

2023

Annual Enrollment for Office of Group Benefits – OGB

Annual Enrollment October 1, 2022 – November 15, 2022
with an effective date of January 1, 2023.

Below are a few guidelines:

1. **During Open Enrollment, you can enroll/drop/add/change plans and you can add/drop a dependent.**
2. **During the year, if you have a status change---some examples are: marriage, divorce, birth of a child, loss of job, new job, child of age (26 yrs old)---you only have **30 DAYS** from the date of change to make this adjustment on health insurance; otherwise you have to wait until annual enrollment for the next year to have coverage. Please come to the Payroll Dept.**
3. **If you are NOT making any changes, you do not have to do anything.**
4. IF you have the First Financial Flex Plan you CANNOT enroll in the HSA at this time. You will have to stop your flex plan (for the next year) with the First Financial team and then enroll in the HSA the next annual enrollment.
5. If you have the HSA plan at this time and are contributing, you **MUST** update your contribution's for 2023....otherwise the contribution stops until you update. You can update on line or come to the Payroll Dept.
6. You can **change plans** on line thru OGB's website, or you can come to the Payroll Dept. by **November 15, 2022** to make the change. IF, you make the change on-line, PLEASE make a copy to show proof that you did it within the time period. Please send the payroll dept a copy so that we can make the necessary changes. Also, if you change to the Pelican HRA plan, you **MUST** come to the Payroll Dept to sign up for the GAP Plan. **It is NOT an automatic enrollment.**

7. If you need to add/drop a dependent you MUST come to the Payroll Dept. If adding – bring marriage license for spouse, birth certificates/adoption papers for children (if step children you must bring marriage license also) and copies of social security cards for all.
8. Please do not come to the Payroll Department expecting someone to pick a plan for you. It is YOUR responsibility to do your homework to find out which plan benefits your needs. Each employees' needs with regards to health insurance is different.
9. The GAP Plan will be offered this next year if you have or plan to change to the Pelican HRA plan. The cost has increased. The Board is continuing to pay for this benefit for the 2023 calendar year. DO NOT call OGB concerning the GAP Plan. This plan is for Rapides PSB only. OGB cannot answer any questions concerning the secondary coverage.
10. Rapides Parish School Board health insurance premiums are attached. Please note that OGB has a special premium rate chart for School Boards ONLY.
11. The Payroll Dept is open 7:30 am – 4:00 pm Monday – Friday for you to come and make any changes during this open enrollment. Please note the Holidays in November (8th & 11th).

IF you have any questions, you can go to the website annualenrollment.groupbenefits.org and click on 2023 Annual Enrollment for additional information about each plan.

Office of Group Benefits

Rates for Active Employees Effective January 1, 2023

Parish & City School Boards ONLY

Magnolia Open Access – Blue Cross

Classification of Coverage	Employee Pays	School Board Pays	Total Premium
Single	203.38	650.34	853.72
With Spouse	683.26	1,130.22	1,813.48
With Children	297.18	744.12	1,041.30
Family	732.78	1,179.78	1,912.56

Magnolia Local Plus – Blue Cross

Classification of Coverage	Employee Pays	School Board Pays	Total Premium
Single	195.28	625.96	821.24
With Spouse	656.74	1,087.52	1,744.26
With Children	285.44	716.10	1,001.54
Family	704.38	1,135.16	1,839.54

Pelican HSA 775 – Blue Cross

Classification of Coverage	Employee Pays	School Board Pays	Total Premium
Single	64.16	232.60	296.76
With Spouse	231.02	399.48	630.50
With Children	96.88	265.28	362.16
Family	248.18	416.64	664.82

Pelican HRA 1000 – Blue Cross

Classification of Coverage	Employee Pays	School Board Pays	Total Premium
Single +\$1,000	142.00	466.04	608.04
With Spouse +\$2,000	483.72	807.78	1,291.50
With Children +\$2,000	208.88	532.96	741.84
Family +\$2,000	518.94	843.02	1,361.96

Vantage Medical Home HMO- Vantage Health

Classification of Coverage	Employee Pays	School Board Pays	Total Premium
Single	207.52	662.80	870.32
With Spouse	696.58	1,151.84	1,848.42
With Children	303.06	758.34	1,061.40
Family	747.04	1,202.34	1,949.38