



**Office
of Group
Benefits**



2027 Annual Enrollment

Non-Medicare Retiree Benefits Overview

 State of Louisiana

Effective January 1, 2027

Presentation Agenda



1. Plan Updates

Key rate and policy updates effective for the upcoming plan year.



2. Responsibilities

Important choices, options, and actions available during enrollment.



3. Plan Options

Detailed review of 2027 self-insured health coverage options.



4. Enrollment & Life

How to complete enrollment, life insurance, and wellness resources.



Plan Year Updates

7.75%

Premium Increase

Pelican & Magnolia Health Plans

A 7.75% rate adjustment will take effect on January 1, 2027 across all Pelican and Magnolia plan options.

- ✓ Applies universally across all participant classifications.



Enrollment Reminders



No Action Required

Remaining in your current plan?

If you wish to keep your existing OGB health coverage for 2027 with no changes, **no action is needed**. Your current plan enrollment will automatically roll over into the new plan year.



Action Required Only If Making Changes

Desire plan or dependent adjustments?

Active participation is required only if you plan to switch health options, adjust term life coverage, or modify enrolled dependents during this Annual Enrollment period.



Retiree Responsibilities

Understanding your options and making informed health coverage decisions during Annual Enrollment



Options During Annual Enrollment

Available Elections:

- ↔ **Switch Plans:** Select a different OGB health plan option.
- 🛡️ **Life Insurance:** Decrease term life insurance to Basic or drop it completely.
- 👤+ **Dependents:** Add or remove eligible dependents from your plan.
- ⊗ **Discontinue:** Terminate current OGB health coverage.

⚠️ CRITICAL WARNING

If you drop your OGB health coverage during retirement, **you will NOT** be able to re-enroll in OGB coverage at any point in the future.



2027 Health Plan Options

Exploring the self-insured plan choices available for Non-Medicare
Retirees



OGB Self-Insured Plan Options



Pelican HRA1000

Features lower premiums and an employer-funded Health Reimbursement Arrangement (HRA) to assist with out-of-pocket care costs.



Magnolia Local Plus

Offers predictable copayments and out-of-pocket limits paired with a nationwide provider network.



Magnolia Open Access

Provides maximum flexibility with nationwide provider access and out-of-network coverage options.



Magnolia Local

Community-focused provider networks designed for budget-conscious members seeking structured care networks.



Pelican Plan Option (Consumer-Driven)



Pelican HRA1000

- **Employer HRA Contribution:** Up to \$1,000 for single coverage / \$2,000 for families.
- **Rollover Benefit:** Unused HRA funds roll over year-to-year to build savings.
- **Network Freedom:** Full access to a nationwide network.
- **Best For:** Employees seeking lower monthly premiums with employer-funded health dollars.



Magnolia Plan Options (Traditional)

Magnolia Local

Narrow Network Plan

Offers low copays (\$25 Primary / \$50 Specialist) for members residing within designated regional network areas (Community Blue / BlueConnect).

Magnolia Local Plus

Statewide Network Plan

Provides a balanced structure with lower deductibles than Pelican plans and access to a nationwide network.

Magnolia Open Access

Nationwide Freedom Plan

Features moderate deductibles and coinsurance, offering maximal flexibility for both in-network and out-of-network provider care across the U.S.



Self-Insured Plan Comparison Matrix

Plan Name	Network Scope	Deductible Level	Key Employer Benefit	Target Audience
Pelican HRA1000	Nationwide Network	Higher Deductible	Up to \$1,000 HRA Contribution	Active Employees & Retirees
Magnolia Local Plus	Nationwide Network	Lower Deductible	Predictable Copays & Coinsurance	Active Employees & Retirees
Magnolia Open Access	Nationwide (In & Out)	Moderate Deductible	Out-of-Network Coverage Option	Active Employees & Retirees
Magnolia Local	Select Local Networks	Lower Deductible	Lower Premiums with Set Copays	Members in Specific Parishes



