Office of Group Benefits

2026 Annual Enrollment

Human Resources Training

Agenda Overview

- Plan Year Updates
- Key Reminders
- HR Responsibilities
- Important Dates & Timeline
- Key-in Deadlines
- Enrollment Process
- Member Meeting Schedule
- Plan Options

Additional Topics

- Other Benefits
  - COBRA
  - Term Life Insurance
  - Flexible Benefits
- Wellness & Disease Management
- Eligibility
- HSA Accounts & Deductions
- Contact Information

PLAN YEAR CHANGES

PLAN YEAR CHANGES

- **Premium Increase**
  - Louisiana Blue Pelican & Magnolia Plans – 7.75% increase effective 01/01/2026
- **Member Meetings**
  - Active Employees – Online
  - Retirees - In-Person
- **New Parishes Added to Magnolia Local**
  - St. James Parish & Terrebonne Parish
- **Pharmacy Benefits Manager**
  - Liviniti – All LA Blue Pelican & Magnolia Plans, including Pelican HSA775
  - SilverScript will continue to be the PBM for the EGWP population

✓ Enrollment Guidelines

🏛 LaGov Active Employees *(excluding Rehired Retirees)*

- Enroll through **LEO** or contact your **Human Resources** office.
- **Rehired retirees** must enroll **through Human Resources only.**

Non-LaGov Active Employees

- Enroll via the **OGB Enrollment Portal** or through your **HR department.**

HSA & FSA Elections

- Employees must **elect or re-elect** HSA contributions and/or FSA participation for the **2026 plan year** — elections **do not carry over** automatically.

🚫 No Action Required

- If you want to **stay in your current OGB health plan for 2026, no action is needed** — your coverage will remain the same.

HR LIAISON’S RESPONSIBILITIES

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Human Resources representatives play a key role in supporting employees during the annual enrollment period. Your responsibilities include:

- **Communicating Enrollment Info**
  Partner with OGB to share up-to-date enrollment processes and eligibility guidelines with active employees.
- **Providing Plan Support**
  Answer employee questions about benefit plan options and the enrollment process.
- **Processing Updates**
  Collect necessary forms and make benefit changes in **eEnrollment** or the **LaGov HCM Benefits Module**.
- **Managing Employee Changes**
  Assist with adding or removing dependents, or updating plans as needed, using the appropriate system.

HR LIAISON'S RESPONSIBILITIES

Reminders for HR Reps

Document Submission to OGB

- ❌ **Do NOT** send multiple members' documents in the same PDF.
- Use OGB.help@la.gov for **document submission only** — not for inquiries.
  - Inquiries should be sent to eEnrollment.Helpdesk@la.gov
- ❌ **Do NOT** submit altered documents.
- ❌ **Do NOT** send documents to the customer service email unless instructed.
- **Retirement documents** must be submitted within **60 days** of the retirement date.
- ☎ For support, contact the **eEnrollment/HR Help Desk** at **1-844-860-0307**.
- ▲ **Important:** Submit documents to OGB **after** they are entered into eEnrollment or LaGov HCM.
  Do NOT wait until the deadline. This applies to:
  - Health plan changes
  - HSA/FSA contributions
  - First-time health, HSA, or FSA enrollments

HSA Deductions & EMR Questions

- Please email: OFSS-OGB.invoicing@la.gov

TIMELINE

TIMELINE

- October 1 – OGB Annual Enrollment Begins.
- November 15 – OGB Annual Enrollment Ends.
- November 22 – Deadline for LaGov agencies to enter all plan changes made during annual enrollment into the LaGov HCM benefits module. *(Late applications will not be accepted*)*
- January 1 – 2026 plan year begins.

**This includes HSA and FSA programs*

NON-LAGOV eENROLLMENT KEY-IN DATES

- Health coverage **increases** must be keyed into eEnrollment between the dates of November 15, 2025, to December 14, 2025, for an effective date of January 1, 2026.
    - EE > EE+Child
    - EE > EE+Spouse
    - Family
- Health coverage **decreases or cancellations of coverage** must be keyed into eEnrollment between the dates of December 1, 2025, to December 31, 2025, for an effective date of January 1, 2026.
    - Family Coverage > EE + Child, EE+Spouse, or EE Only
    - EE+Spouse > EE Only
    - EE+Child > EE Only
    - Cancellation of Health Coverage

This information can also be located in eEnrollment in the Annual Enrollment Key-In Deadlines area.

