

## Annual enrollment email to all staff on 3/16/23

PLEASE READ THIS ENTIRE EMAIL.

Good Afternoon,

IT'S TIME TO ENROLL!

Our annual enrollment for Calcasieu Parish School Board Group Benefit Plans is happening **March 17, 2023, through April 28, 2023.**

The Calcasieu Parish School Board has voted to have a 5.17% Health Premium Increase for the 2023-2024 Plan Year (May 1, 2023 – April 30, 2024), along with the following High Option Plan changes:

- Deductible: In Network (PPO)
  - Individual - \$1250
  - Family - \$3750
- Deductible: Out of Network (Non-PPO)
  - Individual - \$2500
  - Family - \$7500
- Annual Out-of-Pocket Maximum: In Network (PPO)
  - Individual - \$4000
  - Family - \$12000
- Annual Out-of-Pocket Maximum: Out of Network (Non-PPO)
  - Individual - \$8000
  - Family - \$24000

Calcasieu Parish School Board voted for the renewal of MetLife Dental Plan having a 7% increase, with new rates being **Employee Only - \$28.67 and Family - \$72.87**. Calcasieu Parish School Board also voted for the renewal of Trustmark Basic/Optional Group Life Insurance with a 13.5% increase of which is \$1.26/\$1000 to \$1.43/\$1000. All increases are directly linked to the increase in our overall claims.

The First Financial Account Managers will be at your locations to enroll Medical, Dental, Group Life, Voluntary Life, AD & D, and all other benefits offered to Calcasieu Parish School Board employees starting this week. This year is no different than years past being that First Financial needs to see EVERY full-time employee. First Financial account managers will assist all CPSB employees with enrolling/cancelling/changing CPSB's group health, dental, life (group & voluntary) and AD&D as well as [First Financial's products](#). This will eliminate our employees from having to come to our Health Insurance Department to make those changes and be away from their campuses.

Here you can find your [CPSB Benefit Guide for May 1, 2023 – April 30, 2024](#). This guide shares with you benefit costs, summaries, contact information, etc. The health insurance department employees are available to assist with any questions you may have during this enrollment period. We are located on the 2<sup>nd</sup> floor at 3310 Broad Street (Central Office). Our office hours are M-F: 8 a.m. – 4:30 p.m., closed for lunch 12-12:45 p.m.. NOTE – Closed for Easter Break, April 7-14, 2023.

<b>5.17% INCREASE</b>			
<b>MONTHLY RATES</b>			
<b>HIGH OPTION</b>	<b>CURRENT - MAY 1, 2022 – APRIL 30, 2023</b>	<b>RENEWAL – MAY 1, 2023 – APRIL 30, 2024</b>	<b>INCREASE</b>
Employee	342.42	360.13	17.71
Employee & Child/Children	556.89	585.69	28.80
Employee & Spouse	769.99	809.82	39.83
Employee, Spouse & Child/Children	984.50	1035.42	50.92
<b>LOW OPTION</b>	<b>CURRENT - MAY 1, 2022 – APRIL 30, 2023</b>	<b>RENEWAL – MAY 1, 2023 – APRIL 30, 2024</b>	<b>INCREASE</b>
Employee	171.22	180.08	8.86
Employee & Child/Children	278.46	292.86	14.40
Employee & Spouse	384.98	404.89	19.91
Employee, Spouse & Child/Children	492.24	517.70	25.46
<b>PPACA</b>	<b>CURRENT - MAY 1, 2022 – APRIL 30, 2023</b>	<b>RENEWAL – MAY 1, 2023 – APRIL 30, 2024</b>	<b>INCREASE</b>
Employee	103.11	103.11	**0.00
Family	448.44	471.63	23.19
<b>MEDICARE ADVANTAGE – 4.92% INCREASE</b>	<b>CURRENT – JANUARY 1, 2023 – DECEMBER 31, 2023</b>	<b>RENEWAL – JANUARY 1, 2024 – DECEMBER 31, 2024</b>	<b>INCREASE</b>
Active/Retiree w/Medicare A & B	100.32	105.26	4.94
Active/Retiree + Spouse w/Medicare A & B	232.32	243.76	11.44
Active/Retiree Spouse Only w/Medicare A & B	132.00	138.50	6.50
<b>PREVENTIVE CARE SAVINGS</b>	<b>MONTHLY SAVINGS</b>	<b>ANNUAL SAVINGS</b>	
High Option Plan	\$18.01/Monthly	\$216.12/Annually	
Low Option Plan	\$9.00/Monthly	\$108.00/Annually	
PPACA	\$5.16/Monthly	\$61.92/Annually	

Medicare Blue Advantage (Through 12/31/23)	\$4.86/Monthly	\$58.32/Annually	
Medicare Blue Advantage (As of 1/1/24)	\$5.26/Monthly	\$63.12/Annually	

\*\* No Increase for Employee due to Affordable Care Act Law (PPACA Plan)

**\*Preventive Care Incentive Update:**

- The deadline to turn in points will be April 28<sup>th</sup>.
- Employees who earn the required 6 points will receive a 5% discount off the EMPLOYEE (not dependent) portion of the health insurance premium.
- If you have questions about this program or your point total, call 217-4240 ext. 3004 or email [wellness@cpsb.org](mailto:wellness@cpsb.org).

If you have any questions, please call 217-4240.