



OGB Health Coverage During Your Retirement

Know Your Responsibilities

IT'S UP TO YOU TO PROTECT YOUR BENEFITS!

As an OGB member preparing for retirement, you must complete the following tasks to have uninterrupted health coverage. Members are encouraged to attend a retirement workshop for more information about taking your benefits into retirement.

WHAT SHOULD YOU DO BEFORE RETIREMENT?

- » **BE SURE YOU ARE CURRENTLY ENROLLED IN OGB HEALTH COVERAGE.** You must be enrolled in OGB health coverage **immediately prior to your retirement** to be eligible for OGB health coverage as a retiree.
- » **CHECK YOUR YEARS OF PARTICIPATION IN OGB HEALTH COVERAGE.** At least 4 MONTHS before your planned retirement date, you should request a **participation summary** from OGB. Your request must be in writing and made to OGB.CustomerService@la.gov.
 - » **Remember:** Your years of working for the State or participating in a retirement program **ARE NOT the same** as years of participation in OGB health coverage. Your premium share in retirement will be based on your years of participation in OGB health coverage, which could be **different** from the number of years you worked for the State.
 - » Contact OGB **immediately** if you believe your participation summary is incorrect.
 - » Always include your name and social security number on anything submitted to OGB.
- » **MAKE PAYMENT ARRANGEMENTS FOR YOUR POST-RETIREMENT PREMIUMS.** At least 3 MONTHS before your planned retirement date, you should go to your agency's human resources department and make arrangements for how your premiums will be paid during your retirement.
- » Always keep a copy of all correspondence with OGB for your own records.

HOW MUCH OF YOUR PREMIUMS WILL THE STATE PAY?

The State's share of your post-retirement premiums will be **based on the number of years that you participated in OGB health coverage** if you: (i) started participation in OGB before January 1, 2002 and have not maintained continuous OGB coverage, or (ii) started participation in OGB on or after January 1, 2002:

RETIREE PARTICIPATION SCHEDULE	
YEARS OF OGB PLAN PARTICIPATION	STATE'S SHARE OF TOTAL MONTHLY PREMIUM
20 years or more	75 percent
15 years but less than 20 years	56 percent
10 years but less than 15 years	38 percent
Less than 10 years	19 percent

This schedule also applies to both **OGB** and **LSU First** health plan participants



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WILL YOU NEED TO REPORT ANYTHING TO OGB AFTER YOU RETIRE?

- » **YES.** Always inform OGB – in writing – if:
 - » Your address changes;
 - » You become a re-employed retiree by working for any OGB-participating agency (including the agency from which you retired);
 - » Your number of eligible dependents changes;
 - » Your Medicare eligibility changes.

WARNING! BE CAREFUL WITH YOUR POST-RETIREMENT BENEFITS!

- » ***DON'T* drop your OGB health coverage unless you NEVER want to have OGB health coverage again!**
 - » If you drop OGB coverage in retirement, you will lose it FOREVER!
- » ***DON'T* sign up for a Medicare Advantage, Medigap, or Medicare Part D plan that is not offered through OGB.**
 - » **If you do, you will be dropped from OGB and lose your OGB health coverage.**
 - » If you are considering a new Medicare plan, contact us before you sign up to find out if it is an OGB-sponsored plan.

FOR MORE INFORMATION:

- » OGB Website: info.groupbenefits.org
- » Your Agency Human Resources Department
- » OGB Customer Service: 1-800-272-8451, Option 6 (M-F, 8:00am - 4:30pm)
- » OGB Mailing Address: P.O. Box 44036, Baton Rouge, LA 70804
- » OGB Offices: 1201 North 3rd St. (Claiborne Building), Suite G-159, Baton Rouge, LA 70802

Congratulations on your retirement and thank you for your service!