

STPPS Retiree Open Enrollment

October 13 – November 20



Open Enrollment is Coming!

- Open enrollment is the time to make changes to your medical coverage
- There will not be an increase to premiums through the fiscal year *for fully vested retirees*. Rates are subject to change with every fiscal year (July 1)
- **No changes to health insurance? No action needed**

Medicare Advantage through United Healthcare

The Inflation Reduction Act has caused significant cost-shifting to plan sponsors, drug manufacturers, and insurance carriers. Learn more about IRA at CMS.gov

- (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 \$2,400 (as mandated by CMS)
- All United Healthcare policyholders will receive a new **medical and pharmacy** ID card before January 1, 2027. The ID cards may not be in the same envelope but mailed separately.

Retiree Dental & Vision through Humana

- Humana will continue to provide two dental offerings with no change to premiums
- More information about the differences and premiums for each will be mailed by BOI before October 1, 2026.
- No changes to the vision benefit design or premiums

Pre-65 Retiree Coverage through Louisiana Blue

- There will be no changes to the rates or plan designs for the LA Blue plan through the fiscal year. Rates are subject to change with the start of every fiscal year (July 1)
- Pre-65 retirees are eligible for the plan offered through LA Blue (Blue Cross)
- STPPS will continue to offer a wellness program with incentives through our LA Blue partnership. Starting October, 2026 visits will go towards your 2028 deductible credit.

Additional Resources

- www.cms.gov search “Inflation Reduction Act”
- www.stpsb.org for review of our Benefit Guide

STPPS Retiree Open Enrollment

October 13 – November 20



Retiree Medical Benefits Snapshot

	*BCBSLA Blue Connect EPO <i>(Pre-65 Retirees)</i>	*BCBSLA PPO <i>(Pre-65 Retirees)</i>	UHC Medicare Advantage <i>(Medicare A & B Required)</i>
Annual Medical Deductible (Indiv./Family)	\$600 / \$1,200	\$800 / \$1,600	\$300
Coinsurance	10% member share	10% member share	N/A
Annual Medical Out-of-Pocket Max (Indiv./Family)	\$2,500 / \$5,000	\$2,750 / \$5,500	\$1,000
Preventive Care	100% covered	100% covered	100% covered
Primary Care	\$25	\$30	\$10
Urgent Care	\$40	\$50	\$10
Specialist	\$35	\$45	\$20
ER	10% after ded.	10% after ded.	\$50
Annual Rx Deductible	N/A	N/A	N/A
Annual Rx Out-of-Pocket Max	\$5,150 / \$10,300	\$5,150 / \$10,300	\$2,400

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.

Medicare.gov



Scammers are extra busy this time of year. They may pretend to be from Medicare or an insurance company to try to steal your personal information — or even enroll you in a plan without your knowledge.

Avoid Fraud

If you get an unwanted call, just hang up. Uninvited emails or texts? You can ignore those, too.

Agents and brokers who represent Medicare plans **need your permission** before contacting you.