

Kentucky Teachers' Retirement System



Gary L. Harbin, CPA
Executive Secretary

KTRS Insurance Team Communication for 2015/2016



KTRS Insurance Update on the Over 65 MEHP



KTRS has a NEW Vendor!

Age 65 and Over Only



Implementation Has Been Successful!

Shanna Van Den Elzen

Service Account Manager (Customer Advocate)

Responsibilities

Shanna Van Den Elzen is a UnitedHealthcare Medicare and Retirement Customer Advocate who specializes in servicing the retiree health care needs of employer groups. Shanna is a key member of the account management team, providing communication and leadership while taking ownership of customer care results. Her responsibilities include end to end service on issue resolution for the clients and reports of call center statistics.

Qualifications and Experience

Shanna joined UnitedHealthcare in 2009. Through the various roles Shanna has held in her career with UnitedHealthcare, she has gained a vast knowledge of UnitedHealthcare Medicare and Retirement products. Her expertise includes customer service, sales, training, end to end service issue resolution, client service and team leadership.

Office Location:
Kentucky Teachers'
Retirement System



**479 Versailles Road
Frankfort, KY 40601
8:00am – 5:00pm EST
Monday – Friday**

**KTRS Office Phone
800-618-1687**

What Are the Enhancements for 2015?

Age 65 and Over Only

- Coverage for a routine hearing exam every 12 months at a \$0 copay
- A \$500 hearing aid allowance every 36 months
- Six routine podiatry visits per calendar year
- hiHealthInnovations Hearing Aids Discounts
- My Path to Health – “Renew” magazine, *published 3 times per year*
- Solutions for Caregivers (*provides care planning and care coordination services designed to relieve some of the burden and stress of caregiving and supports the overall well-being of the person receiving care*)
- Quit Power - Smoking Cessation



In addition, it is important to point out enhancements for 2015:



Additional Enhancements for 2015 ...

Age 65 and Over Only

- Annual Wellness Visit or Physical with your doctor
 - \$0 Copayment for both
 - Completed by:
 - June 30 = \$75 gift card
 - July 1 – Sept 30 = \$50 gift card
 - Oct 1 – Dec 31 = \$25 gift card



Gift card choices might be Applebees, Kohl's, Amazon, Starbucks, and Subway. *Contact UHC at 1-855-901-1011 to acknowledge that your Wellness Visit or Physical has been completed and to receive your gift card. Claim gift card reward by January 20, 2016.*

- HouseCalls – home visit with a UHC nurse or physician
 - Receive a \$25 Target gift card

As of April 1st, KTRS retirees have completed 838 HouseCalls visits and there are an additional 483 scheduled.

*If you complete the Annual Wellness Visit or Physical **and** a HouseCalls visit, you will receive both rewards.*

Age 65 and Over Only

**3,509 or 14% of the MEHP Enrollees
Are Actively Participating!**

- **These 3,509 made 21,031 visits to the gym in the first few months of 2015.**
- **That means an average visit of 6.0 per participant!**
- **Way to Go!!**

MEHP Spouse Qualifying Events

Age 65 and Over Only

- ▶ **Marriage**
 - New Spouses have 30 days from the date of marriage to enroll.
- ▶ **Spouse Losing other Employer/Retirement System Sponsored Coverage**
 - Spouse must provide proof from employer/retirement system providing insurance termination date and reason for termination.
 - Cannot be self-terminated.
- ▶ **Spouse's COBRA Expires**
 - Spouse must provide a COBRA termination letter showing the date COBRA expires.
 - Cannot be self-terminated.
- ▶ **Tag-along with Retiree**
 - Spouse can be enrolled when Retiree enrolls because Spouse was unable to be covered due to Retiree not having KTRS coverage.
- ▶ **Death of Retiree**
 - Spouses have 30 days from the Retiree's death to elect coverage or decline coverage. If coverage is declined or waived, it is a permanent election – no Qualifying Event will allow the surviving spouse to re-enroll.
- ▶ **Spouse Turning Age 65**
 - Spouse must enroll in Medicare Parts A and B and enroll in the KTRS MEHP within 30 days of their 65th birthday.

