



**Office
of Group
Benefits**



2027 Annual Enrollment

Active Employees Benefits Overview

🇺🇸 State of Louisiana

📅 Effective January 1, 2027

Agenda & Key Topics



Plan Updates

Overview of rate changes and plan modifications for 2027.



Responsibilities

What actions active employees can take during enrollment.



2027 Plan Options

Detailed comparison of medical plan tiers and coverage options.



How to Enroll

Step-by-step portal instructions for submitting elections.



Wellness Programs

Disease management and preventive care incentives.



Life & Flex Benefits

Term Life Insurance, HSA, and FSA guidelines.



Plan Year Changes

7.75%

PREMIUM INCREASE

Pelican & Magnolia Health Plans

Effective **January 1, 2027**, a premium increase of 7.75% will be applied to all Pelican and Magnolia health plan options across all employee classifications.

Please review your monthly payroll deductions during enrollment to ensure your selected plan fits your personal health and financial budget.



Enrollment Reminders



Active Re-election Required

HSA & FSA Accounts: If you plan to participate in a Health Savings Account (HSA) or Flexible Spending Arrangement (FSA) for 2027, you **must actively elect** your contributions during Annual Enrollment—even if you are currently enrolled.



No Action Needed

Health Plan Coverage: If you wish to remain in your current OGB health plan for 2027 and are not making any HSA or FSA changes, no action is required. Your current health plan selection will automatically roll over.



Employee Responsibilities

Key actions and decision options available to active employees during the Annual Enrollment period.



Annual Enrollment Actions



Enroll or Switch: Select or switch to a new OGB health plan option for 2027.



Manage Dependents: Add or remove eligible dependents from your health coverage.



HSA Contributions: Set or adjust your Health Savings Account (HSA) pre-tax contribution limits.



FSA Elections: Enroll in, renew, or update your Flexible Spending Arrangement (FSA).



Life Insurance: Apply for or update Term Life Insurance coverage amounts.



Discontinue Coverage: Cancel or discontinue current OGB health coverage.



Future Retirees Eligibility



Important Note: OGB coverage must be active immediately prior to retirement. For members joining OGB or rejoining state service on or after Jan 1, 2002 (including surviving dependents after July 1, 2002), state premium contribution depends on total participation years.

Years of OGB Plan Participation	State's Share of Monthly Premium
20 or more years	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

**Includes LSU First participants*



2027 Plan Options

Exploring medical coverage tiers, provider networks, and benefit breakdowns.



OGB Offers 5 Self-Insured Plans



Pelican HRA1000

Features lower premiums combined with an employer-funded Health Reimbursement Arrangement.



Pelican HSA775

Low premium option paired with a tax-free Health Savings Account and employer match.

Active Employees Only



Magnolia Local Plus

Lower deductibles with statewide Blue Cross network access for comprehensive care.



Magnolia Open Access

Moderate deductible plan offering nationwide in-network and out-of-network coverage freedom.



Magnolia Local

Traditional copay plan operating within specific regional narrow networks.



Pelican Plan Options (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.

Pelican HSA775 (Active Only)

- **Employer Match:** \$200 jumpstart plus dollar-for-dollar match up to \$575 (\$775 total).
- **Triple Tax Advantage:** Contributions, growth, and medical withdrawals are tax-free.
- **Personal Ownership:** HSA funds belong to the employee permanently, even if leaving employment.
- **Best For:** Active employees interested in long-term health savings and tax reduction.



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
Pelican HSA775	Nationwide Network	High Deductible (HDHP)	Up to \$775 HSA Match Contribution	Active Employees Only
Magnolia Local Plus	Statewide 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



2027 HSA Contribution Limits

\$4,500

Employee-Only Coverage

Maximum annual IRS limit for 2027

\$9,000

Family Coverage

Maximum annual IRS limit for 2027

+\$1,000

Catch-Up Contribution

Additional limit if age 55+ by end of plan year



Medicare Ineligibility Rule

Active employees eligible for Medicare are legally prohibited from contributing to a Health Savings Account (HSA).



