

Retirees Eligible for UHC

Information Sheet



Please Read: Important Information Regarding United Healthcare's Medicare Advantage Plan

Who Is Eligible for United Healthcare's Medicare Advantage Plan?

Retirees with both Part A & Part B are eligible to enroll. Please contact the EBR Benefits Department at (225) 922-5680 or visit the office if you are interested in learning more.

When Can I Enroll?

Please be advised that our Open Enrollment begins October 1st and ends October 31st. This is your opportunity to make changes to your existing healthcare, dental, and/or vision plans. Enrollment changes will be effective January 1, 2025. Please be advised, if you are currently enrolled, no action on your part is required to continue your current plans for 2025.

Important Changes to the UHC Plan for 2025

Retirees will now pay \$50 per month for coverage

As you are aware, the District currently covers the entire cost of the UHC Medicare Advantage Plan. For 2025, the cost of providing this coverage has more than doubled, and we are asking retirees to help offset the increase so that we can continue offering robust coverage for our retirees for years to come. Beginning in January, EBR Schools will now deduct \$50 per month from your retirement check for this coverage. We believe that the retiree cost of \$50 per month for generous medical and pharmacy coverage is competitive with benefits offered by other school districts in Louisiana.

What contributed to the cost increase?

Recent legislation and regulatory changes have reduced the amount that Medicare pays to retiree medical plans such as ours and reduced the maximum amount that retirees may pay each year for their prescriptions. This means that employers are responsible for a greater share of both medical and pharmacy costs. To ensure that the plan is sustainable long term, we are asking retirees to help cover a small portion of the increase.

How Can I Learn More about UHC's Medicare Advantage Plan

Thursday, October 10 @ IRC Building 1022 S. Foster Dr. Baton Rouge - 10 am - 2 pm

Friday, October 11 @ Crowne Plaza Hotel 4728 Constitution Ave. Baton Rouge - 8 am - 12 pm

Friday, October 18 @ IRC Building 1022 S. Foster Dr. Baton Rouge - 9 am - 12 pm

How are the prescription drug benefits enhanced for 2025?

- Member responsibility for prescription drugs is now capped at \$2,000 per year—or less!
- Members may enroll in the Medicare Prescription Payment Plan (M3P) to spread the cost of their prescription drugs over 12 months
- Recommended vaccines will continue to be available at no cost to you!
- The \$35 cap on insulin prices will continue in 2025

Visit www.cms.gov to learn more about the Inflation Reduction Act

What other coverage options are available to Retirees?

Retirees who are enrolled in Medicare Part A & Part B may choose to enroll in the same BCBSLA medical plans as active employees.

For Retirees, Medicare is the primary insurance, and Blue Cross Blue Shield is secondary. Please note that Retirees must pay their Medicare Part B premiums in addition to the premiums listed below.

Contact the EBR Benefits Department at (225) 922-5680 to learn more.

2025 Community Blue Plan	Monthly Retiree Contribution
Employee	\$315.31
Employee + Spouse	\$513.46
Employee + Children	\$520.26
Employee + Family	\$699.52
2025 Core Plan	Monthly Retiree Contribution
Employee	\$374.82
Employee + Spouse	\$632.47
Employee + Children	\$639.27
Employee + Family	\$878.04
2025 Buy-Up Plan	Monthly Retiree Contribution
Employee	\$473.57
Employee + Spouse	\$804.88
Employee + Children	\$803.49
Employee + Family	\$1,104.58