

STPPS Retiree Open Enrollment

October 13 – November 21



Open Enrollment is Coming!

- Open enrollment is the time to make changes to or enroll in medical coverage
- No changes to health insurance? No action needed

Medicare Advantage through United Healthcare

United Healthcare Medicare Advantage Plan is for retirees with both Medicare Part A and Part B.

The Inflation Reduction Act has caused significant cost-shifting to plan sponsors, drug manufacturers, and insurance carriers. Learn more about IRA at [CMS.gov](https://www.cms.gov)

- There will not be an increase to premiums
- (No Change) The medical deductible will remain \$300. Deductibles reset every calendar year (1/1)
- (Update!) The maximum out-of-pocket for pharmacy will be \$2,100 (a \$100 increase as mandated by CMS)
- (NEW!) All United Healthcare policyholders will receive two new ID cards before January 1, 2026. There will be one ID card for medical and one ID card for pharmacy
- Join one of our two United Healthcare meetings to learn more about your plan



10/8/2025 10am - 11:30am CST Brooks Curriculum Center 2544 Sgt Alfred Dr, Slidell, LA 70458

10/9/2025 10am - 11:30am CST Central Office Board Room 321 North Theard St, Covington, LA 70433

Retiree Coverage through Louisiana Blue

Louisiana Blue is for retirees under age 65 and those not eligible for Medicare Part A and Part B

- There will be no changes to the rates or plan designs for the LA Blue plan
- STPPS will continue to offer a wellness program with incentives through our LA Blue partnership

Retiree Dental & Vision through Humana

- Humana will continue to provide two dental offerings with a slight increase in premiums
- More information about the differences and premiums for each will be mailed by BOI before October 1
- No changes to the vision benefit design or premiums

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LOUISIANA **BLUE**

Pre-65 Retiree Medical Benefits Snapshot

	Blue Connect EPO (Copay Plan)		High Deductible Health Plan	
	Ochsner Tier	In-Network Tier	Ochsner Tier	In-Network Tier
Annual Medical Deductible (Indiv./Family)	\$600 / \$1,200	\$800 / \$1,600	\$2,000 / \$4,000	\$3,000 / \$6,000
Coinsurance	10% member share	10% member share	10% member share	20% member share
Annual Medical Out-of-Pocket Max (Indiv./Family)	\$2,500 / \$5,000	\$2,750 / \$5,500	\$5,000 / \$10,000	\$6,000 / \$12,000
Preventive Care	100% covered	100% covered	100% covered	100% covered
Primary Care	\$25	\$30	10% coins. after ded.	20% coins. after ded.
Urgent Care	\$40	\$50	10% coins. after ded.	20% coins. after ded.
Specialist	\$35	\$45	10% coins. after ded.	20% coins. after ded.
Emergency Room	10% coinsurance after deductible		10% coinsurance after deductible	
Annual Rx Deductible	N/A		Integrated w/ Medical	
Rx Copays	\$15 Generic / \$40 Preferred Brand \$60 Non-Preferred Brand / \$75 Brand		10% coinsurance after deductible - Generics 20% coinsurance after deductible - all other tiers	
Annual Rx Out-of-Pocket Max	\$5,150 / \$10,300		Integrated w/ Medical	

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).

Please visit the STPSB website for the official Summary of Benefits and Coverage.

Additional Resources

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