Annual Calculation Reminder

Contributions made via payroll deductions AND personal direct payments both count toward the annual IRS maximum.



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

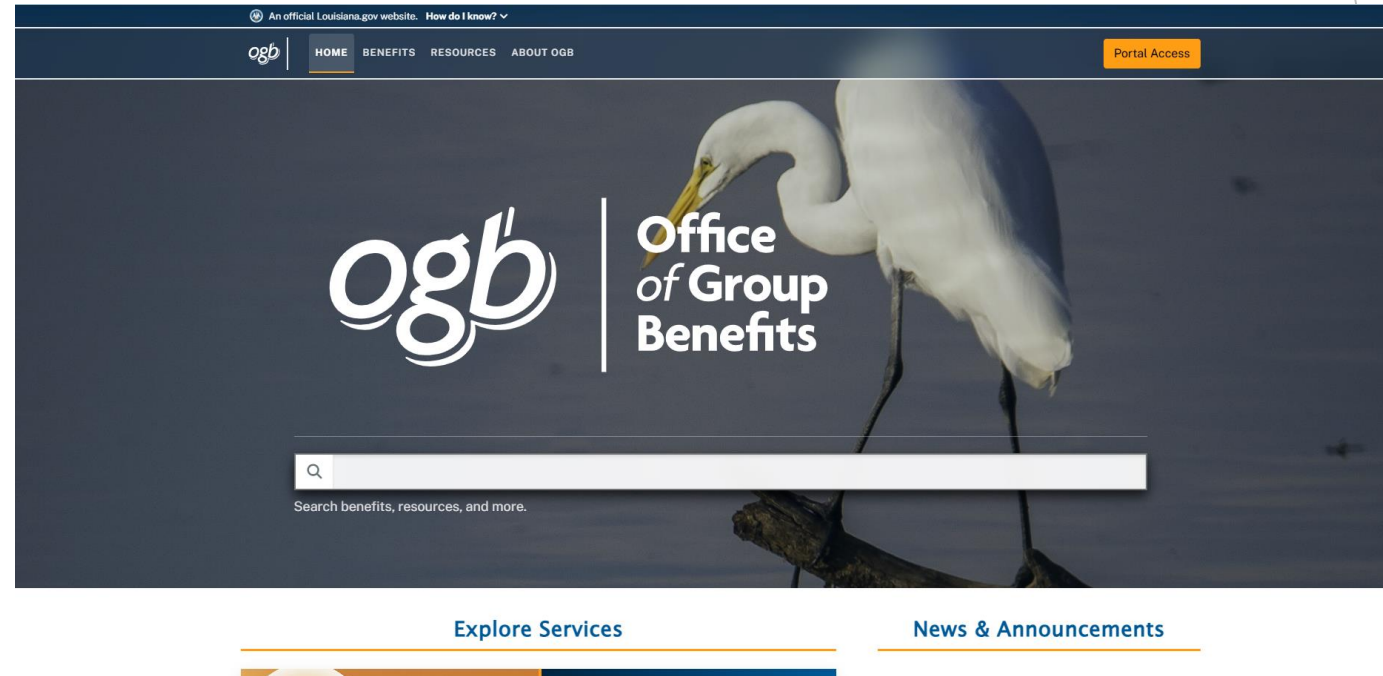
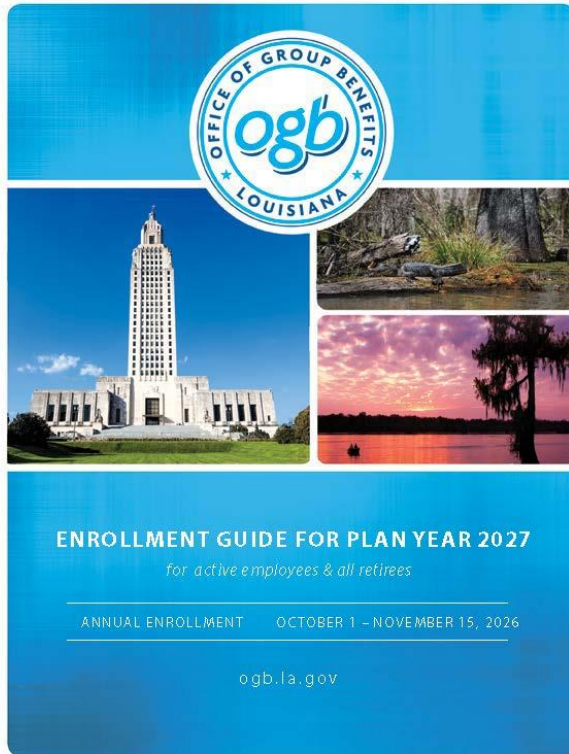
- ✓ **Evaluate Medical & Prescription Usage:** Compare predictable copays (Magnolia Local/Local Plus) against consumer-driven savings accounts (Pelican HRA/HSA).
- ⚙️ **Check Provider Networks:** Confirm if your preferred doctors are in the local network (Magnolia Local) or if you require nationwide access (Pelican / Magnolia Open Access).
- 🐼 **Take Advantage of Employer Funds:** Utilize employer contributions (\$1,000 HRA or \$775 HSA match) to offset out-of-pocket healthcare expenses.
- 🗣️ **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