1095-C FORM DISTRIBUTION CHANGES

(Effective Tax Year 2025 / Available in 2026)

- IRS no longer requires forms to be printed or mailed.
- **OSUP will not mail 1095-C forms starting in 2026.**
- The 1095-C is **not required** to file taxes, though some preparers may request it.
- **Active Employees** (paid through the LaGov system)**:** View/print in **LEO**. If unable to print, contact your agency HR.
- **Retirees** (formerly paid through the LaGov system, previously called UPS and ISIS HR)**, separated employees, or others without LEO:**
  - Request by email: _DOA-OSUP-ACA.Hotline@LA.GOV
  - Or call: **225.219.9434**
  - Provide: full name, last 4 of SSN, and phone number.

For updates, visit the OSUP ACA web page.

2026 ENROLLMENT PROCESS

HOW TO ENROLL

- Active employees may enroll or make changes through one of the following options:

Active Employees	OGB Annual Enrollment Portal (Non-LaGov)	Leo Enrollment Application (LaGov)	Human Resources (LaGov & Non-LaGov)
Enroll in a new health plan with the same covered dependents as 2025	✓	✓	✓
Enroll in a health plan with different or new covered dependents than 2025			✓
Elect or re-elect HSA contributions	✓ (Re-elect)	✓	✓ 1st-time (enrollee)
Elect or re-elect FSA contributions	✓ (Re-elect)	✓	✓ (1st time enrollee)
Apply for Term Life Insurance			✓
Waive OGB health/life		✓	✓
Drop coverage			✓

How to Enroll — LaGov Paid Active Employees

Eligible LaGov paid active employees who wish to **change, waive, or enroll** in Health and/or Term Life Insurance and make **FSA and/or HSA deductions** for the **2026 plan year** should use **Louisiana Employees Online (LEO)**.

To Enroll via LEO:

1. **Log into LEO**
2. **Select** the **My Benefits** tab
3. **Click** the **Annual Enrollment** link
4. **Choose** your Health and/or Life plan selections
5. **Select** FSA and/or HSA deduction amounts

Note: *Rehired retirees must contact HR directly to make any benefit changes.*

How to Enroll via the OGB Annual Enrollment Portal

Who should use this portal?

- **Non-LaGov active employees & retirees**
- **LaGov retirees** changing plans (with the same dependents as their 2025 plan)

To Enroll:

1. **Go to:** info.groupbenefits.org and follow the link to the **Annual Enrollment Portal**
2. **Log in using:**
   - Last name
   - Date of birth
   - Last 4 digits of SSN
   - ZIP code
3. **Confirm** your contact information
4. **Choose** your health/life plan
5. **Enter** HSA/FSA contributions *(if applicable)*
6. **Review** your selections and click **"Confirm"** to submit
   - Use **"Change"** to revise your selections
7. **Print/Save** the confirmation page and click **"Logout"** to exit

⚠ **Important Note:**

•You **cannot** add or remove dependents through this portal.

•**HSA and FSA elections must be renewed annually** — they do **not** carry over year to year.

ACTIVE EMPLOYEE & REHIRED RETIREE MEETING SCHEDULE

ACTIVE EMPLOYEE & REHIRED RETIREE MEETING SCHEDULE

Annual Enrollment is October 1 - November 15

Join us at any of the meetings listed below to get details about your options. **There are two classroom-style presentations per day, each lasting about two hours.**

LSU First benefits will not be discussed at these meetings. Please contact LSU for information regarding LSU First annual enrollment meetings.

Interpreter for hearing-impaired members is available upon request submitted 48 hours in advance. Contact Customer Service at 1-800-272-8451.

DATE	LOCATION	START TIMES
Sept. 23	https://la-ogb.zoom.us/j/96439646352	9:00 AM
Sept. 23	https://la-ogb.zoom.us/j/96949654455	2:00 PM
Sept. 24	https://la-ogb.zoom.us/j/97930902918	9:00 AM
Sept. 24	https://la-ogb.zoom.us/j/97498532500	2:00 PM
Sept. 25	https://la-ogb.zoom.us/j/93469948890	9:00 AM
Sept. 25	https://la-ogb.zoom.us/j/94045031411	2:00 PM

Visit info.groupbenefits.org or call 1-800-272-8451 for more information.

RETIREE MEETING SCHEDULES

NON-MEDICARE RETIREE MEETINGS SCHEDULE

Annual Enrollment is October 1 - November 15

Join us at any of the meetings listed below to get details about your options. **There are two classroom style presentations per day, each lasting about two hours.**

LSU First benefits will not be discussed at these meetings. Please contact LSU for information regarding LSU First annual enrollment meetings.

Interpreter for hearing-impaired members is available upon request submitted 48 hours in advance. Contact Customer Service at 1-800-272-8451.

