

March 29, 2023

CALCASIEU PARISH SCHOOL BOARD  
RETIREE COMMUNICATION

ANNUAL ENROLLMENT MARCH 29, 2023 – APRIL 28, 2023

The Calcasieu Parish School Board Employee Benefits Committee approved renewing the group health insurance with Blue Cross Blue Shield of Louisiana effective May 1, 2023, through April 30, 2024. The group health insurance renewal reflects a 5.17% increase in premium costs from the previous year. **PLEASE NOTE – THIS IS A PASSIVE ENROLLMENT FOR RETIREES. IF YOU ARE NOT MAKING ANY CHANGES TO YOUR HEALTH BENEFITS OR LIFE INSURANCE BENEFICIARIES, NO ACTION IS REQUIRED.**

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 or calling the Health Insurance Department, 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.
2. Group Medicare Blue Advantage Plan- Effective January 1, 2024, premiums will increase 4.92%.
3. 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. Please note the required point total was reduced from 8 to 6 for this year (5/1/22 – 4/30/23). See attached information.
4. Basic/Optional Life Insurance – Trustmark’s renewal reflects an increase of 13.5% of which is \$1.26/\$1000 to \$1.43/\$1000. Please make sure to notify our office of any beneficiary changes.
5. If you or your spouse become eligible this year or have Medicare and have not notified the health insurance department, please provide a copy of your Medicare card to our office at 3310 Broad Street or mail to Calcasieu Parish School Board, Attn: Health Insurance, P.O. Box 800, Lake Charles, La. 70602. If you or your spouse have Medicare Part A&B you may qualify for a reduction in your health insurance premium.
6. The premiums listed on the bottom of the option forms are for retirees and dependents with a January 1, 2004 effective date of coverage or with at least 20 years participation in the plan prior to retirement. Retirees who are not in this group may call the insurance office for their premium.
7. 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.
8. Please visit our website at [www.cpsb.org](http://www.cpsb.org) / Depts / Health Insurance / Benefits which provides CPSB benefit information.

PLEASE CALL THE HEALTH INSURANCE DEPARTMENT AT 217-4240,  
OPTION 7 IF YOU ARE INTERESTED IN MAKING CHANGES TO YOUR BENEFITS  
OUTSIDE OF THE ANNUAL ENROLLMENT PERIOD AS SOME EXCEPTIONS MAY APPLY.