Know Your Rx Coalition *Pharm-Assist* Offering

What makes us different

- In addition to purchasing power, Know Your Rx Coalition offers member institutions clinical resources to help further manage Rx spend
- Free counseling service via live pharmacists
 - Identification of lower cost prescription alternatives
 - Contacting physician to facilitate seeking authorization for lower cost alternative therapies
 - Liaison for retirees/physicians for issues with Rx benefit including prior authorization, step therapy, and other programs
 - Educational resources for retirees – adverse effects, drug interactions and general medication information

Know Your Rx Coalition

855-218-5979

Clinical Director

Lucy Wells

Dedicated Clinical Pharmacists

Travis Albrecht
Lea Goggin
Carrie Isaacs
Matt McMahan
Allison Russell

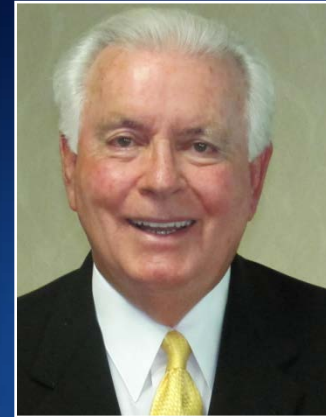


Age 65 and Over Only

Brought to you by your partners in health, Edumedics and KTRRS!

Edumedics offers programs to help you better manage Diabetes, High Cholesterol and High Blood Pressure.

- Face-to-Face clinical visits with a Nurse Practitioner.
- 30 – 45 minute appointments to give you the attention you deserve.
- Programs to provide you guidance and support throughout the year.



Ernie Trosper
KRTA
Membership
Co-Chair

“My experience while participating in the Edumedics program has been very positive. The visits with Mimi, the Edumedics nurse practitioner, have been helpful and overall a good experience.”

Call Edumedics at 855-210-8514 to see if you qualify!

Insurance Update on the Under 65 KEHP



Anthem[®] BlueCross BlueShield 

CVS
CAREMARK[®]






Humana Vitality[®]

SmartShopper
powered by COMPASS[®]

WageWorks[®]

KEHP 2015 Vendors

Under Age 65 Only

<i>Medical Plan Administrator</i>	Anthem 
<i>Pharmacy Benefit Manager</i>	CVS Caremark 
<i>Wellness Vendor</i>	Humana Vitality 
<i>Transparency Vendor</i>	Compass SmartShopper Program 
<i>COBRA/HRA Vendor</i>	WageWorks 

Good News!!—



Effective Monday, May 4th, the pilot program with the KTRS under 65 retirees on the KEHP and the Know Your Rx Coalition began.

This means that if you get prescription drug calls from under 65 KTRS retirees on the KEHP concerning their CVSCaremark drug coverage, then you may refer them to the Know Your Rx Coalition pharmacists just like we do now for retirees on the MEHP with Express Scripts drug coverage. We are very glad to be offering this much needed consultation program to our under 65 retirees!

The Coalition has hired two additional pharmacists in support of this pilot program.

Know Your Rx Coalition *Pharm-Assist* Offering

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Under Age 65 Only

2015 KEHP Plan Comparison

**Single LivingWell CDHP
vs.
LivingWell PPO**

Premium Phase for Single

Under Age 65 Only

2015 LivingWell CDHP	2015 LivingWell PPO
\$152.88 per month*	\$184.88 per month*

- ▶ You will pay this premium each month, whether you use the insurance 1 time or 100 times
- ▶ LivingWell CDHP is \$384.00 cheaper for the year for single coverage.



**Assumes retiree receives 100% contribution due to the necessary years of service credit as a retired KTRS member.*

Deductible Phase for Single

Under Age 65 Only

2015 LivingWell CDHP	2015 LivingWell PPO
\$1,250.00	\$500.00
Medical costs DO count toward Deductible and Maximum Out of Pocket Limit	Medical copays DO NOT count toward Deductible
Prescription costs DO count toward Deductible and Maximum Out of Pocket Limit	Prescription costs DO NOT count toward Deductible



HRA Reduces Out-of-Pocket...