*****Please note new location of the Monroe & Hammond Meetings.*****

DATE	LOCATION	START TIMES
September 30	University of Louisiana-Lafayette Cecil J. Picard Center 200 East Devalcourt Street, Lafayette, LA 70506	9:00 AM or 2:00 PM
September 30	Alexandria Convention Center 2225 N MacArthur Dr., Alexandria, LA 71303	9:00 AM or 2:00 PM
October 14	State Police Headquarters Auditorium (BLDG. A) 7901 Independence Blvd., Baton Rouge, LA 70806	9:00 AM or 2:00 PM
October 14	West Monroe Convention Center ****NEW LOCATION**** 901 Ridge Avenue, West Monroe, LA 71291	9:00 AM or 2:00 PM
October 21	Lake Charles Civic Center - Contraband Room 900 Lakeshore Drive, Lake Charles, LA 70602	9:00 AM or 2:00 PM
October 23	University of New Orleans (University Center Ballroom) 2000 Lakeshore Drive, New Orleans, LA 70148	9:00 AM or 2:00 PM
October 28	Bossier City Civic Center 620 Benton Road, Bossier City, LA 71111	9:00 AM or 2:00 PM
October 28	Southeastern Louisiana University Alumni Welcome Center 500 W University Ave, Hammond, LA 70401 ****NEW LOCATION****	9:00 AM or 2:00 PM
November 4	Houma - Terrebonne Civic Center 346 Civic Center Blvd., Houma, LA 70360	9:00 AM or 2:00 PM

Visit info.groupbenefits.org or call 1-800-272-8451 for more information.

MEDICARE RETIREE MEETINGS SCHEDULE

Annual Enrollment is October 1 - November 15

Join us at any of the meetings listed below to get details about your options. **There are two classroom style presentations per day, each lasting about two hours.**

LSU First benefits will not be discussed at these meetings. Please contact LSU for information regarding LSU First annual enrollment meetings.

Interpreter for hearing-impaired members is available upon request submitted 48 hours in advance. Contact Customer Service at 1-800-272-8451.

*****Please note new location of the Monroe & Hammond Meetings.*****

DATE	LOCATION	START TIMES
October 1	University of Louisiana-Lafayette Cecil J. Picard Center 200 East Devalcourt Street, Lafayette, LA 70506	9:00 AM or 2:00 PM
October 1	Alexandria Convention Center 2225 N MacArthur Dr., Alexandria, LA 71303	9:00 AM or 2:00 PM
October 15	West Monroe Convention Center ****NEW LOCATION**** 901 Ridge Avenue, West Monroe, LA 71291	9:00 AM or 2:00 PM
October 15	State Police Training Academy Auditorium (BLDG. A) 7901 Independence Blvd., Baton Rouge, LA 70806	9:00 AM or 2:00 PM
October 22	Lake Charles Civic Center - Contraband Room 900 Lakeshore Drive, Lake Charles, LA 70602	9:00 AM or 2:00 PM
October 24	University of New Orleans (University Center Ballroom) 2000 Lakeshore Drive, New Orleans, LA 70148	9:00 AM or 2:00 PM
October 29	Southeastern Louisiana University Alumni Welcome Center 500 W University Ave, Hammond, LA 70401 ****NEW LOCATION****	9:00 AM or 2:00 PM
October 29	Bossier City Civic Center 620 Benton Road, Bossier City, LA 71111	9:00 AM or 2:00 PM
November 5	Houma - Terrebonne Civic Center 346 Civic Center Blvd., Houma, LA 70360	9:00 AM or 2:00 PM

Visit info.groupbenefits.org or call 1-800-272-8451 for more information.

Active Employees & Non-Medicare Retirees

OGB offers **five self-insured health plans** through **Louisiana Blue:**

- **Plan Options:**
  - **Pelican HRA1000**
  - **Pelican HSA775** *(Available to active employees only)*
  - **Magnolia Local Plus**
  - **Magnolia Open Access**
  - **Magnolia Local**

Liviniti

Effective January 1, 2026, Liviniti will be the Pharmacy Benefits Manager for OGB

- **Pelican HRA 1000**
- **Pelican HSA 775**
- **Magnolia Local Plus**
- **Magnolia Open Access**
- **Magnolia Local**

- **Covered by CVS Caremark through December 31, 2025**

- **Members will receive a Liviniti Welcome Packet by December 31, 2025**

Member Services

Call us any time! We're in the people business, with US-based, helpful representatives ready to take your calls every day of the year.

24/7/365

Call (833) 925-2770

Or email: support@liviniti.com

Take your pharmacy benefits on the go with the Liviniti Mobile App.

