

STPPS Retiree Open Enrollment

October 28 – November 22



Open Enrollment is Coming!

- Open enrollment is the time to make changes to or enroll in medical coverage
- There will not be an increase to premiums
- No changes to health insurance? No action needed

Medicare Advantage Carrier Change for January 1, 2025

- The Inflation Reduction Act has caused significant cost-shifting to plan sponsors, drug manufactures, and insurance carriers. Learn more about IRA at CMS.gov
- To continue offering a competitive Medicare Advantage Plan at an affordable rate for our retirees, STPSB will move to United Healthcare effective January 1, 2025
- All eligible retirees will be moved to the UHC PPO Plan (no HMO offering available)

Humana Retiree Dental & Vision Changes for January 1, 2025

- Humana will have two dental offerings
- More information about the differences and premiums for each will be sent out by BOI
- No changes to the vision offering

Proposed BCBSLA Medical Changes for January 1, 2025

- The Retiree BCBSLA medical plan will match the same plan design as the active employees
- (NEW!) A High Deductible Health Plan option
- (NEW!) A wellness program through our Blue Cross & Blue Shield of Louisiana partnership

Additional Resources

- www.cms.gov search "Inflation Reduction Act"
- www.stpsb.org for benefits announcements

STPPS Retiree Open Enrollment

October 28 – November 22



Retiree Medical Benefits Snapshot

	*BCBSLA Blue Connect EPO <i>(Pre-65 Retirees)</i>	*BCBSLA HDHP <i>(Pre-65 Retirees)</i>	UHC Medicare Advantage <i>(Medicare A & B Required)</i>
Annual Medical Deductible (Indiv./Family)	\$600 / \$1,200	\$2,000 / \$4,000	\$300
Coinsurance	10% member share	10% member share	N/A
Annual Medical Out-of-Pocket Max (Indiv./Family)	\$2,500 / \$5,000	\$5,000 / \$10,000	\$1,000
Preventive Care	100% covered	100% covered	100% covered
Primary Care	\$25	10% coins. after ded.	\$10
Urgent Care	\$40	10% coins. after ded.	\$10
Specialist	\$35	10% coins. after ded.	\$20
ER	10% after ded.	10% coins. after ded.	\$50
Annual Rx Deductible	N/A	10% coins. after ded.	N/A
Annual Rx Out-of-Pocket Max	\$5,150 / \$10,300	Integrated w/ Medical	\$2,000

This page is a summary. Please refer to the Summary of Plan documents on www.stpsb.org for all services and associated costs.

*The BCBSLA plans have three tiers (Ochsner, In-Network, and Out of Network). This chart reflects the Ochsner only tier (the reduced deductibles and OOPM). Please visit the STPSB website for the official Summary of Benefits and Coverage.