Liviniti 2027



Liviniti 2027

No Rx Benefit Plan Changes

Microsite: [ST222ERC - Your Company Page](#)

Member Portal: [Home - Liviniti](#)

OGB Dedicated Customer Service:
[833-925-2770](#)



Mobile App/Member Portal

Pharmacy Benefits at Your Fingertips

Use the Liviniti app or member portal to:

- Find a pharmacy
- View prescription history
- Check drug prices
- Search covered medications
- Enroll in the Variable Copay program if eligible
- Track Prior Authorization (PA) status



Prior Authorizations

Some medications require approval before they can be filled. Liviniti works with your doctor to gather information needed for review. Check if your medication requires a PA through the member microsite and drug formulary search tool the before filling your prescription to avoid delays. You'll need your pharmacy group number (found on your ID card).

Track PA Status in the App

- Approved
- Under Review
- Denied, speak with your Provider



Quantity Limits

Some medications have limits on how much can be filled during a certain time-period for safety reasons. Check for quantity limits using the **Medication Search** tool in the Liviniti app, member portal, or Your Company Page. If you're traveling and need extra medication, reach out to Liviniti early. If you need more than your plan allows, you or your doctor may need to submit a **Prior Authorization (PA)** request. Liviniti will review the request to determine if the higher quantity is medically necessary.



Vacation Supplies

Traveling soon? Make sure you have enough medication before you leave. Contact **Liviniti 3-7 days before your trip** if you need an early refill or extra medication. Additional time may be needed to review your request or contact your doctor. Be ready to provide:

