



# LASERS Retiree Workshop

## 2017



# WELCOME

**This presentation will cover:**

- ❖ **Responsibilities**
- ❖ **Plan Options**
- ❖ **Medicare**
- ❖ **Life Insurance**
- ❖ **Wellness**



# YOUR RESPONSIBILITIES

## Changes to Report to OGB

If the following information changes please notify OGB:

- Address
- Employment Status (Rehired Retiree)
- Eligible Dependents
- Medicare Eligibility





# THINGS YOU SHOULD NOT DO

## Drop Coverage in Retirement!

If you drop OGB coverage, you will lose it **FOREVER!**

### *Unless...*

- You joined TriCare for Life and it is discontinued or had significant reduction in benefits
- You lost other creditable continuous coverage and meet all requirements of the Plan Document





# 2017 Plan Options





# 2018 BENEFIT OPTIONS

## Changes to Magnolia Open Access and Local Plus:

- Out of Pocket Maximum increasing by \$1000
- Co-pay for Emergency Room increasing to \$200 (MLP only)



# 2018 BENEFIT OPTIONS

All employees & retirees:	Medicare Advantage Options:
Pelican HRA 1000	Peoples Health HMO-POS
Pelican HSA 775 (active employees only)	Vantage Premium HMO-POS
Magnolia Local	Vantage HMO-POS
Magnolia Local Plus	Vantage Zero-Premium HMO
Magnolia Open Access	OneExchange
Vantage Medical Home HMO	



# PLAN BENEFITS

## Medicare and OGB Coverage

If you are retired and you reached age 65 on or after July 1, 2005, and are **eligible for free** Medicare Part A:

- You **MUST** enroll in Medicare Part B to receive OGB benefits on Medicare Part B claims
- Applies to active employees over age 65 when they retire and his/her spouse

## You must submit Social Security verification to OGB

- Eligible – submit copy of Medicare card
- Not Eligible – submit letter from Social Security

Medicare Part A = Hospital Claims  
Medicare Part B = Physician Charges





# PLAN BENEFITS

## Medicare Part D Prescription Drug Coverage

Medicare Part D prescription drug coverage effective January 1, 2012

- Blue Cross Pelican HRA 1000, Magnolia Local, Magnolia Local Plus and Magnolia Open Access
- Plan members with Medicare Part A and/or B as primary coverage will be automatically enrolled in the Employer Group Waiver Plan (EGWP)
- Medicare Part D prescription drug plan applies to retirees and covered spouses
- Retirees near federal poverty level may qualify for extra help with Medicare Part D prescription co-pays



# PLAN BENEFITS

## Medicare Part D Prescription Drug Coverage

- You will receive a new ID card from [MedImpact/MedGeneration Rx](#) for each plan member with Medicare
- You will continue to use your health plan ID card for all medical benefits and use the [MedImpact/MedGeneration](#) card for prescription benefits







# Life Insurance





# LIFE INSURANCE - PRUDENTIAL

OGB offers two fully-insured life insurance options for employees and retirees through Prudential. Details about the **Basic Life** option and the corresponding amounts of dependent insurance offered under the plan are noted below.

Basic Life		
	OPTION I	OPTION II
Employee	\$5,000	\$5,000
Spouse	\$1,000	\$2,000
Each Child	\$500	\$1,000
Premiums for Dependent Life		
Employee Pays	\$0.98/month	\$1.96/month



# LIFE INSURANCE - PRUDENTIAL

OGB offers two fully-insured life insurance options for employees and retirees through Prudential. Details about the **Basic Life Supplemental** option and the corresponding amounts of dependent insurance offered under the plan are noted below.

Basic Life Supplemental		
	OPTION I	OPTION II
Employee	Schedule to max of \$50,000**	Schedule to max of \$50,000**
Spouse	\$2,000	\$4,000
Each Child	\$1,000	\$2,000
Premiums for Dependent Life		
Employee Pays	\$1.96/month	\$3.92/month

\*\*Amount based on employee's annual salary



# LIFE INSURANCE - PRUDENTIAL

## Coverage Reductions

- Life insurance coverage will automatically be reduced by 25 percent on January 1 following 65th birthday
- Another 25 percent reduction in coverage will take effect on January 1 following 70th birthday
- Premium rates will be reduced accordingly







# Wellness



## LIVE BETTER LOUISIANA

OUR GAME PLAN FOR BETTER HEALTH



Louisiana

Catapult  
HEALTH

2016 Program

Sept. 1, 2015 – Aug. 31, 2016



# Live Better Louisiana

## What's the Game Plan?

**Online Personal Health Assessment**



**Preventive Onsite Health Checkup**



**At least \$120 savings on 2017 health insurance premium with Blue Cross.**





# For More Information





# SOURCES OF INFORMATION

- OGB Website – [www.groupbenefits.org](http://www.groupbenefits.org)
- Agency Human Resources Department
- OGB Customer Service – (800) 272-8451
- OGB Mailing: P. O. Box 44036

Baton Rouge, LA 70804



# VENDOR CONTACT INFORMATION

Blue Cross Blue Shield of Louisiana	Vantage Health Plan
<ul style="list-style-type: none"><li>✓ 1-800-392-4089</li><li>✓ <a href="http://www.bcbsla.com/ogb">www.bcbsla.com/ogb</a></li></ul>	<ul style="list-style-type: none"><li>✓ 1-888-823-1910</li><li>✓ <a href="http://www.vhp-stategroup.com">www.vhp-stategroup.com</a></li></ul>
Peoples Health	OneExchange
<ul style="list-style-type: none"><li>✓ 1-866-912-8304</li><li>✓ <a href="http://www.peopleshealth.com">www.peopleshealth.com</a></li></ul>	1-855-663-4228 <a href="http://medicare.oneexchange.com/ogb">medicare.oneexchange.com/ogb</a>
MedImpact/Medicare Generations Rx	Discovery Benefits
<ul style="list-style-type: none"><li>✓ 1-800-788-2949</li><li>✓ <a href="https://mp.medimpact.com/ogb">https://mp.medimpact.com/ogb</a></li> <li>✓ 1-877-633-7943</li><li>✓ <a href="http://www.medicaregenerationrx.com/ogb">www.medicaregenerationrx.com/ogb</a></li></ul>	<ul style="list-style-type: none"><li>✓ 1-866-451-3399</li><li>✓ <a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a></li></ul>







# Questions?

