

Important Update for Retirees



It's Open Enrollment Time!

Please be advised that our Open Enrollment begins October 1st and ends October 30th. Please read below for important updates regarding your medical and dental plans that will go into effect January 1, 2027.

Explore Your Benefit Election Options Below

Retirees Enrolled in a Blue Cross Medical Plan

Good news: there are no changes to your Blue Cross medical plans for 2027. The plan designs and the premiums you pay today will carry into the new year. No action is required to continue your current coverage. There are two steps:

1. Pick your plan.

Buy Up — most coverage, highest premium

Core — middle coverage, mid-range premium

HDHP — lowest premium, more out of pocket

2. Pick your network. Choose Community Blue or Precision Blue. Each is anchored by a different set of local hospitals and physician groups. Tier 1 is the network you choose, where your costs are lowest. Tier 2 is the broader HMO/POS network. Care outside your network is still covered at the in-network schedule.

To see which hospitals and doctors are in each network — and confirm your own providers before you choose — visit lablue.com/ebpr or call the Benefit Advocate Center at (833) 940-3885.

How Can I Learn More about UnitedHealthcare Medicare Advantage Plan Options and Enroll:

UHC will offer an informational session at the IRC Building: 1022 S. Foster Dr. Baton Rouge
Thursday, October 8 from 10 am to 12pm.

Retirees Enrolled in a UnitedHealthcare Medicare Advantage Plan

Important Changes: There are no premium changes for 2027. The Medicare Part D prescription drug out-of-pocket maximum will increase from \$2,100 to \$2,400 for 2027. Once you reach \$2,400 in out-of-pocket costs for covered Part D drugs, you will pay \$0 for covered Part D prescriptions for the remainder of the calendar year. Beginning January 1, 2027, you will receive two new UnitedHealthcare ID cards: one medical ID card and one prescription drug ID card. Once your new cards arrive, begin using them on January 1, 2027, and discard your old cards.

Do I Need to Re-Enroll: No action is needed to continue coverage into 2027. If you wish to cancel coverage or drop an eligible dependent, please contact the EBR Benefits Team.

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		
2027 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
2027 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
2027 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 \$2,400 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.

2027 Medicare Advantage	Retiree Contribution	EBR Contribution	Total Monthly
Retiree or Spouse	\$50 per person enrolled	\$153	\$203

EBR Benefits Department:
(225) 922-5468

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

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