



**Office
of Group
Benefits**



2027 Annual Enrollment

Medicare Retiree Benefits Overview

State of Louisiana

Effective January 1, 2027

Presentation Agenda



1. Updates & Rules

Overview of 2026 premium rate changes, address requirements, and member responsibilities during enrollment.



2. Plan Choices

Comparison of OGB self-funded Magnolia plans, Medicare Advantage choices, and Via Benefits private exchange.



3. Wellness & Support

Live Better Louisiana wellness credits, SilverScript pharmacy coverage, life insurance, and contact info.



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.



Reminders



Member Reminders

- **No Action Required:** If you wish to remain enrolled in your current OGB health plan, no action is needed.
- **Physical Street Address:** Medicare requires retirees with P.O. Boxes to provide OGB with a physical street address.
- **Update Options:** Contact OGB via phone, email, or mail to update your address.



Retiree Responsibilities

Understanding member choices and critical rules regarding healthcare coverage decisions.



Member Coverage Actions

☰ Actions During Enrollment

During Annual Enrollment, Medicare retirees are eligible to:

- Switch to a different OGB health plan or Medicare Advantage plan.
- Decrease OGB term life insurance to Basic or cancel coverage.
- Add or remove eligible dependents from your health coverage.
- Discontinue your OGB health coverage entirely.

⚠ Critical Coverage Rules

- **Permanent Dropped Coverage:** If you drop your OGB health coverage in retirement, you will NEVER be able to re-enroll in the future.
- **Medicare Part D Restriction:** Enrolling in an outside/individual Medicare Part D plan automatically cancels your OGB health coverage.



2027 HealthPlan Options

Exploring self-funded Magnolia options, Medicare Advantage plans, and the
Via Benefits private exchange.



Medicare Advantage Plans

Understanding your benefits, options, and key protections as an OGB
Medicare retiree.



Why Consider Medicare Advantage?

Key Advantages

- ✓ Low or \$0 Monthly Premiums available on many plans.
- ✓ Extra Benefits beyond traditional Original Medicare coverage.
- ✓ Guaranteed Enrollment regardless of your medical history or pre-existing conditions.



Important Guidance & Protections



Do Your Homework

Plans vary in coverage, costs, and provider networks. Be sure to choose a plan that carefully fits your personal medical needs and budget.



Be Cautious

Watch out for unsolicited TV ads, phone calls, and mail promoting Medicare plans. If unsure if a plan is OGB-sponsored, call OGB Customer Service first.



Good to Know

If you enroll in an OGB-sponsored Medicare Advantage plan, you retain the right to switch back to another OGB plan during the next annual enrollment period.



OGB Medicare Advantage Options

Available Providers

OGB offers retirees with Medicare several trusted Medicare Advantage plan options:



Blue Advantage



Humana



Peoples Health

Enrollee Protection Guarantee

Choosing an OGB-sponsored Medicare Advantage plan comes with peace of mind.



Important: You retain full rights to return to an OGB-sponsored plan during the next annual enrollment period.



OGB Medicare Advantage Options



Blue Advantage (BCBSLA)

- Offered by Blue Cross and Blue Shield of Louisiana
- Statewide PPO and HMO network options
- Seamless care coordination with local Louisiana physicians



Humana Medicare Advantage

- Broad HMO and nationwide PPO network access
- Low copays for primary and specialist care
- Extensive health coaching and wellness incentive programs



Peoples Health (UHC)

- Comprehensive HMO-POS plan sponsored for OGB
- Out-of-network flexibility with fixed out-of-pocket caps
- Dedicated retiree customer support and nurse line



Via Benefits

- Medicare Exchange marketplace advisor for OGB retirees
- Personalized coverage consultation and enrollment assistance
- Access to individual Medicare plans for out-of-state retirees



Extra Supplemental Benefits

OGB Medicare Advantage plans provide extensive supplemental services beyond Original Medicare at no extra premium cost to retirees.



Dental Coverage

Up to **\$2,000 annual maximum allowance** covering preventive exams, x-rays, cleanings (\$0 copay), plus coverage for comprehensive dental treatments.



Vision & Hearing

Includes **\$0 routine annual exams**, up to **\$200 frame/contact lens allowance**, and up to **\$750 allowance for hearing aid devices**.



Fitness & Wellness

Free gym memberships, 24/7 NurseLine, and up to **28 post-hospital stay meals** delivered to your home.



Enrollee Protections & Rights

-  **Enrollee Protection Guarantee:** Retirees retain full guaranteed rights to return to an OGB-sponsored standard health plan during the next annual enrollment period.
-  **State Subsidy Retention:** Enrolling in an OGB Medicare Advantage option does not impact or forfeit state health contribution eligibility.
-  **Annual Flexibility:** Transition smoothly during the annual enrollment window without medical underwriting or pre-existing condition penalties.

 **OGB Customer Service:**
Phone: 1-800-272-8451 | Email:
OGB.CustomerService@la.gov
Website: ogb.la.gov



OGB Self-Funded Plan Options

Explore alternative self-funded healthcare options available during annual enrollment.



OGB Self-Funded Plans



Pelican HRA1000

Combines low premiums with a Health Reimbursement Arrangement funded by OGB to pay covered care costs.



Magnolia Local Plus

Offers predictable copayments and coverage through a select local network of doctors and hospitals.



Magnolia Open Access

Provides maximum freedom to see out-of-network providers nationwide without requiring referrals.