- Travel dates
- Length of trip
- Medications needing an early refill

✓ Choosing the Right Plan

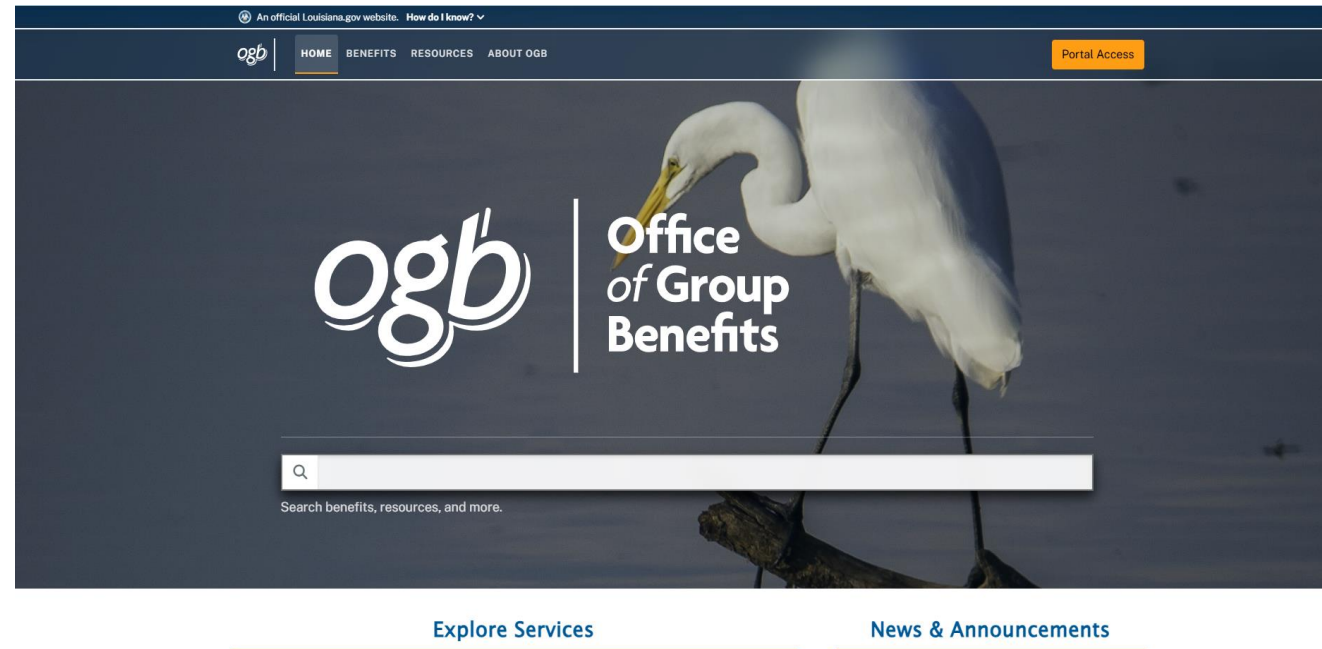
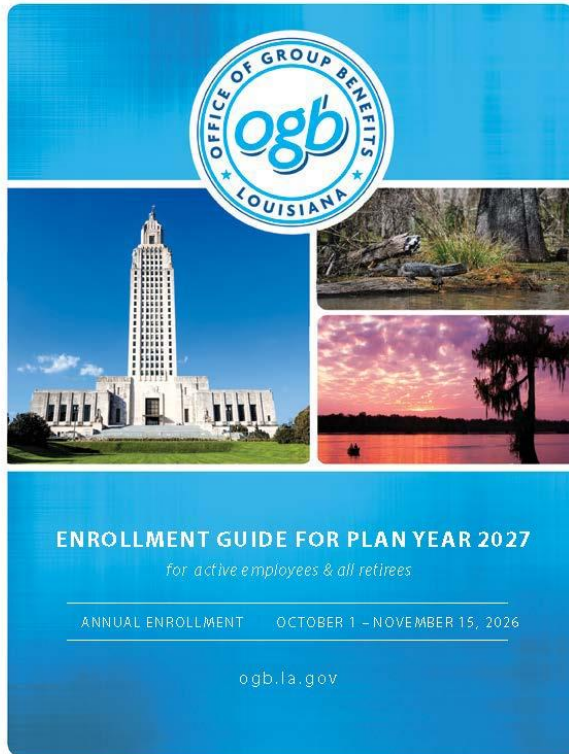
- ✓ **Evaluate Medical & Prescription Usage:** Compare predictable copays (Magnolia Local/Local Plus) against consumer-driven savings accounts (Pelican HRA).
- ⚙️ **Check Provider Networks:** Confirm if your preferred doctors are in the local network (Magnolia Local) or if you require nationwide access (Pelican / Magnolia Open Access).
- 🗣️ **More Information:** Visit ogb.la.gov or contact OGB Customer Service at 1-800-272-8451.



🔍 Want to Learn More?

Explore your health plan options by visiting the OGB Annual Enrollment website:

🔍 ogb.la.gov



2027 Enrollment Process

A Comprehensive Overview for Retirees



How To Enroll

Retiree Request / Action	OGB Enrollment Portal	Annual Enrollment Form	Contact OGB Direct
Enroll in a new health plan (Same covered dependents as 2026)	✓	✓	✓
Enroll in a health plan with different or new covered dependents	—	—	✓
Decrease to Basic or Enhanced Basic Term Life option	—	—	✓
Drop OGB Health and/or Life insurance coverage	—	—	✓

 **CRITICAL NOTE:** If a retired employee discontinues their OGB coverage, they CANNOT re-enroll in OGB coverage in the future.



Retiree Enrollment Portal



Eligibility Criteria

If you plan to keep the **same covered dependents** as in your 2026 plan, you are fully eligible to use the online Annual Enrollment Portal to make your 2027 health plan selection.



How to Access

Visit the official portal web address to begin:

ogb.la.gov



Portal Login Requirements

Please have the following 4 pieces of personal information ready to authenticate into the Annual Enrollment Portal:



Last Name

Your primary surname exactly as listed in official records



Date of Birth

Full birth date (Month, Day, and Year)



Last 4 SSN

The last 4 digits of your Social Security Number



ZIP Code

Your current mailing address postal code



Completing Your Selection

1

Select Health Plan

Review available plan options and make your selection for 2027.

