

Important Update for Retirees



It's Open Enrollment Time!

Please be advised that our Open Enrollment begins October 1st and ends October 31st. Please read below for important updates regarding your medical and dental plans that will go into effect January 1, 2026. If you are enrolled in a Blue Cross plan, action is required.

Explore Your Benefit Election Options Below

Retirees Enrolled in a Blue Cross Medical Plan

Important Changes: The existing Blue Cross medical plans will be replaced with three new medical plans. The new offerings will have select networks anchored by local hospitals. Members who seek coverage within the select network will have lower out of pocket costs. Should you need care outside the select network, your benefits will be covered at the in-network benefits. New ID cards will arrive in home mailboxes in December. If you wish to continue coverage with Blue Cross, you are required to select one of the new plans. Failure to do so will cause a loss of coverage December 31, 2025

How Can I Learn More about Blue Cross Plan Options and Enroll:

Blue Cross will offer an informational session at the IRC Building: 1022 S. Foster Dr. Baton Rouge
Tuesday, October 7 at 1 PM

Following the session, you will be able to select your new Blue plan onsite with the EBR Benefits Team.

Retirees Enrolled in a UnitedHealthcare Medicare Advantage Plan

Important Changes: The UnitedHealthcare plan will continue with a slight increase (\$100) to the pharmacy out-of-pocket maximum. There will be no rate changes. Starting January 1, 2026, you will receive 2 ID cards – one for medical and another for pharmacy. Member guides will be sent to homes in November and ID cards will arrive soon after. Please be sure and discard your old ID card once your new ID cards arrive.

Do I Need to Re-Enroll: There is NO action needed to continue coverage into 2026. If you wish to make a change to your existing coverage such as cancel or drop a dependent, please reach out to the EBR Benefits Team.

How Can I Learn More about UnitedHealthcare's Medicare Advantage Plan:

UnitedHealthcare will offer 3 informational sessions at the IRC Building: 1022 S. Foster Dr. Baton Rouge
Monday, October 6 – Session 1: 9 AM; Session 2: 1 PM

Tuesday, October 7 – Session 3: 9 AM

Retirees on Blue Cross & Blue Shield of Louisiana

Retirees can enroll on the same BCBSLA medical plans as active employees. Medicare will pay as Primary for Retirees with Medicare Parts A & B. Retirees are responsible for paying their Medicare Part B premium in addition to the premiums listed below.

Monthly Premium paid by Retiree		
2026 High-Deductible Plan	Medicare Eligible Retiree	Non-Medicare Retiree
Employee	\$315.31	\$191.11
Employee + Spouse	\$513.46	\$401.77
Employee + Children	\$520.26	\$369.62
Employee + Family	\$699.52	\$535.61
2026 Core Plan	Medicare Eligible Retiree	Non-Medicare Retiree
Employee	\$374.82	\$277.05
Employee + Spouse	\$632.47	\$599.43
Employee + Children	\$639.27	\$541.50
Employee + Family	\$878.04	\$844.99
2026 Buy-Up Plan	Medicare Eligible Retiree	Non-Medicare Retiree
Employee	\$473.57	\$458.39
Employee + Spouse	\$804.88	\$945.74
Employee + Children	\$803.49	\$788.32
Employee + Family	\$1,104.58	\$1,245.46

Retirees on UnitedHealthcare's Medicare Advantage Plan

Retirees with both Parts A & B can enroll on the UnitedHealthcare Medicare Advantage Plan. This plan covers most services at \$0 and caps total out-of-pocket pharmacy spend at \$2,100 per plan year. Providers that accept both Medicare and contract with UnitedHealthcare accept this plan. Retirees are responsible for paying their Part B premium in addition to the premium listed below.

2026 Medicare Advantage	Retiree Contribution	EBR Contribution	Total Monthly
Retiree or Spouse	\$50 per person enrolled	\$153	\$203

EBR Benefits Department:
(225) 922-5680

Monday through Friday 8:30am to 4pm (excluding holidays)

We kindly ask you make an appointment to meet with the EBR Benefits Team.