The mobile app has the same features and information as the Member Portal. You can find a free copy of the Liviniti Mobile App wherever you download apps for your phone. Get started today!

iPhone QR Code

Android QR Code

Medicare Retirees

The Office of Group Benefits (OGB) offers several Medicare Advantage options for retirees with Medicare:

Medicare Advantage Plan Options:

- Blue adVantage
- Humana Peoples Health
- Via Benefits

In addition, Medicare retirees may choose from the following OGB self-insured plans during annual enrollment:

OGB Plan Options:

- Pelican HRA1000
- Magnolia Local Plus
- Magnolia Open Access
- Magnolia Local

HARNESS THE POWER OF AN HSA WEBINAR

Webinar Details:

- **Date:** Thursday, October 7, 2025
- **Time:** 1:30 pm
- **Duration:** 30 – 45 minutes
- **Register:** https://event.on24.com/wcc/r/5059983/732D0F228AC218DFD904300030D32C4B
- During this session, you will learn about:
  - How HSAs can help you save for medical expenses
  - The tax advantages of HSAs
  - Strategies for maximizing your HSA benefits

Whether you're new to HSAs or looking to make the most of your existing account, this webinar will provide valuable insights and practical tips.

OTHER BENEFIT OFFERINGS

COBRA, Term Life Insurance, Flexible Benefits, Wellness & Disease Management

COBRA: When is a GB-01 Required?

The following **Qualified Life Events** under OGB plans require submitting a **GB-01 form** to determine COBRA eligibility:

- **For a Covered Employee:**
  - Employment ends (for reasons **other than gross misconduct**)
  - Work hours are reduced
- **For a Spouse or Dependent Child:**
  - Employee's job ends (not due to gross misconduct)
  - Employee’s work hours are reduced
  - Employee becomes eligible for Medicare
  - Divorce, legal separation, or annulment
  - Death of the employee
  - Child loses dependent status under OGB plan rules

💻 FSA COBRA Overview

FSA COBRA is available (along with regular COBRA) **only** to participants who:

- Are enrolled in GPFSA or LPFSA
- Have not submitted claims exceeding their total contributions
- Agree to continue paying their contributions plus a small admin fee to the vendor through the end of the plan year

🗓️If FSA COBRA is not accepted:

- Participants must submit claims by the end of the run-out period for expenses incurred while they were enrolled in the plan.

📌 Example:

- Joe’s FSA starts: **02/15/2026**
- Joe’s employment ends: **06/15/2026**
- Joe can get reimbursed for expenses from **02/15 to 06/15**
- Deadline to submit claims: **04/30/2027**

Questions?

- Email: cobra@la.gov

🔒 *Do not contact Shawnica Turner regarding COBRA. She is no longer in that department.*

TERM LIFE INSURANCE

TERM Life Insurance

OGB offers **three term life insurance plans** through Prudential:

- **Basic**
- **Enhanced Basic**
- **Basic Plus Supplemental**

Each plan includes specific coverage amounts for both employees and their eligible dependents. Details on these coverage levels are provided below.

BASIC LIFE			
OPTION 1		OPTION 2	
Employee	$5,000	Employee	$5,000
Spouse	$1,000	Spouse	$2,000
Each Child	$500	Each Child	$1,000
ENHANCED BASIC			
OPTION 1		OPTION 2	
Employee	$15,000	Employee	$15,000
Spouse	$1,000	Spouse	$2,000
Each Child	$500	Each Child	$1,000
BASIC PLUS SUPPLEMENTAL			
OPTION 1		OPTION 2	
Employee	Schedule to max of $50,000**	Employee	Schedule to max of $50,000**
Spouse	$2,000	Spouse	$4,000
Each Child	$1,000	Each Child	$2,000

TERM LIFE INSURANCE

Evidence of Insurability (EOI)

- **New hires** who enroll in term life insurance **within 30 days** of employment do **not** need to provide Evidence of Insurability.
- Employees who do not enroll in life insurance within 30 days of their employment start date will not be eligible to enroll in life insurance until the next Annual Enrollment period. At that time, they will be required to submit Evidence of Insurability to Prudential for Approval.
- **Current plan members** adding **spouse coverage** must submit EOI.
- **Dependent children** can be added **without** EOI.
- **Annual Enrollment changes** take effect **January 1st.** If EOI is approved **after January 1st**, coverage begins the **1st of the month** after OGB receives the completed GB-01 form and approval letter.