2

Review & Confirm

Review choices carefully. Click "**Confirm**" to save. (Click "**Change**" if edits are required).

3

Save Confirmation

Print, email, or save a copy of your official confirmation page for your records.



Wellness & Disease Management

At the Office of Group Benefits, your health and well-being are our highest priority.



OGB Wellness Programs Overview

We are proud to offer a variety of tailored wellness and disease management programs:

 Care & Disease Management

 Diabetes Care Program

 Omada Health Digital Care

 Live Better Louisiana

 Access2day Health Clinics

 These programs help you manage chronic conditions, take control of your health, and live your best life.



Strategic Health Pillars

1. Preventive Wellness & Incentives

Focuses on proactive health tracking, biometric screenings, and routine physician checkups. Members receive direct reductions on annual health insurance premiums for maintaining preventative care habits.

2. Access & Lifestyle Benefits

Provides no-cost primary and urgent care clinics alongside exclusive discounts on gym memberships, nutrition plans, fitness gear, and targeted coaching for chronic conditions.





Care & Disease Management



Targeted Conditions: Specialized management support for Diabetes, Heart Disease, Heart Failure, Asthma, and COPD.



Prescription Incentives: Reduced co-insurance: \$0 for generic drugs and \$15 for brand-name medications used for targeted conditions.



Health Coaching: Dedicated, confidential support from Health Dialog coaches to assist with treatment compliance.



Sustained Benefits: Regular quarterly check-ins keep members on track to maintain enhanced medication savings.



Live Better Louisiana

Earn Premium Savings

Live Better Louisiana is OGB's flagship wellness initiative sponsored by Blue Cross and Blue Shield of Louisiana.

Eligible members who complete an annual wellness exam receive a **\$10 monthly discount (\$120 annual credit)** on health insurance premiums.

How It Works



1. Schedule Exam

Book an annual wellness checkup online through Ochsner Health or visit your Primary Care Physician (PCP).



2. Complete Lab Work

Complete biometric screenings tracking blood pressure, cholesterol, glucose, and body mass indicators.

