

March 25, 2019

**CALCASIEU PARISH SCHOOL BOARD  
EMPLOYEE COMMUNICATION**

**ANNUAL ENROLLMENT APRIL 1, 2019 - May 3, 2019**

The Calcasieu Parish School Board Employee Benefits Committee approved renewing the group health insurance with Blue Cross Blue Shield of Louisiana effective May 1, 2019 through April 30, 2020. The group health insurance renewal reflects a 0% increase in premium costs from the previous year. The internal pharmacy plan changes consist of moving to a closed formulary, along with excluding select drugs with the over-the counter options.

1. Health Insurance-During this time, you may change your plan option, enroll, add/drop your spouse and/or dependents or exit the plan by reporting to the Health Ins. Dept., 3310 Broad Street, Lake Charles, LA (located at Central Office) to sign the proper documentation. \*Annual enrollment is the only time you are allowed to change your option. NOTE: Employees on an approved leave (Sabbatical, FMLA, LWOP, or WC) are eligible to enroll.
2. Preventive Care Incentive – If you are enrolled in the group health insurance you may qualify for a 5% discount on the employee (NOT DEPENDENT) portion of the premium.
3. Health Savings Account (HSA) - If you are enrolled in the Low Option (high deductible plan) or PPACA Compliant Plan you may be eligible to enroll in an HSA. You can only enroll or make changes during annual enrollment April 1, 2019 through April 30, 2019. You must contact First Financial to enroll or make changes at 866-541-5096.
4. Basic/Optional Life Insurance – During this time, you may enroll, add/drop your spouse and/or dependents or exit the plan. Trustmark's renewal reflects a 0% increase in premium. Applications are subject to underwriter approval.
5. Dental Insurance – The CPSB Employee Benefit's Committee approved renewing the dental insurance with Humana effective May 1, 2019 through April 30, 2020. The dental insurance renewal reflects a 0% increase in premium costs from the previous year. During this time, you may enroll, add/drop your spouse and/or dependents or exit the plan.
6. Supplemental Insurance – Contact First Financial at 866-541-5096 for various plan options.
7. Dependent children are eligible for health coverage up to age 26. Blue Cross Blue Shield will drop dependent children the last day of the month they turn 26. **NOTE: It is the responsibility of the employee to drop dependents that are no longer eligible for coverage by visiting the Health Insurance Office at 3310 Broad Street (Central Office) to complete the appropriate forms which may reduce your premium.**
8. Newborns must be added to group coverage within 30 days of the date of birth or during annual enrollment.
9. Divorce, you must visit the health insurance office within 30 days of the date of your divorce with a copy of your Divorce Decree to take your ex-spouse off your policy(s). They are no longer eligible for coverage as of the last day of the month your divorce is granted.
10. Please visit our website at [www.cpsb.org](http://www.cpsb.org) (click on Employees tab, click on Benefits and then click on Health Benefits which provides CPSB benefit information.)

\*PLEASE CALL THE HEALTH INSURANCE DEPARTMENT AT 217-4240, EXT. 3010 OR 3013 IF YOU ARE INTERESTED IN MAKING CHANGES TO YOUR BENEFITS OUTSIDE OF THE ANNUAL ENROLLMENT PERIOD, AS SOME EXCEPTIONS MAY APPLY.