How to Enroll

Enrollment Action	OGB Portal (Non-LaGov)	LEO Application (LaGov)	Human Resources (LaGov & Non-LaGov)
Enroll in new plan (same 2026 dependents)	✓	✓	✓
Enroll in plan with different/new dependents	—	—	✓
Elect or re-elect HSA contributions	✓ Re-elect only	✓ Re-elect only	✓ 1st time enrollee
Elect or re-elect FSA contributions	✓ Re-elect only	✓ Re-elect only	✓ 1st time enrollee
Apply for Term Life Insurance	—	—	✓
Waive OGB Health / Life coverage	—	✓	✓
Drop coverage completely	—	—	✓



LEO Instructions



STATE OF LOUISIANA
LEO
LOUISIANA EMPLOYEES ONLINE

User * Ex: P00654321
Password * Case sensitive
[Forgot password?](#) [Locked?](#)

[First Time User?](#)
[Online Help](#)
[System Availability](#)
[System Requirements](#)

1 Benefit Selection

Select the benefit tab you wish to adjust for 2027. Your current plan displays at the top, new options appear in the middle. Click **Confirm/Save** for each selection.

2 FSA Enrollment

Your 2026 elected amount displays at the top. Select the FSA checkbox and enter your desired total yearly amount, then click **Save** to complete.

3 HSA Enrollment

If you held an active HSA in 2026, re-enter your deduction under the Health Plan tab. *Note: Medicare or Tricare eligible employees cannot contribute.*



Key LEO Reminders



No Action Needed for Same Coverage

If you wish to keep your existing health and term life insurance plans with the same covered dependents for 2027, no action is required.



Mandatory Annual Re-Enrollment

Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA) do not auto-renew. You must actively re-enroll each year.



HR Form Requirements

Canceling coverage, updating/starting new HSA contributions, or changing dependents requires contacting HR to complete paper forms.



Print Confirmation

Selecting PLAN CONFIRMATION displays your 2027 elections. We strongly recommend printing and saving this confirmation for your records.



Non-LaGov Enrollment Portal

Changing Health Plans for 2027?

If you plan to keep the same covered dependents as your 2026 plan, you are eligible to use the online Annual Enrollment Portal to select your 2027 health plan.

