

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 October 1
- No changes to the vision benefit design or premiums

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Medicare Eligible Retiree Coverage through United Healthcare

UHC Medicare Advantage (Medicare A & B Required)	
Annual Medical Deductible (Indiv./Family)	\$300
Coinsurance	N/A
Annual Medical Out-of-Pocket Max (Indiv./Family)	\$1,000
Preventive Care	100% covered
Primary Care	\$10
Urgent Care	\$10
Specialist	\$20
ER	\$50
Annual Rx Deductible	N/A
Annual Rx Out-of-Pocket Max	\$2,100



2 ID Cards in 2026



Silver Sneakers



Calm Health

Additional Resources

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