Magnolia Local

Affordable coverage options built around specific regional healthcare provider 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 the nationwide Blue Cross Blue Shield 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 the entire statewide Blue Cross 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



✓ Choosing the Right Plan

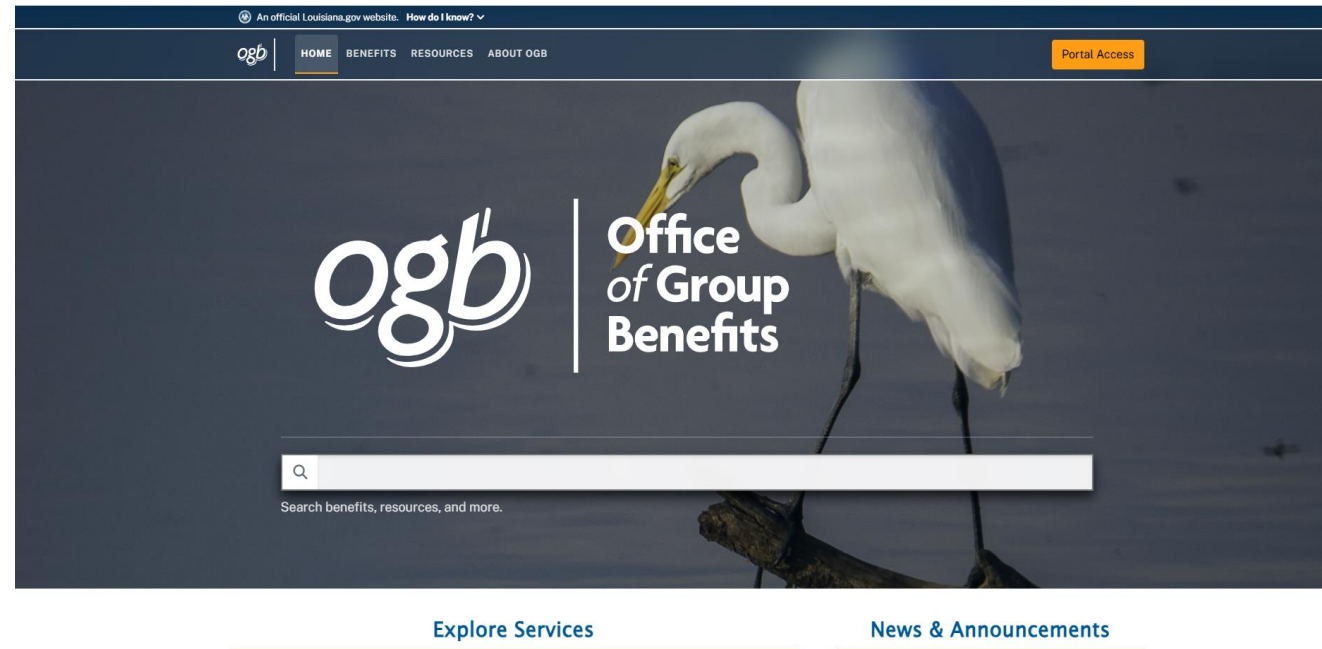
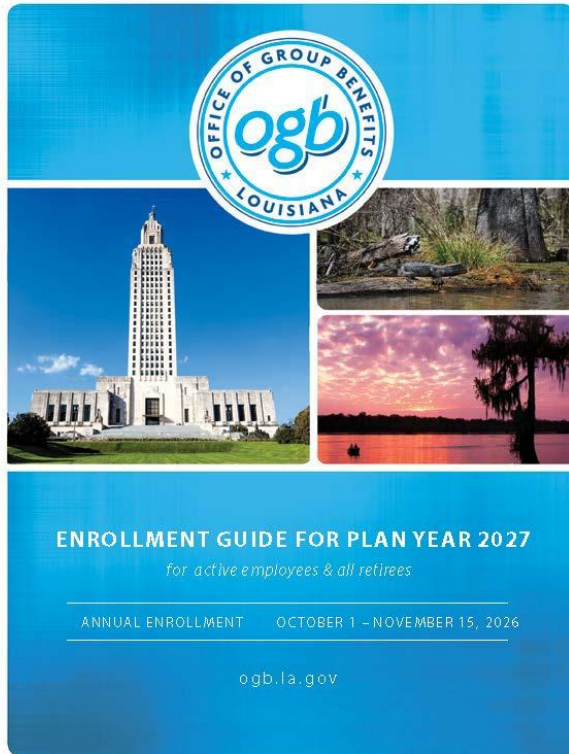
- ✓ **Evaluate Medical & Prescription Usage:** Compare predictable copays (Magnolia Local/Local Plus) against consumer-driven savings accounts (Pelican HRA).
- ⚙️ **Check Provider Networks:** Confirm if your preferred doctors are in the local network (Magnolia Local) or if you require nationwide access (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

Dedicated programs designed to support your daily health, active lifestyle, and wellbeing.



OGB Wellness Programs

Your Health Matters to Us! OGB is dedicated to helping members live healthier, happier lives through targeted support programs:

-  **Live Better Louisiana:** Encourages healthy living with annual wellness checkups.
-  **Blue365:** Exclusive discounts on fitness gear, gym memberships, & nutrition.
-  **Access2Day Health:** \$0 primary, preventive & urgent care with no appointment needed.



Blue365 Health Discounts

Premier Member Savings

Blue365 offers premier health and wellness discounts free to Blue Cross and Blue Shield of Louisiana members.

 Vision Care & Hearing Aids

 Fitness & Apparel (Crocs, Allbirds)

 Meal Kits & Nutrition (Blue Apron)

 Visit: www.blue365deals.com/Louisiana Blue



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

Blue Advantage

 1-866-508-7145

 www.blueadvantage.louisianablue.com

Humana

 1-877-889-9885

 www.humana.com

Louisiana Blue

 1-800-392-4089

 www.lablue.com/ogb

Peoples Health

 1-866-877-5403

 www.peopleshealth.com

SilverScript

 1-888-996-0104

 www.caremark.com

Via Benefits

 1-855-663-4228

 www.viabenefits.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.