

Annual enrollment email to all staff on 3/19/24

Good Afternoon,

IT'S TIME TO ENROLL!

Our annual enrollment for Calcasieu Parish School Board Group Benefit Plans is happening **March 20, 2024, through April 26, 2024.**

The Calcasieu Parish School Board has voted to absorb the 4.8% Health Premium Increase with **\$0 cost to staff** for the 2024-2025 Plan Year (May 1, 2024 – April 30, 2025). In short, the employee's premiums are not changing.

Calcasieu Parish School Board voted for **Humana Dental** to replace MetLife Dental for your Dental coverage, with new rates of **Employee Only - \$35.35 and Family - \$89.84**. All increases are directly linked to the increase in our overall claims.

Trustmark Basic/Optional and Voluntary Life Insurance, along with The Hartford Accidental Death and Dismemberment, has NO change this renewal period, May 1, 2024 – April 30, 2025.

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 current benefit guide for Calcasieu Parish School

Board: <https://www.cpsb.org/cms/lib/LA01907308/Centricity/ModuleInstance/58863/CPSB%20-%202024%20Benefit%20Guide.pdf>

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, March 29 - April 5, 2024.

Please note - 43% of our Blue Cross enrollees are in the high option, employee only plan. Below is an example for you to consider if you are thinking of switching to the low option:

- High Option – employee only = **\$360.13/month** - **\$4321.56/yearly premiums**; **\$1250/individual deductible** (if met); Total annual costs = **\$5571.56**
- Low Option – employee only = **\$180.08/month** - **\$2160.96/yearly premiums**; **\$3,000/individual deductible** (if met); Total annual costs = **\$5160.96**
- In summary, your monthly premiums are half the cost and preventative wellness visits are covered at 100% for all plans. The Low Option Plan qualifies for a Health Savings Account (HSA) with a portion payroll deducted on pre-taxed basis.
- Please contact the health insurance department to discuss further at 217-4240.

4.822% INCREASE – ABSORBED BY BOARD

MONTHLY RATES

HIGH OPTION	CURRENT - MAY 1, 2023 – APRIL 30, 2024	RENEWAL – MAY 1, 2024 – APRIL 30, 2025	INCREASE
Employee	360.13	360.13	-
Employee & Child/Children	585.69	585.69	-
Employee & Spouse	809.82	809.82	-
Employee, Spouse & Child/Children	1035.42	1035.42	-
LOW OPTION	CURRENT - MAY 1, 2023 – APRIL 30, 2024	RENEWAL – MAY 1, 2024 – APRIL 30, 2025	INCREASE
Employee	180.08	180.08	-
Employee & Child/Children	292.86	292.86	-
Employee & Spouse	404.89	404.89	-
Employee, Spouse & Child/Children	517.70	517.70	-
PPACA	CURRENT - MAY 1, 2023 – APRIL 30, 2024	RENEWAL – MAY 1, 2024 – APRIL 30, 2025	INCREASE
Employee	103.11	101.94	*(1.17)
Family	471.63	471.63	-
MEDICARE ADVANTAGE – % INCREASE	CURRENT – JANUARY 1, 2024 – DECEMBER 31, 2024	RENEWAL – JANUARY 1, 2025 – DECEMBER 31, 2025	INCREASE
Active/Retiree w/Medicare A & B	105.26	Available Fall 2024	-
Active/Retiree + Spouse w/Medicare A & B	243.76	Available Fall 2024	-
Active/Retiree Spouse Only w/Medicare A & B	138.50	Available Fall 2024	-

PREVENTIVE CARE SAVINGS	MONTHLY SAVINGS	ANNUAL SAVINGS	
High Option Plan	\$18.01/Monthly	\$216.12/Annually	
Low Option Plan	\$9.00/Monthly	\$108.00/Annually	
PPACA	\$5.10/Monthly	\$61.92/Annually	
Medicare Blue Advantage (Through 12/31/24)	\$5.26/Monthly	\$60.24/Annually	
Medicare Blue Advantage (As of 1/1/25)	Available Fall 2024	Available Fall 2024	

** Premium decrease for Employee ONLY due to Affordable Care Act Law (PPACA Plan)

***Preventive Care Incentive Update:**

- The deadline to turn in point documents is April 30th.
- 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 ext. 3008 or email wellness@cpsb.org.

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