

March 11, 2020

CALCASIEU PARISH SCHOOL BOARD
RETIREE COMMUNICATION

ANNUAL ENROLLMENT MARCH 11, 2020 – APRIL 24, 2020

DUE TO COVID-19, OUR OPEN ENROLLMENT PROCESSES WILL BE BY PHONE. FOR ANY CHANGES, PLEASE CONTACT A FIRST FINANCIAL ACCOUNT MANAGER AT 1-866-541-5096.

The Calcasieu Parish School Board Employee Benefits Committee approved renewing the group health insurance with Blue Cross Blue Shield of Louisiana effective May 1, 2020 through April 30, 2021. The group health insurance renewal reflects a 2% 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, 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 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. 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. See attached information.
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 a HSA. You can only enroll or make changes during annual enrollment March 11, 2020 through April 24, 2020. You must contact First Financial to enroll or make changes at 866-541-5096.
4. Basic/Optional Life Insurance – Trustmark’s renewal reflects a 0% increase in premium.
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, 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 form 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 new premium.
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 retiree 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. 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.
9. Please visit our website at www.cpsb.org / Depts / Risk Management / Blackboard / 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.