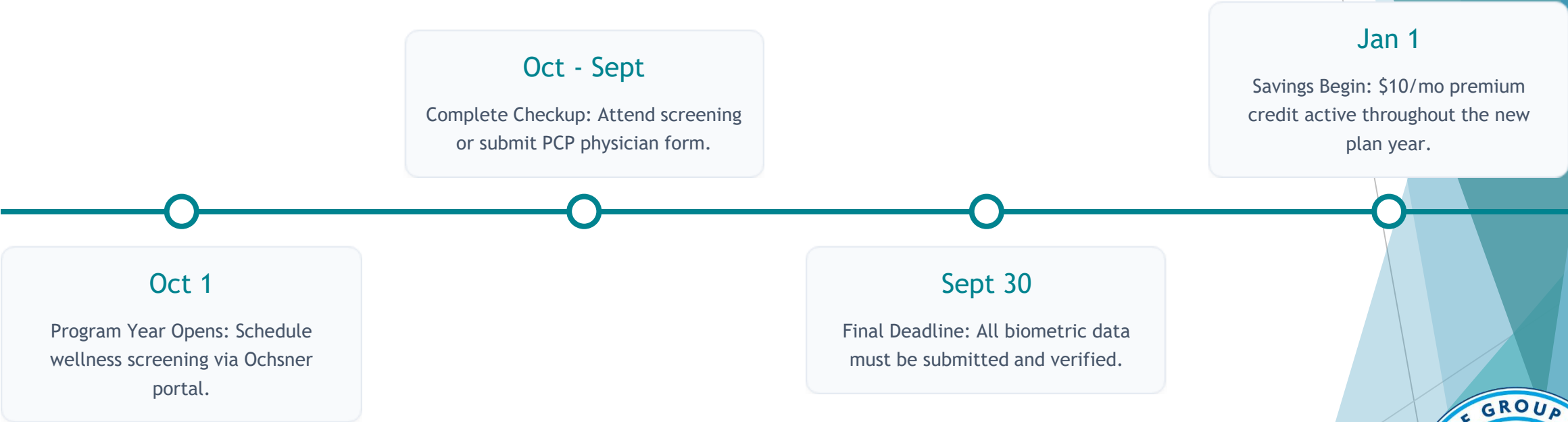


3. Receive Credit

Verified wellness results automatically apply a \$10/month credit toward your next plan year premiums.



Live Better Louisiana Timeline



Access2Day Health Care

- **\$0 Copay Care:** Full access to primary, preventive, and urgent medical care with \$0 copay and \$0 deductible.
- **No Appointments Needed:** Walk-in availability at convenient clinic locations across Louisiana.
- **Comprehensive Services:** Includes routine physicals, lab work, X-rays, minor illness treatment, and acute care.
- **Added Plan Perk:** Available to eligible OGB health plan members at no extra cost.



Term Life Insurance

Reliable financial protection for state employees, retirees, and covered dependents.



Term Life Coverage Overview



Prudential Partnership

Underwritten through **The Prudential Insurance Company of America**, offering 3 fully insured plan options for active employees, retirees, and dependents.



50% Premium Support

The **State of Louisiana** pays **50%** of the premium cost. The employee or retiree pays the remaining balance through convenient payroll or retirement deduction.



Pure Risk Protection

Designed as pure protection without cash value buildup, delivering guaranteed financial benefits to beneficiaries upon covered loss.



Life & Dependent Coverage Options

BASIC LIFE

\$5,000 Employee Coverage

Option	Employee Benefit	Spouse Benefit	Each Child Benefit
Option 1	\$5,000	\$1,000	\$500
Option 2	\$5,000	\$2,000	\$1,000

ENHANCED BASIC

\$15,000 Employee Coverage

Option	Employee Benefit	Spouse Benefit	Each Child Benefit
Option 1	\$15,000	\$1,000	\$500
Option 2	\$15,000	\$2,000	\$1,000

BASIC PLUS SUPPLEMENTAL

Schedule up to \$50,000 Max**

Option	Employee Benefit	Spouse Benefit	Each Child Benefit
Option 1	Max \$50,000**	\$2,000	\$1,000
Option 2	Max \$50,000**	\$4,000	\$2,000



Coverage Adjustment Overview

 **Automatic Benefit Adjustments:** Plan members enrolled in term life insurance coverage will experience automatic coverage adjustments based on age milestones.

-25%

Age 65 Reduction

Takes effect on **January 1** following your 65th birthday. First tier coverage adjustment.

-25%

Age 70 Additional Reduction

Takes effect on **January 1** following your 70th birthday. Second tier coverage adjustment.

 **Corresponding Rate Adjustments:** Premium rates will be adjusted accordingly to reflect these changes in coverage amounts.



Contact Information

Key phone numbers, web addresses, and support channels for vendor partners and OGB customer service.



Vendor Contact Information

Louisiana Blue

 Toll-Free Phone
1-800-392-4089

 Website
www.lablue.com/ogb

Liviniti

 Toll-Free Phone
1-833-925-2770

 Support Email
support@liviniti.com



CONTACT INFORMATION



Customer Service

Phone: 1-800-272-8451

Email: ogb.customerservice@la.gov



Website

ogb.la.gov



Mailing Address

Office of Group Benefits
P.O. Box 44036
Baton Rouge, LA 70804



Social Media



@OGBLouisiana



State of Louisiana Office of Group Benefits



Louisiana Office of Group Benefits



Customer Service Center (Walk-In)

Claiborne Building
1201 N. Third Street, Suite G-159
Baton Rouge, LA 70802





**Office
of Group
Benefits**



QUESTIONS?

Thank you for your time and
attention.