Step 1: Visit Official Portal

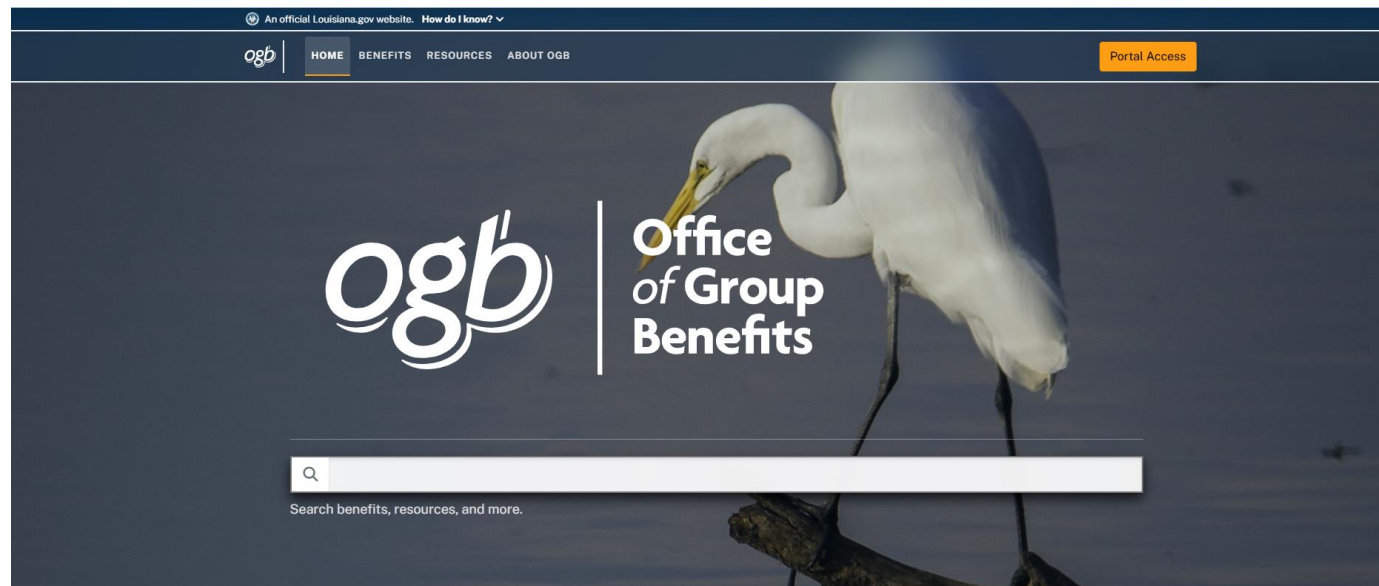
Access the online portal by visiting ogb.la.gov on any modern browser.

→ ogb.la.gov

Step 2: Access Enrollment

Click and follow the designated links to the **Annual Enrollment Portal** to complete your changes.

✓ [Complete Online](#)



Wellness & Disease Management

Comprehensive Health Resources for Louisiana Members

We offer proactive care programs designed to help you manage health conditions, earn premium discounts, and access zero-cost preventative care.



Program Pillars



Live Better Louisiana

Annual wellness checkups that earn state employees health plan premium discounts.



LA Blue Care Management & Disease Support

1-on-1 nurse coaching for chronic conditions like diabetes, hypertension, and asthma.



Omada Digital Health

Virtual weight management, smart scales, and personal coaching at no extra cost.



Access2day Clinics

Convenient walk-in primary care and urgent care visits with \$0 member co-pays.





Term Life Insurance

Comprehensive Life & Dependent Protection

Essential financial security for state employees, retirees, and eligible dependents. Providing pure risk protection with zero cash value build-up.



Underwritten by The Prudential Insurance Company of America



Plan Overview & Policy Benefits



50% Premium Subsidy

The State of Louisiana pays **50% of the total premium**, making coverage highly affordable. The employee or retiree pays the remaining half.



Pure Risk Protection

Designed strictly for financial protection rather than savings accumulation. Full benefits are paid to designated beneficiaries upon death during coverage.



Family Dependent Coverage

Offers optional coverage structures for your spouse and eligible dependent children across multiple flexible plan tiers.



3 Fully Insured Plans Available: Basic Life, Enhanced Basic, and Basic Plus Supplemental options available for all eligible employees & retirees.



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



Evidence of Insurability (EOI) Requirements



Newly Hired Employees (Within 30 Days)

Enrolling within your first 30 days of employment guarantees coverage **without providing medical evidence of insurability.**



Annual Enrollment

Employees applying during the annual enrollment window are required to submit medical EOI for approval by Prudential.



Adding Spouse Dependent Coverage

Current plan members who wish to add dependent life coverage for a spouse must complete and submit EOI requirements.