TERM LIFE INSURANCE: How to Submit EOI

Complete Your Evidence of Insurability Application Online

Human Resources will provide the member with either:

- A link to the **EOI Short Form**
- OR a **QR code** (see image)

To complete the application:

- Members must answer a few basic **Proof of Good Health** questions.
- The following information is required:
  - **First and last name** of applicant
  - **Proof of good health** (may be required for both the member and their spouse)
  - **Social Security Numbers** for both the member and their spouse

Scan the QR Code to answer additional health information questions or click on the link:
https://gi.prudential.com/POGH/Controller/standalone?VR=WmR5RWxtZEZ3OTFHMWZlejl0ZmU3dz09

TERM LIFE INSURANCE

AGENCY RESPONSIBILITY

All agencies are responsible for:

- Maintaining current life records for active and retired employees of their agency from enrollment to retirement and death.
- Maintaining current **beneficiary designation forms** for active and retired employees.
- Verifying that **all life premiums are paid**.
- Updating active employees' salaries **yearly** or completing **Salary Attestation Reports**.
- Providing members with the **EOI Short Form link** or **QR Code** to complete the application.
- Completing and submitting **Evidence of Insurability (EOI)** long form to Prudential for approval when:
  - An employee is adding life coverage, or
  - Adding their **dependent spouse** during Annual Enrollment.

- EOI Forms can be emailed to: **medical.uw@prudential.com**
- Or faxed to: **877-605-6671**

- Completing **Group life claim forms** and submitting them to Prudential for processing at:

grouplifeclaims@prudential.com

TERM LIFE INSURANCE

School Boards & Commission Members

- ✓ All eligible active and retired plan members and dependents of school boards and commissions are eligible for Basic, Enhanced Basic, and Basic Plus Supplemental term life insurance coverage through Prudential.
- ✓ The maximum face value for the supplemental life policy is $20,000.
  - ✓ Should a board member select basic plus supplemental the salary amount will need to be entered using the salary for the face value of the policy.
    - ✓ For example, for a policy with a face value of $15,000, the salary will need to be $8,666.66, and for $20,000, the salary will need to be $11,333.34
    - ✓ See the Schedule rates on the OGB Website- https://info.groupbenefits.org/docs/OGBforms/LifeInsurancePremiums/2026/2026OGBLifeInsurancePremiumSchedules(CondensedSchedules)PENDING.pdf.

TERM LIFE INSURANCE

Divorced Spouses & Step-Children (QLE C-2)

- Once a plan member is **legally divorced**, the **ex-spouse** and **step-children** are **no longer eligible** for life coverage.
  - The plan member **must drop** coverage for the ex-spouse and step-children within **30 days** of the signed divorce decree/judgment, or during **Annual Enrollment**.
- Dependent Life Claims WILL NOT BE PAID for:
  - **Ex-spouses**
  - **Step-children of the divorced spouse**
    - Because they are no longer classified as **qualified dependents**.
- HR Assistance:
  - HR will help members **remove ex-spouses and step-children** from life insurance.
  - The member must complete a **GB01 form** and provide **legal documentation**.

TERM LIFE INSURANCE

PLAN CHANGES AT AGE 65 AND 70

- At Age 65:
  - Plan members will have a **25% automatic reduction** in life insurance coverage effective **January 1** following their **65th birthday**.
- At Age 70:
  - An **additional 25% automatic reduction** in coverage takes effect on **January 1** following their **70th birthday.**
- Premiums:
  - **Premium rates will be adjusted** to reflect the reduced coverage amounts.

FLEXIBLE BENEFITS

FLEXIBLE SPENDING ARRANGEMENT OPTIONS

- There are four Flexible Spending Arrangement options available to eligible OGB members:

Premium Conversion	General-Purpose FSA (GPFSA)
Limited-Purpose FSA (LPFSA)	Dependent Care FSA (DCFSA)

Employees can participate in a Flexible Spending Arrangement even if they are not enrolled in an OGB health plan.

PREMIUM CONVERSION

Automatic Annual Enrollment - Made Simple

- If your agency takes part in the **OGB Flexible Benefits Plan**, you'll be **automatically enrolled** in Premium Conversion for all eligible OGB products.
- Once you're enrolled, your coverage will **automatically renew every year** unless:
  - You **opt out** during Annual Enrollment, or
  - You have a **Qualified Life Event** (like marriage, divorce, birth, etc.).

📌 For more details, refer to the **Flex Plan document.**

DEPENDENT CARE FSA

Flexible Spending for Child or Adult Care

- Use this account to pay for eligible dependent care while you work (e.g., daycare, after-school care).
- Save time by signing up for the DCFSA recurring expense service to reduce paperwork.
- You can only get reimbursed up to the current balance in your account.
- Contribution limits:
  - **Minimum**: $600 per year
  - **Maximum**: Based on your tax filing status (see next slide for details)
- You **must re-enroll every year** to keep your benefits.
- Don’t forget to file IRS Form 2441 at tax time.

