

Annual enrollment email to all staff on 3/14/25

Good Afternoon,

IT'S TIME TO ENROLL!

Our annual enrollment for Calcasieu Parish School Board Group Benefit Plans is happening **March 17, 2025, through April 30, 2025.**

The Calcasieu Parish School Board has voted to have a 12% Health Premium Increase for the 2025-2026 Plan Year (May 1, 2025 – April 30, 2026), along with the following High Option Plan changes:

- High Option Plan changes:
 - Max out of pocket \$4,000 to **\$4,500** individual; \$12,000 to **\$13,500** family
 - Doctor Office Visit Co-pays - \$30/\$45 to **\$40/\$55**
 - Prescription Drug Deductible - \$100 to **\$250**
 - Prescription Co-Pays – **Each tier going up \$5:**
 - \$10 to **\$15** – Tier 1
 - \$30 to **\$35** – Tier 2
 - \$50 to **\$55** – Tier 3
 - \$100 to **\$105** – Tier 4

The Board has also passed the rollout of an additional health plan option – Mid Option. Details for the new Mid Option Plan are as follows:

- New Plan Option “**Mid Option Plan**”:
 - **Works like Low Option**
 - **HSA and FSA eligible**
 - **Deductible - \$2,000 individual / \$4,000 family**
 - **OOP Max - \$4,000 individual / \$8,000 family**
 - **Coinsurance – 70% / 30%**
 - **Doctor Visits and Drugs apply to deductible**

Calcasieu Parish School Board has also voted for the renewal of Trustmark Basic/Optional Group Life Insurance with a 4.9% increase of which is \$1.43/\$1000 to \$1.50/\$1000. All increases are directly linked to the increase in our overall claims.

There are no changes to Humana Dental, The Hartford Accidental Death and Dismemberment, and Trustmark Voluntary Life Insurance for this renewal period, May 1, 2025 – April 30, 2026.

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 Monday, March 17th. 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 Financials' products - [2025-26 Calcasieu Parish](#)

[Benefit Booklet](#) This will eliminate our employees from having to come to our Health Insurance Department to make those changes and be away from their campuses.

We wanted to get as much information out to everyone as soon as we could. The 2025-2026 Employee Benefit Guide will be available on our website by Tuesday, March 18th. 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, April 18 - April 27, 2025.

Please note - 40% 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 = \$403.34/month - \$4840.08/yearly premiums; \$1250/individual deductible (if met); Total annual estimated costs = \$6090.08
- Mid Option – employee only = \$284.13/month - \$3409.56/yearly premiums; \$2000/individual deductible (if met); Total annual estimated costs = \$5409.56
- Low Option – employee only = \$201.69/month - \$2420.28/yearly premiums; \$3,000/individual deductible (if met); Total annual estimated costs = \$5420.28
- In summary, your monthly premiums are half the cost and preventative wellness visits are covered at 100% for all plans. The Mid Option and 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.

12% INCREASE			
MONTHLY RATES			
HIGH OPTION	CURRENT - MAY 1, 2024 – APRIL 30, 2025	RENEWAL – MAY 1, 2025 – APRIL 30, 2026	INCREASE
Employee	360.13	403.34	43.21
Employee & Child/Children	585.69	655.96	70.27
Employee & Spouse	809.82	906.98	97.16
Employee, Spouse & Child/Children	1035.42	1159.64	124.22
MID OPTION (NEW)	No Current Cost – NEW	NEW - MAY 1, 2025 – APRIL 30, 2026	
Employee	-	284.13	-
Employee & Child/Children	-	563.51	-
Employee & Spouse	-	721.19	-
Employee, Spouse & Child/Children	-	1010.57	-

LOW OPTION	CURRENT - MAY 1, 2024 – APRIL 30, 2025	RENEWAL – MAY 1, 2025 – APRIL 30, 2026	INCREASE
Employee	180.08	201.69	21.61
Employee & Child/Children	292.86	328.00	35.14
Employee & Spouse	404.89	453.47	48.58
Employee, Spouse & Child/Children	517.70	579.81	62.11
PPACA	CURRENT - MAY 1, 2024 – APRIL 30, 2025	RENEWAL – MAY 1, 2025 – APRIL 30, 2026	INCREASE
Employee	101.94	114.17	12.23
Family	471.63	528.21	56.58
MEDICARE ADVANTAGE – % INCREASE	CURRENT – JAN 1, 2025 – DEC 31, 2025	RENEWAL – JAN 1, 2026 – DEC 31, 2026	INCREASE
Active/Retiree w/Medicare A & B	115.14	Available Fall 2025	-
Active/Retiree + Spouse w/Medicare A & B	266.64	Available Fall 2025	-
Active/Retiree Spouse Only w/Medicare A & B	151.50	Available Fall 2025	-
PREVENTIVE CARE SAVINGS	MONTHLY SAVINGS	ANNUAL SAVINGS	
High Option Plan	\$20.17/Monthly	\$242.04/Annually	
Mid Option Plan	\$14.21/Monthly	\$170.52/Annually	
Low Option Plan	\$10.08/Monthly	\$120.96/Annually	
PPACA	\$5.71/Monthly	\$68.52/Annually	
Medicare Blue Advantage (Through 12/31/25)	\$5.76/Monthly	\$69.12/Annually	
Medicare Blue Advantage (As of 1/1/26)	Available Fall 2024	Available Fall 2025	

***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.