Adding Eligible Dependent Children

Eligible dependent children can be added to your plan at any time **without requiring any evidence of insurability.**



How to Complete Your Enrollment

1

Review Eligibility & Plan Selection

Select between Basic, Enhanced Basic, or Basic Plus Supplemental coverage options for you and your dependents.

2

Check EOI Requirements

If enrolling after 30 days or adding spouse coverage, complete Prudential's online EOI medical questionnaire.

3

Submit Form to Prudential

Submit your application digitally via Prudential's standalone portal for swift medical underwriting review.



Prudential EOI Portal

Scan or click below to access the standalone Evidence of Insurability form online:

<https://www.prudential.com/gi/public/eoi/standalone/?VR=WmR5RWxtZEZ3OTFHMWZlej10ZmU3dz09#/standalone-welcome>



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.



Flexible Benefits Plan

A comprehensive guide to tax-advantaged accounts and healthcare spending arrangements.

 Administered by TASC



Executive Overview



Maximize Tax Savings

Flexible Benefits allow eligible employees to pay for essential healthcare, dependent care, and insurance premiums using **pre-tax dollars**. This effectively reduces your gross taxable income and puts more money back in your paycheck.



Flexible Participation

Enjoy complete versatility in managing your healthcare finances. Employees can participate in Flexible Spending Arrangements (FSAs) regardless of whether they are enrolled in an official OGB health plan.



Flexible Spending Arrangement Options

Premium Conversion

Pay your monthly health and life insurance premiums automatically using pre-tax payroll deductions.

General-Purpose FSA

Cover out-of-pocket medical, dental, and vision expenses for you and your eligible dependents.

Limited-Purpose FSA

Designed for HSA account holders to cover dental and vision care expenses specifically.

Dependent Care FSA

Pre-tax funding allocated for qualified child care or adult elder care services.