DEPENDENT CARE FSA

- PLAN YEAR MAXIMUM AMOUNTS

EMPLOYEE TAX STATUS	MAXIMUM AMOUNT	ALLOWED DEPENDENT
SINGLE OR MARRIED FILING SEPARATELY	$2,500	Child under age 13; Older dependent incapable of self care
SINGLE HEAD OF HOUSEHOLD	$5,000	Child under age 13; Older dependent incapable of self care
MARRIED FILING JOINTLY	$5,000	Child under age 13; Older dependent incapable of self-care; Spouse incapable of self-care

FSA - ELIGIBILITY & ENROLLMENT OPPORTUNITIES

New Hires, newly-eligible employees under ACA, & Rehired Retirees (Full-Time/ACA Full-Time)

- General-Purpose or Limited-Purpose FSA
- Dependent Care FSA

Employees who experience certain OGB Plan-Recognized Qualified Life Events

- 30-day window to submit paperwork after QLE happens

Annual Enrollment

- October 1 – November 15

FSA ENROLLMENT

How to Enroll in a Flexible Spending Account (FSA)

- Both the employee and agency representative must sign and date the GB-02 form (some universities may be exempt).
- Be sure to use the correct Plan Year form. For 2026 enrollment, submit the 2026 GB-02.
- Send FSA questions to: FlexibleSpendingAccounts@la.gov
- The minimum annual contribution is $600—lower amounts are not allowed.

OFFICE OF GROUP BENEFITS ogb LOUISIANA

FSA ENROLLMENT

Annual Enrollment Process

- **Non-LaGov employees** enrolled in health coverage:
  - Re-enroll via the OGB Annual Enrollment Portal.
  - Enroll by completing GB-79 form through HR
- **LaGov employees:**
  - Use the LEO Enrollment Application to re-enroll.
  - Enroll by completing GB-79 form through HR
- GB-02 forms for agency transfers must be emailed to:
  flexiblespendingaccounts@la.gov

FSA ENROLLMENT

After You Enroll

- You'll get a welcome email (or letter if no email is on file) with steps to set up your online account. Use it to:
  - Check your balance
  - View card transactions
  - Upload receipts
- New FSA enrollees (GPFSA or LPFSA) will receive a **TASC Claim Card** in the mail.
  It arrives in a plain white envelope — don't throw it away!

TASC CARD – What You Need to Know

💳 **Use like a debit card** for eligible **health care expenses** only.
💰 **No reimbursement forms** needed — just **keep your receipts** in case they're requested.
📬 **Card arrives by mail** in a **plain white envelope** when you enroll.

- **First-time enrollees:** A card will be mailed to you.
- **Re-enrolling?** Keep using your current card (check the expiration on the back).
- Need a new or extra card? Order via the **mobile app or website**.

🚫 The card is **deactivated** if:

- You leave your job
- Lose eligibility
- Don't re-enroll during Open Enrollment

TASC CUSTOMER CARE

www.tasconline.com

MyTASC Online

- Log in to MyTASC
- Click "Contact Us"
- Fill out service request
- 24-48-hour response time

1.800.422.4661

Interactive Voice Response

- Have 12-digit Participant ID number ready
- Available 24/7

Live Telephone Support

- Monday-Friday
  *8:00am – *5:00pm (all time zones)
  **According to area code*

FSA AGENCY CHECKLIST

- **Send FSA payments and reports** to both **OGB-OFSS** and the **vendor** after each pay period. *(Non-LaGov OGB FSA agencies only)*

Email Reporting (for wire/check payments)

- Email:
  FlexibleSpendingAccounts@la.gov
  DepositGroup@la.gov
- Include a breakdown of:
  - Medical FSA
  - Limited FSA
  - Dependent Care FSA
  - Admin fees
    *This step is **required**, not optional.*

Mailing Checks

- Send checks to:
  Office of Group Benefits
  Attn: FSA
  P.O. Box 66678
  Baton Rouge, LA 70896

Uploading to Vendor

- Your agency's designated contact must:
  1. Log in to the SFTP portal
  2. Use the vendor's template
  3. Upload the contribution spreadsheet
- The vendor posts amounts to participant files.
- If not using the vendor template, manual upload is allowed but must be confirmed **before** the due date.

