

Annual enrollment email to all staff on 3/21/22

Good Morning,

IT'S TIME TO ENROLL!

Our annual enrollment for CPSB Group Benefit Plans is happening **March 21, 2022 through April 29, 2022**. We have been very fortunate to have premiums remain unchanged over the past two years, along with being provided a one-month premium holiday last October.

The Calcasieu Parish School Board has voted to have a 12.45% Health Premium Increase for the 2022-2023 Plan Year (May 1, 2022 – April 30, 2023), along with the following High Option Plan changes:

- PCP / Specialist – Office Visits
 - PPO - \$30 Co-Pay / \$45 Co-Pay
- Prescription Drugs (Separate deductible)
 - \$100 Deductible then:
 - \$10 Value Drug (Tier 1)
 - \$30 Preferred Brand (Tier 2)
 - \$50 Non-Preferred Brand (Tier 3)
 - \$100 Specialty Drug / Injectables (Tier 4)
- Prescription Drug Mail Order (90-day Supply)
 - \$100 Deductible then:
 - \$30 Value Drug (Tier 1)
 - \$90 Preferred Brand (Tier 2)
 - \$150 Non-Preferred Brand (Tier 3)
 - N/A Specialty Drug / Injectables (Tier 4)

This increase is directly linked to the increase in our overall claims. Calcasieu Parish School Board also voted for the renewal of Trustmark Basic/Optional Life Insurance with an increase of \$0.95/1000 to \$1.26/1000.

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](#). First Financial account managers will be able to assist our employees with any changes to both CPSB and First Financial products that can be made during open enrollment. This will eliminate our employees from having to come to our Health Insurance Department to make those changes.

Attached please find your [CPSB Employee Benefit Guide](#). 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 2nd 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 15-22, 2022.

12.45% INCREASE			
MONTHLY RATES			
HIGH OPTION	CURRENT - MAY 1, 2021 – APRIL 30, 2022	RENEWAL – MAY 1, 2022 – APRIL 30, 2023	INCREASE
Employee	304.51	342.42	37.91
Employee & Child/Children	495.23	556.89	61.66
Employee & Spouse	684.74	769.99	85.25
Employee, Spouse & Child/Children	875.50	984.50	109.00
LOW OPTION	CURRENT - MAY 1, 2022 – APRIL 30, 2023	RENEWAL – MAY 1, 2022 – APRIL 30, 2023	INCREASE
Employee	152.26	171.22	18.96
Employee & Child/Children	247.63	278.46	30.83
Employee & Spouse	342.36	384.98	42.62
Employee, Spouse & Child/Children	437.74	492.24	54.50
PPACA	CURRENT - MAY 1, 2022 – APRIL 30, 2023	RENEWAL – MAY 1, 2022 – APRIL 30, 2023	INCREASE
Employee	94.86	103.11	8.25
Family	398.79	448.44	49.65
PREVENTIVE CARE SAVINGS	MONTHLY SAVINGS	ANNUAL SAVINGS	
High Option Plan	\$17.12/Monthly	\$205.44/Annually	
Low Option Plan	\$8.56/Monthly	\$102.72/Annually	
PPACA	\$5.16/Monthly	\$61.92/Annually	
Medicare Blue Advantage (Through 12/31/22)	\$4.86/Monthly	\$58.32/Annually	
Medicare Blue Advantage (As of 1/1/23)	\$5.02/Monthly	\$60.24/Annually	

Preventive Care Incentive Update:

- The deadline to turn in points will be April 29th.
- Employees who earn the required **8 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 or email wellness@cpsb.org

If you have any questions, please call 217-4240 ext. 3010 or 3013.