 **Important Note:** Employees can participate in an FSA even if they are not enrolled in an OGB health plan.



Premium Conversion Details

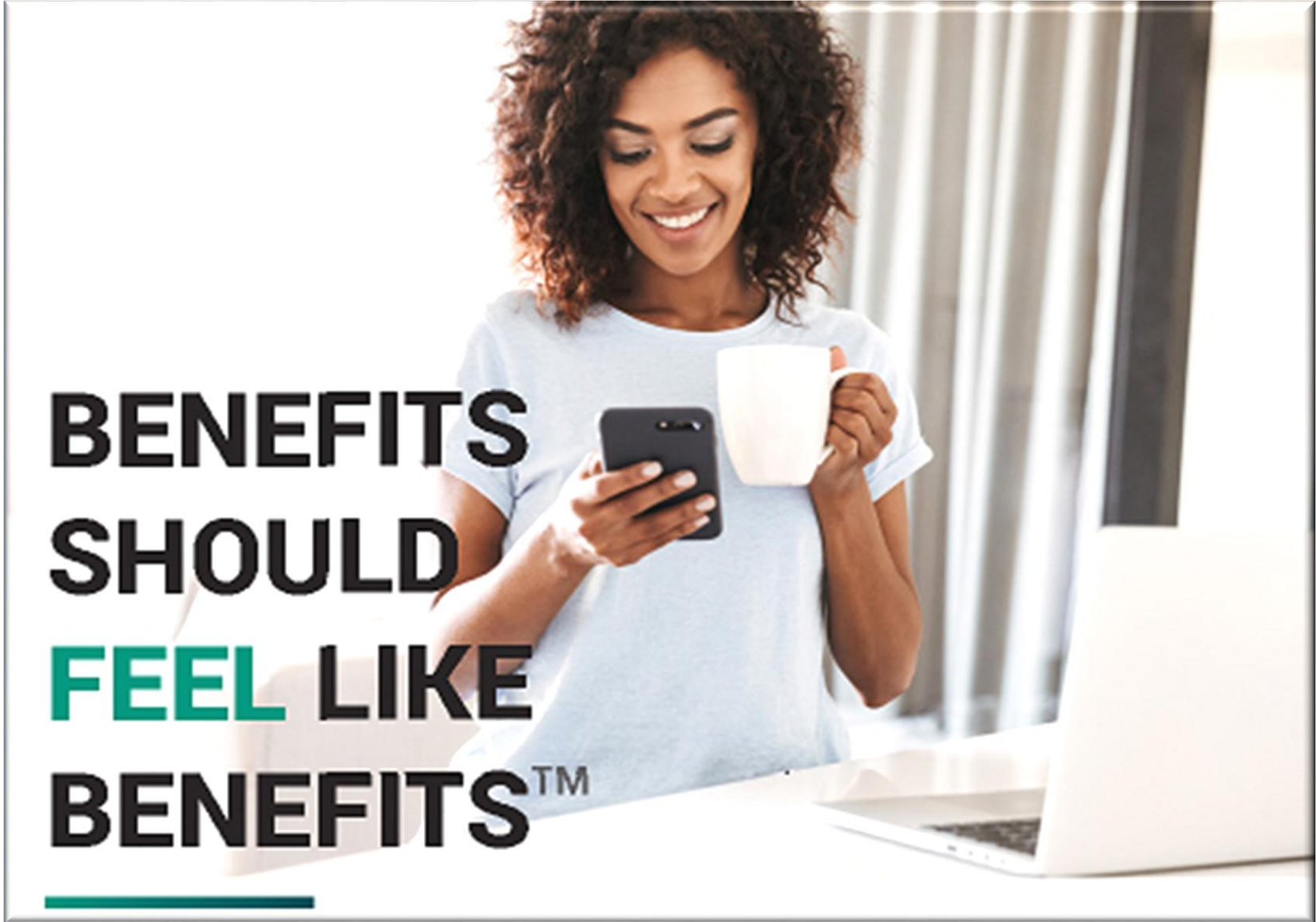
- ✓ **Pre-Tax Premium Payments:** Premium Conversion allows you to pay for health, life, and other eligible benefits *before taxes are calculated*, increasing your net take-home pay.
- ✓ **Automatic Enrollment:** Employees in participating agencies are automatically enrolled in Premium Conversion for eligible OGB and miscellaneous products upon hiring or benefit eligibility.
- ↻ **Automatic Annual Renewal:** Your enrollment continues seamlessly year after year—no annual re-enrollment action is required for Premium Conversion.
- ⚠ **Opt-Out Rules:** Enrollment continues unless you end coverage during *Annual Enrollment* or experience an OGB-recognized *Qualified Life Event* and request an opt-out.