WELLNESS & DISEASE MANAGEMENT

OGB WELLNESS & DISEASE MANAGEMENT

Your Health Matters to Us

The Office of Group Benefits is committed to supporting your well-being. We offer a variety of **Wellness and Disease Management programs**, including:

- Louisiana Blue Care Management
- Live Better Louisiana
- BlueCare
- Blue365
- Omada Diabetes Prevention
- Access2Day

ELIGIBILITY

DEPENDENTS

The following people can be enrolled as dependents:

- Legal Spouse
- Children until they reach the applicable attainment age

Children are defined as:

Dependent Child	Attainment Age
Natural child of employee or legal spouse (i.e.- stepchild)	26
Legally adopted child of employee	26
Child placed for adoption with employee	26
Unmarried grandchild who resides with the (primary) Plan member and for whom the member has legal custody	26
Unmarried child for whom the (primary) Plan member has court-ordered legal custody or court-ordered legal guardianship	18

DEPENDENTS

Adding a Newborn Dependent

- **Within 30 days** of the child's birth, submit the following to HR:
  - A birth certificate or birth letter, and
  - A completed GB-01 form
- A birth letter is acceptable **only** if it shows the relationship between the child and the employee.
- If documents are **not received within 30 days**, the child **cannot be added** until:
  - The next Annual Enrollment, or
  - A Qualified Life Event (QLE) occurs
- HR will follow up to collect the child's Social Security card within 6 months.

DEPENDENT VERIFICATION

To enroll a new dependent, members must provide HR with proof of the legal relationship and eligibility. Enrollment cannot proceed without this documentation.

Acceptable documents include:

- Marriage Certificate
- Birth Letter or Birth Certificate
- Adoption or Guardianship Documents:
  - Legal adoption or placement papers
  - Court-ordered custody or guardianship papers
  - *Note: Custody by mandate is **not** legal custody*

HR must verify and certify eligibility by completing the GB-01 form.

DEPENDENT VERIFICATION

To enroll dependents under your OGB health plan, submit the required documents within **30 days** of eligibility.

- Stepchild(ren)
  - Submit the following:
    - Marriage certificate (to the child's parent)
    - Stepchild's birth certificate
- Legal Custody/Guardianship Dependent
  - Requirements:
    - Legal custody must be granted **before the child turns 18**
    - Coverage is allowed **up to age 18**
  - Submit the following:
    - Legal custody or guardianship decree
    - Child's birth certificate
- Grandchildren
  - Legal custody must be granted before the child turns 18
  - Unmarried grandchildren may stay covered until age 26
  - Submit the following documents to OGB **within 30 days** of eligibility:
    - Legal custody decree
    - Child's birth certificate

Future Retirees – OGB Health Plan Participation

- You **must have active OGB coverage** right before retirement to qualify for retiree coverage.
- If you started or returned to state service **on or after January 1, 2002**, the state's share of your premium is based on your years of OGB plan participation.
- This rule also applies to surviving spouses or dependents who began coverage **after July 1, 2002**.

RETIREE PARTICIPATION SCHEDULE	
Years of OGB Plan Participation	State's Share of Total Monthly Health Premium
20 or more years	75 percent
15 years but less than 20 years	56 percent
10 years but less than 15 years	38 percent
Less than 10 years	19 percent

*Includes LSU First

Future Retirees – What to Do Before Retirement

1. Confirm Your OGB Participation Years

- **Do this at least 4 months** before your planned retirement.
- Request a **Participation Summary** from OGB.
- Contact OGB **immediately** if your summary looks incorrect

Note: Years worked for the State or time in retirement programs do not equal years of OGB health plan participation. Your premium in retirement depends on OGB coverage years

2. Set Up Post-Retirement Premium Payments

- **Do this at least 3 months** before retiring.
- Arrange how your premiums will be paid after retirement.
- It's recommended to prepay **2 months** of premiums to OGB to cover any "Gap Period."

PLAN-RECOGNIZED QUALIFIED LIFE EVENTS

The Office of Group Benefits (OGB) provides a chart advising agencies of *OGB Plan-Recognized Qualified Life Events* that allow for plan changes outside of annual enrollment.

- Agencies may access the QLE chart through the OGB secure website under Frequently Accessed Materials.
- Members may access the QLE chart through the main OGB website under the Resources tab.

HSA ACCOUNTS & DEDUCTIONS

HSA CONTRIBUTION GUIDELINES

💡 Know Before You Contribute:

📌 **2026 HSA Contribution Limits:**

- **Employee-only coverage:** $4,400
- **Family coverage:** $8,750
- **Additional catch-up (age 55+):** $1,000

✅ You can contribute through payroll deductions or personal payments — both count toward your IRS limit.

⚠️ If you contribute more than allowed, the excess will be listed on the Enrollee Monitoring Report (EMR). Your agency is responsible for reimbursing you.

🛑 Once you're eligible for Medicare, you can no longer contribute to your HSA, even if you're still actively employed.

HEALTH SAVINGS ACCOUNT ENROLLMENT
NON-LAGOV

Enroll in eEnrollment

DO NOT send paper forms to Health Equity

Monthly deductions can only be entered after HealthEquity opens the account.*

- Once HealthEquity opens the account, the employee's name will appear in the "HSA Opened Accounts" folder under the "Miscellaneous Documents" link.
- Agency and plan member contribution will only be sent to HealthEquity after the account has been opened.

