

Annual enrollment email to all staff on 3/16/26

Good Afternoon,

IT'S TIME TO ENROLL!

Our annual enrollment for Calcasieu Parish School Board Group Benefit Plans is happening **March 17, 2026, through April 30, 2026.**

The Calcasieu Parish School Board has voted to have a 6.8% Health Premium Increase for the 2026-2027 Plan Year (May 1, 2026 – April 30, 2027). This increase is due to national inflation, a continued rise in healthcare costs, and high claimant costs. Keep in mind, the board voted earlier last year to increase the Wellness program discount to 10%. This is a great time to join for the additional savings. For further information, please refer to the 'no reply' email sent on March 10th, 2026 – Save 10% on CPSB Health Premiums.

Calcasieu Parish School Board also voted for **Sun Life Dental** to replace Humana Dental for your dental coverage, with new rates of **Employee Only - \$38.18 and Family - \$97.03**. New benefits with Sun Life Dental are orthodontic coverage for dependents up to age 26 (previously age 18) and as a pregnant member, you receive an additional cleaning during pregnancy. All increases are directly linked to the increase in our overall claims.

There are NO changes to Trustmark Basic/Optional and Voluntary Life Insurance, nor are there changes to The Hartford Accidental Death and Dismemberment for this renewal period, May 1, 2026 – April 30, 2027.

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

[Calcasieu Parish School Board's 2026-2027 Employee Benefit Guide](#) may be found here. 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 3rd – April 10th, 2026.

Below is an example for you to consider if you are thinking of switching your plan option:

- High Option – employee only = \$430.76/month - \$5169.12/yearly premiums; \$1250/individual deductible (if met); Total annual estimated costs = \$6419.12
- Mid Option – employee only = \$303.45/month - \$3641.40/yearly premiums; \$2000/individual deductible (if met); Total annual estimated costs = \$5641.40
- Low Option – employee only = \$215.40/month - \$2584.80/yearly premiums; \$3,000/individual deductible (if met); Total annual estimated costs = \$5584.80
- In summary, your monthly premiums for the mid option and low option are a fraction of the cost of the high option and preventative wellness visits are covered at 100% for all plans. Also, the Mid Option and Low Option Plans qualify 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.

6.8% INCREASE			
MONTHLY RATES			
HIGH OPTION	CURRENT – May 1, 2025 – April 30, 2026	RENEWAL – May 1, 2026 – April 30, 2027	INCREASE
Employee	403.34	430.76	27.42
Employee & Child/Children	655.96	700.55	44.59
Employee & Spouse	906.98	968.64	61.66
Employee, Spouse & Child/Children	1159.64	1238.47	78.83
MID OPTION (NEW)	CURRENT – May 1, 2025 – April 30, 2026	RENEWAL - May 1, 2026 – April 30, 2027	
Employee	284.13	303.45	19.32
Employee & Child/Children	563.51	601.82	38.31
Employee & Spouse	721.19	770.22	49.03
Employee, Spouse & Child/Children	1010.57	1079.27	68.70
LOW OPTION	CURRENT - May 1, 2025 – April 30, 2026	RENEWAL – May 1, 2026 – April 30, 2027	INCREASE
Employee	201.69	215.40	13.71
Employee & Child/Children	328.00	350.30	22.30
Employee & Spouse	453.47	484.30	30.83
Employee, Spouse & Child/Children	579.81	619.22	39.41
PPACA	CURRENT - May 1, 2025 – April 30, 2026	RENEWAL – May 1, 2026 – April 30, 2027	INCREASE
Employee	114.17	121.93	7.76
Family	528.21	564.12	35.91

MEDICARE ADVANTAGE	CURRENT – Jan 1, 2026 – Dec 31, 2026	RENEWAL – Jan 1, 2027 – De 31, 2027	INCREASE
Active/Retiree w/Medicare A & B	132.24	Available Fall 2026	-
Active/Retiree + Spouse w/Medicare A & B	306.24	Available Fall 2026	-
Active/Retiree Spouse Only w/Medicare A & B	174.00	Available Fall 2026	-
PREVENTIVE CARE SAVINGS	MONTHLY SAVINGS	ANNUAL SAVINGS	
High Option Plan	\$43.08/Monthly	\$516.96/Annually	
Mid Option Plan	\$30.35/Monthly	\$364.20/Annually	
Low Option Plan	\$21.54/Monthly	\$258.48/Annually	
PPACA	\$12.19/Monthly	\$146.28/Annually	
Medicare Blue Advantage (Through 12/31/26)	\$13.22/Monthly	\$158.64/Annually	
Medicare Blue Advantage (As of 1/1/27)	Available Fall 2026	TBD	

Wellness Program / Preventive Care Incentive Update:

- The deadline to turn in point documents is April 30th.
- Employees who earn the required **8 points** will receive a **10% discount** off the EMPLOYEE (not dependent) portion of the health insurance premium.
- Mark your calendar - CPSB's Wellness Fair is October 17, 2026 – New Location at CPSB Central Office, 3310 Broad St.
- 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.