

KENTUCKY TEACHERS' RETIREMENT SYSTEM
2016 Retiree Open Enrollment
Kentucky Employees' Health Plan – KEHP
(For Under Age 65 & Not Medicare Eligible)
October 1 – 26, 2015

Open Enrollment (under age 65 and not Medicare eligible) for plan year 2016 with the Kentucky Employees' Health Plan (KEHP) is October 1 – 26, 2015.

You **ONLY** need to enroll during Open Enrollment if:

- you wish to make a change in your coverage; **OR**
- you had a LivingWell plan in 2015 and you **failed to fulfill your LivingWell Promise** (see #4 for additional information).

Therefore, if you **like** your current coverage and you do not need to make any changes, you **DO NOT** need to do anything during Open Enrollment.

~ WHAT YOU NEED TO KNOW FOR OPEN ENROLLMENT ~

Enrollment elections will be effective January 1, 2016. Should you experience a qualifying event **prior** to January 1, 2016, please complete the appropriate 2015 forms which can be found at ktrs.ky.gov.

1. Please review all the enclosed information regarding 2016 coverage. When calculating your monthly premium, please use the enclosed KTRS Rate Chart instead of the rate information published in the Benefits Selection Guide (BSG). Some of the information in the BSG does not pertain to retirees. KTRS will not be mailing the BSG to retirees this year. The BSG can be found on the KTRS website at ktrs.ky.gov. *NOTE: Retirees are not eligible for Flexible Spending. You must be an active employee to be eligible for Flexible Spending.*
2. KEHP will have the same medical (Anthem) and prescription (CVS/Caremark) vendors for plan year 2016.
3. KEHP will continue to offer the same four plans (LivingWell CDHP, LivingWell PPO, Standard PPO, and Standard CDHP) for 2016. If electing one of the LivingWell plans you must agree to complete the LivingWell Promise by completing either a Health Assessment **OR** a VitalityCheck (biometric screening) between January 1, 2016 through May 1, 2016. *NOTE: Family Cross-Reference plans require both you and your spouse to complete the LivingWell Promise.*
4. **If you are currently enrolled in a LivingWell plan and you did not complete your LivingWell Promise for 2015, you must enroll online and select either the Standard PPO or Standard CDHP (see #7 for information regarding enrolling online). If you do not enroll in one of the Standard plans due to not completing your LivingWell Promise, you will be automatically defaulted to the Standard CDHP, same level of current coverage (Single, Parent Plus, Couple, Family, or Family Cross-Reference), for the 2016 plan year. You will be responsible for the monthly premium.**
5. If you are currently waiving your health insurance coverage through KTRS and you wish to continue to waive your health insurance coverage in 2016, you **do not** need to do anything during Open Enrollment.
6. Health Reimbursement Accounts (HRAs) are only available on the Consumer Driven Health Plans (CDHPs). If electing a CDHP for 2016, any remaining funds available on your HRA from 2015 will roll to the 2016 plan year. *NOTE: Upon turning age 65 these funds will not transfer to a Medicare plan.*

7. For those that need to make a change in their current coverage, KTRS retirees will have online access through the Kentucky Human Resource Information System (KHRIS) Employee Self Service (ESS) portal. Enclosed is a letter containing your KHRIS User ID. To make a change in your coverage, you can enroll online beginning October 1st at openenrollment.ky.gov or you may access the link at ktrs.ky.gov.
8. Who CANNOT enroll online?
 - If you need to make a change to your existing Family Cross-Reference plan or if you need to enroll in a Family Cross-Reference plan for the first time for 2016, you must complete a paper application. You must be legally married in order to select a Family Cross-Reference plan and cover one or more eligible children. Reminder: Should you become divorced, it is your responsibility to notify KTRS.
 - If you need to make a change and you are covering a disabled dependent, you must complete a paper application.

~ ADDITIONAL INFORMATION ~

9. All Open Enrollment information can be found at ktrs.ky.gov. Note: If you do not have internet access and need to make a change in your coverage for 2016, you can visit your local library, attend one of the Benefit Fairs, or visit the KTRS office to enroll online. Please call KTRS at 1-800-618-1687 to request an Enrollment/Change Application if you need to make a change and you do not have any resources to enroll online. All applications must be received in the KTRS office by October 26, 2015. Applications received after October 26, 2015 will not be valid and will become your responsibility to file a grievance with the Department of Employee Insurance (DEI) for approval of coverage in 2016.
10. **Any retiree or covered dependent that gained Medicare on or after January 1, 2013, are not eligible for KEHP coverage.** You must contact KTRS to discuss your options. Medicare eligible participants will only be allowed to enroll in the Medicare Eligible Health Plan (MEHP) through KTRS. MEHP applications can be found at ktrs.ky.gov.
11. KTRS will deduct insurance premiums from your monthly annuity unless the cost exceeds the amount you receive. In this case, KTRS will withhold your net annuity (if any) and bank draft the remaining balance owed from your bank account on file at KTRS.
12. If you elect KEHP coverage through KTRS, have less than 20 years of ***KTRS*** service (or less than 27 years of KTRS service for retirees who entered the system after 2002), and select Parent Plus, Couple, Family, or Family Cross-Reference, you will receive a pro-rated portion of the Commonwealth family subsidy for that coverage (see the enclosed Rate Chart).
13. If you are a reciprocity retiree (service in KTRS and KRS) who elected an actuarial refund as your retirement option at KRS (forfeiting your right to health insurance) and you have less than 20 years of ***KTRS*** service (or less than 27 years of KTRS service for retirees who entered the system after 2002), you will pay that portion of your premium in addition to any other part of the premium for which you are responsible. In addition, reciprocity retirees in this situation should be aware KRS does not provide for any family subsidies and this will also affect your premium. Reciprocity retirees must contact KTRS for computation of rates.
14. If you are retired and employed by an agency that participates in the KEHP and you are eligible for health insurance, you must terminate coverage through KTRS. If you are retired and employed by an agency that does not participate in the KEHP, but you are eligible for health insurance through that employment, you must terminate KTRS coverage unless that coverage is not as good as KTRS coverage. You may be asked to certify this information.

Please contact KTRS if you have any questions.

**KTRS • Monday – Friday • 8:00 am – 5:00 pm
479 Versailles Road • Frankfort, KY 40601 • TOLL FREE (800) 618-1687**