Current HSA participants must re-enroll every year.

- Enroll online or by completing GB-79

Monthly deductions must be entered in eEnrollment

- Member can change this monthly if desired

Send questions to HealthSavingsAccounts@la.gov

**It is the agency's responsibility to request the account. If the agency does not request the account, the effective date of the account can be affected.*

HEALTH SAVINGS ACCOUNT ENROLLMENT
LAGOV

Enroll in LEO or HCM Benefits Module

DO NOT send paper forms to Health Equity

Monthly deductions can only be entered after HealthEquity opens the account.*

- Once HealthEquity opens the account, the employee's name will appear in the "HSA Opened Accounts" folder under the "Miscellaneous Documents" link.
- Agency and plan member contribution will only be sent to HealthEquity after the account has been opened.

Current HSA participants must re-enroll every year.

- Enroll online or by completing GB-79

Monthly deductions must be entered in HCM Benefits Module

- Member can change this monthly if desired

Send questions to HealthSavingsAccounts@la.gov

It is the agency's responsibility to request the account. If the agency does not request the account, the effective date of the account can be affected.

💰 HSA Billing Info: How to Send Funds to Health Equity

To process HSA contributions:

- Agency sends funds to **OGB**
- Member must have an active **eEnrollment contribution amount**
  - Submit a **GB-79 Enrollment/Change Form** if needed
- HSA account must be **open**

❗ **Deadline:** OGB must transfer funds to Health Equity **within 30 days** of receiving them.

CONTACT INFORMATION

OGB Contact Quick Guide

General Support

HR Help Desk: 1-844-860-0307
eEnrollment.helpdesk@la.gov

Customer Service: 1-800-272-8451, Option 6
OGB.CustomerService@la.gov

Document Submissions
OGB.help@la.gov

Website: info.groupbenefits.org

Specialized Contacts

Billing/Invoicing
OFSS-OGB.Invoicing@la.gov

FSA
FlexibleSpendingAccounts@la.gov

COBRA
cobra@la.gov

HSA
HealthSavingsAccounts@la.gov

Term Life Insurance
PrudentialLifeIns@la.gov

VENDOR CONTACT INFORMATION

Louisiana Blue	Peoples Health
✓ 1-800-392-4089 ✓ www.lablue.com/ogb	✓ 1-866-912-8304 ✓ www.peopleshealth.com
Liviniti	**SilverScript**
✓ 1-833-925-2770 ✓ microsite.liviniti.com ✓ Beginning 10/01/25	✓ 1-888-996-0104 ✓ www.caremark.com
Blue adVantage	**TASC**
✓ 1-866-508-7145 ✓ www.blueadvantage.Louisiana Blue.com/medicare/memberportalhome	✓ 1-800-422-4661 ✓ www.tasconline.com
Humana	**Via Benefits**
✓ 1-877-889-9885 ✓ www.humana.com	✓ 1-855-663-4228 ✓ my.ViaBenefits.com/ogb
Health Equity	
✓ 1-866-346-5800 ✓ www.HealthEquity.com	

Questions?

Appendix

TERM LIFE INSURANCE FORMS

- ✓ Prudential Life Beneficiary Designation/Change

https://info.groupbenefits.org/docs/OGBforms/PrudentialLifeInsurance/2022/BeneficiaryForm.pdf

- ✓ Evidence of Insurability Short Form & QR Code (EOI)

https://gi.prudential.com/POGH/Controller/standalone?VR=WmR5RWxtZEZ3OTFHMWZlejl0ZmU3dz09

- ✓ EOI- Agency Instructions

https://info.groupbenefits.org/docs/OGBforms/PrudentialLifeInsurance/EOI-AgencyInstructions.pdf

- ✓ Evidence of Insurability Form (EOI)

https://info.groupbenefits.org/docs/OGBforms/PrudentialLifeInsurance/2022/EvidenceofInsurabilityForm(EOI).pdf

- ✓ Group Life Insurance Claim Form (Agencies/School Boards)

https://info.groupbenefits.org/docs/OGBforms/PrudentialLifeInsurance/2025/22457107_Group-Life-Claim-Form-Contract_Holder_Statement_GL.2021.024_Final1.pdf

- ✓ Group Life Insurance Claim Form (Beneficiaries)

https://info.groupbenefits.org/docs/OGBforms/PrudentialLifeInsurance/2025/22470426_GroupLifeClaimFormBeneficiaryStatement-2025.pdf

- ✓ Preferential Beneficiary's Statement

https://info.groupbenefits.org/docs/OGBforms/PrudentialLifeInsurance/PreferentialBeneficiarysStatement.pdf