical procedure that performs the work healthy kidneys would do if they could) or a kidney transplant.

Flexible Benefits Plan - A benefit program that offers employees a choice between various benefits including cash, life insurance, health insurance, vacations, retirement plans, and child care. Although a common core of benefits may be required, you can choose how your remaining benefit dollars are to be allocated for each type of benefit from the total amount promised by the employer. Sometimes you can contribute more for additional coverage. Premium Conversion is known as a Cafeteria plan or IRS 125 Plan.

Flexible Spending Arrangement (FSA) - An FSA is set up through an employer plan. It lets you set aside pre-tax money for common medical costs and dependent care. FSA funds must be used by the end of the calendar year. A few common FSA-qualified costs include:

- Copays for doctors' visits, chiropractor and psychological sessions
- Hospital fees, medical tests and services (like X-rays and screenings)
- Physical rehabilitation
- Dental and orthodontic expenses (like cleaning, fillings and braces)
- Inpatient treatment for alcohol or drug addiction
- Vaccines (immunizations) and flu shots

(All subject to appropriate supporting documentation being submitted.)

Formulary - A list of prescription drugs covered by a prescription drug plan or another insurance plan offering prescription drug benefits. Also called a drug list.

Generic Drugs - A prescription drug that has the same active-ingredient formula as a brand-name drug. Generic drugs usually cost less than brand-name drugs. The Food and Drug Administration (FDA) rates these drugs to be as safe and effective as brand-name drugs.

Health Reimbursement Arrangement (HRA) - An account that lets an employer set aside funds for healthcare costs. These funds must be used to reimburse Covered Services paid for by employees who participate.

Health Savings Account (HSA) - An account that lets you save for future medical costs. Money put in the account is not subject to federal income tax when deposited. Funds can build up and be used year-to-year. They are not required to be spent in a single year. Tax/IRS rules apply.

Inpatient Services - Services received when admitted to a hospital and a room and board charge is made.

Medicare - A Federal health insurance program for people who are age 65 or older and certain younger people with disabilities. It also covers people with permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD.

Medicare Annual Enrollment - The period each year when a person may enroll in a Medicare plan. The enrollment period is October 15 to December 7.

Medicare Advantage - A type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

Medicare-Approved Amount - Also called "Medicare-approved charge." This is the amount Medicare will pay for certain medical services or equipment. Generally you are responsible for paying 20% of the Medicare-approved amount.

Medicare Broker with HRA - is an OGB sponsored plan that allows Medicare retirees to personalize their plan choice. (Retiree and Spouse can choose different plans according to their needs.) The retiree receives a subsidy in the form of a Health Reimbursement Arrangement (HRA) that they can use for premium and for other Federally qualified medical and drug expenses.

Medicare Part D - A program that helps pay for prescription drugs for people with Medicare who join a plan that includes Medicare prescription drug coverage. There are two ways to get Medicare prescription drug coverage: through a Medicare Prescription Drug Plan, or a Medicare Advantage Plan that includes drug coverage. These plans are offered by insurance companies and other private companies approved by Medicare.

Medigap Policy - Medicare supplement insurance sold by private insurance companies to fill “gaps” in Original Medicare Plan coverage. Except in Massachusetts, Minnesota, and Wisconsin, there are 12 standardized plans labeled Plan A through Plan L. Medigap policies only work with the Original Medicare Plan (Parts A and B).

Network - The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

Network Provider/In-Network Provider - A healthcare provider who is part of a plan’s network.

Out-of-Network Provider/Out-of-Network Provider - A healthcare provider who is not part of a plan’s network. Costs associated with Out-of-Network providers may be higher or not covered by your plan.

OGB Plan-Recognized Qualified Life Event (QLE) - An event defined by OGB that allows for a change in health and/or life insurance coverage or FSA benefits outside of annual enrollment.

Out-of-Pocket Cost - Cost you must pay. Out-of-pocket costs vary by plan and each plan has a maximum out-of-pocket (MOOP) cost. Consult your plan for more information.

Preferred Provider - A provider who has a contract with your health insurer or plan to provide services to you at a discount.

Preventive Care - Services that prevent illness or detect illness at an early stage, such as flu shots and screening mammograms. Under the ACA, all plans are required to provide free preventive care.

Primary Care Physician (PCP) - A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) who directly provides or coordinates a range of health care services for a patient.

Prior Authorization - Approval from a health plan that may be required before you get a service or fill a prescription in order for the service or prescription to be covered by your plan.

Specialist - A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of health care.

Summary of Benefits and Coverage (SBC) - An easy-to-read summary that lets you make apples-to-apples comparisons of costs and coverage between health plans. You can compare options based on price, benefits, and other features that may be important to you.

Urgent Care - Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe it requires emergency room care.

Wellness Programs - A program intended to improve and promote health and fitness that’s usually offered through the work place, although insurance plans can offer them directly to their enrollees. Some examples of wellness programs include programs to help you stop smoking, diabetes management programs, weight loss programs, and preventative health screenings.

Listed below are common health care acronyms that are used throughout this Guide.

BCBSLA– Blue Cross Blue Shield of Louisiana	CMS – Centers for Medicare & Medicaid Services
EOB – Explanation of Benefits	FSA – Flexible Spending Arrangement
HIPAA – Health Insurance Portability & Accountability Act	HRA – Health Reimbursement Arrangement
HSA – Health Savings Account	MA – Medicare Advantage
OGB – Office of Group Benefits	PAC – Pre-Admission Certification
PBM – Pharmacy Benefits Manager	PCP – Primary Care Physician
PHI – Protected Health Information	POS – Point of Service
SPC – Specialist	



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