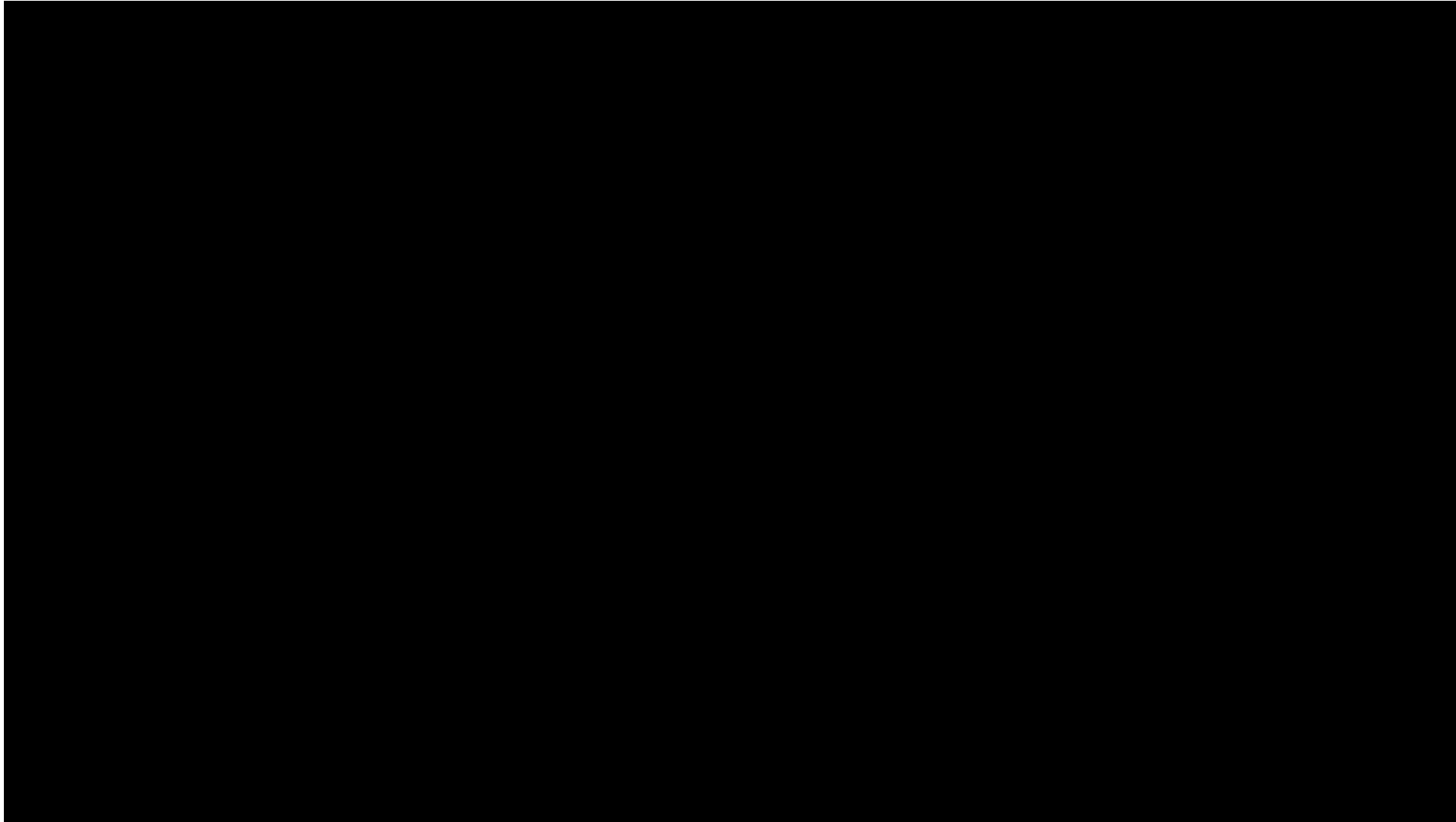


Administered by TASC, your Flexible Spending Arrangement delivers a seamless, hassle-free employee experience.

With smart digital tools, rapid claims reimbursement, and instant debit card access, managing your tax-free dollars is clear, simple, and straightforward.

A woman with curly hair, wearing a light blue t-shirt, is smiling while looking at her smartphone. She is holding a white coffee cup in her other hand. In the background, there is a laptop and a window with blinds.

**BENEFITS
SHOULD
FEEL LIKE
BENEFITS™**



What Happens After You Enroll?

Account Setup & TASC Card

-  **Welcome Notification:** Receive a welcome email or letter with instructions to set up your online portal.
-  **Instant Fund Access:** Use your TASC Claim Card like a debit card at approved providers—no waiting for reimbursements.
-  **Receipt Retention:** Always save your itemized receipts in case verification is requested.
-  **Plain Envelope Delivery:** Your card arrives securely in a plain white envelope for safety.



Dedicated Account Support



MyTASC Online Portal

Access your online dashboard 24/7. Check real-time balances, view transactions, upload receipts, and manage account settings easily.



24/7 Phone Line (IVR)

Call the automated Interactive Voice Response system anytime for instant balance inquiries and recent claim activity updates.



Customer Care Team

Speak directly with knowledgeable Customer Care Specialists available Monday through Friday, 8:00 AM - 5:00 PM CST.



ONLINE PORTAL

www.tasconline.com



CUSTOMER CARE

1-844-237-9222



Contact Information

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



Vendor Contact Information

Louisiana Blue

 1-800-392-4089

 www.lablue.com/ogb

Health Equity

 1-866-346-5800

 www.HealthEquity.com

Liviniti

 1-833-925-2770

 microsite.liviniti.com

TASC

 1-844-237-9222

 www.tasconline.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

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.