

Pelican HRA1000/MedPlus FAQ's

Q: What is MedPlus? Med Plus is a secondary health plan that kicks in to cover the remaining deductible and co-insurance on your primary BCBS Pelican HRA1000 health plan after your HRA balance is zero.

Q: Does changing from Magnolia Local Plus to Pelican HRA1000 affect my vesting for retirement health plan? No. As long as you maintain health coverage with an OGB sponsored health plan you continue to accrue vested years.

Q: Can I keep this plan into retirement? Yes, if your employer is paying 100% of the MedPlus premium for employees and dependents.

Q: Will the HRA continue to be funded annually by my employer when I retire? Yes

Q: What are my options if I have Dependent child(ren) covered by Medicaid? If your child(ren) are covered under Medicaid, then they shouldn't be covered under the School Board's plan with OGB. If you no longer qualify for Medicaid you can enroll your dependent child(ren) in one of OGB's health plans such as the Pelican HRA1000 and MedPlus.

Q: How does MedPlus work if I am an active employee with Medicare? If you are an active employee with Medicare then your plan with OGB is primary and Medicare is secondary. Claims will be covered through your HRA first, MedPlus pays second, and Medicare would pay third.

Q: How does MedPlus work if I am retired with Medicare? If you are retired with Medicare then Medicare is primary and your OGB plan is secondary. Medicare would pay first, your HRA would pay second, and the MedPlus plan would pay third. Be aware that some providers may not want to file with three payors.

Q: Can I continue to use all my current doctors and providers? Yes, both plans (Magnolia Local Plus & Pelican HRA1000) use the Blue Cross and Blue Shield of Louisiana Preferred Care Providers & Blue Cross National Providers networks.

Q: Can I use my same Medical card? No, you will be mailed a new Blue Cross medical card that corresponds to your new Pelican HRA1000 health plan. You will also receive a MedPlus medical card. Use both cards at every provider visit. Make sure covered dependents receive their new cards and dispose of their old cards.

Q: How many MedPlus medical cards will I receive? You will receive two MedPlus cards and can request additional if necessary.

Q: Are the MedPlus rates guaranteed? Yes, for 2022. The 2022 plan year is the 3rd year of a 3 year rate guarantee.

Q: This sounds to good to be true so what is the "catch"? Yes, this is an excellent plan. The only "catch" is that you will have 2 health plan ID cards (BCBS and MedPlus) not 1. The premium savings created by employees choosing the Pelican HRA 1000 plan instead of the Magnolia Local Plus plan is what makes this possible because it allows your School Board to pay for the secondary MedPlus plan.

Q: Does MedPlus cover my Prescription Drug co-pays? No. There will be no change to your prescription drug coverage. The prescription drug coverage under the Magnolia Local Plus and Pelican HRA1000 plans is identical so you will still have the same prescriptions drug co-pays.

Q: Can I switch back to the Magnolia Local Plus plan next year if I want to? Yes, you can change plans every year during open enrollment.

Q: How do I use this insurance? Simply present both health plan ID cards (BCBS & MedPlus) to all physician offices/facilities/labs and indicate to the front desk personnel that you have 2 insurance companies to file claims with. Also, when filling out paperwork, be sure to include MedPlus as part of your insurance information.

Q: What if my Doctor says they do not take MedPlus? This is not a common occurrence but, in the event, contact the MedPlus Customer Service number on the back of your MedPlus card and ask the representative for assistance. MedPlus has a Provider Relationship team that will verify coverage with the Provider and ensure prompt payment to the Provider.

Q: What should I do if I receive a medical bill in the mail? Call the MedPlus Customer Service number on the back of your MedPlus card and ask the representative for assistance. MedPlus will typically need a copy of the bill and the Explanation of Benefits (EOB) from BCBS.

Q: How do I enroll? Open enrollment is October 1st through November 15th. You will need to visit with central office staff to enroll in the Pelican HRA1000 plan as well as the MedPlus health plan. Paper enrollment forms can be emailed to you and completed ahead of time to expedite this process. Follow your District OGB enrollment guidelines.