

***Office of Group Benefits offers 2013 health coverage options that can provide savings for state employees***

State workers who enroll in OGB's Consumer Driven health plan (CDHP) for 2013 will pay \$300 to \$1,000 per year less in premiums than for other OGB plans – and now can receive up to \$775 from the state tax-free if they open the health savings account (HSA) offered with the plan. **Blue Cross and Blue Shield of Louisiana** will administer the CDHP for 2013 and the HSA will be provided through **Bancorp Bank**.

An employee who enrolls in the CDHP for 2013 and opens a health savings account can contribute to that HSA via payroll deductions using pre-tax dollars. **The state will contribute \$200 at the start of the plan year in January to help jump-start the employee's savings – and will match his or her tax-free HSA contributions dollar for dollar, up to an additional \$575.**

The employee can spend the money in the HSA to pay eligible medical and pharmacy expenses for himself and all covered family members until the deductible is met and, after that, for any applicable co-payments. The HSA also gives the employee a tax-free way to save for future health care expenses – up \$3,250 for single coverage or \$6,450 for family coverage (the 2013 contribution limits set by the Internal Revenue Service).

More information about the CDHP-HSA is being mailed to employees and is available on OGB's website ([www.groupbenefits.org](http://www.groupbenefits.org)) by clicking on the Annual Enrollment link on the home page.