Under Age 65 Only

2015 LivingWell CDHP	2015 LivingWell PPO
\$1,250.00	\$500.00
-\$500.00 HRA	-\$0 HRA
= \$750.00 DEDUCTIBLE	= \$500.00 DEDUCTIBLE

- ▶ By using the \$500.00 Health Reimbursement Account (HRA) for covered Medical/Rx expenses, your deductible becomes \$750.00 on the LivingWell CDHP.
 - How to use the HRA
 - Pay for covered Medical and Prescription expenses
 - Reduces deductible and Out-of-Pocket maximum
 - Pay for non-covered Medical and Prescription expenses (like vision & dental expenses)
 - Does not reduce deductible and Out-of-Pocket Maximum

Common Medical Expenses

for the Coinsurance and Copayment Phase

Under Age 65 Only



	2015 LivingWell CDHP	2015 LivingWell PPO
Primary Care Physician Visit	Deductible then 15%	\$25.00
Specialist Physician Visit	Deductible then 15%	\$45.00
Hospitalization	Deductible then 15%	Deductible then 20%

- ▶ LivingWell CDHP
 - Typical Primary Care Visits average \$100.00-\$150.00. Once the deductible is met, the member would pay 15% (\$15.00-\$22.50)
- ▶ All 2015 Plans
 - When paying the Deductible & Coinsurance, you pay based on the carrier's discounted rate with that provider



Prescription Expenses

for the Coinsurance and Copayment Phase

Under Age 65 Only




	2015 LivingWell CDHP	2015 LivingWell PPO	
	30 & 90-day	30-day	90-day
Tier 1 – Generic	Deductible then 15%	\$10.00	\$20.00
Tier 2 – Formulary	Deductible then 15%	\$35.00	\$70.00
Tier 3 – Non-Formulary	Deductible then 15%	\$55.00	\$110.00

- ▶ More up front costs on LivingWell CDHP
 - HRA helps offset some cost
 - After Deductible has been met, you see the reduction in Out-of-Pocket costs



Out-of-Pocket Maximum and Catastrophic Phase

Under Age 65 Only

	2015 LivingWell CDHP	2015 LivingWell PPO
Medical Maximum	\$2,500.00 Combined	\$2,500.00 Separate
Prescription Maximum		\$2,500.00 Separate
Total Out-of-Pocket Max	\$2,500.00	\$5,000.00
	Medical and Prescription expenses count toward the one combined Out-of-Pocket maximum	Medical and Prescription expenses count toward separate Out-of-Pocket maximums

- ▶ CDHP plan pays 100% once you have met your Out-of-Pocket maximum for the year.
- ▶ If HRA is used for medical and prescription claims, LivingWell CDHP Out-of-Pocket maximum can be reduced to \$2,000.00.

Catastrophic Example

for Single Coverage

Under Age 65 Only

	2015 LivingWell CDHP	2015 LivingWell PPO
Premium	\$1,834.56	\$2,218.56
Deductible	\$1,250.00	\$500.00
Less HRA (if used for covered expenses)	-\$500.00 [†]	\$0
Remaining Out-of-Pocket Max	\$1,250.00	\$4,500.00*
Total Member Cost	\$3,834.56	\$7,218.56

*Can meet medical and prescription maximums separately at \$2500 each.

[†] \$500.00 HRA does not have to be used. If not used, will roll to next plan year.

LivingWell

Complete the 2015 LivingWell Promise

Under Age 65 Only

Complete the online Humana Vitality® Health Assessment

- The Humana Vitality® Health Assessment includes a series of questions about you and your health habits. It takes approximately 15 minutes to complete. After completion, you will know your Vitality Age and will be provided specific steps you can take to improve your health.

OR

*You
may*

...

Complete a Vitality Check *(biometric screening)*

- A Vitality Check is a biometric screening that consists of: lab work to test your cholesterol and blood glucose; a blood pressure check; and height, weight and waist circumference to learn your Body Mass Index (BMI). For more accurate results, fast for at least nine hours prior to the test.



- Complete the LivingWell Promise by May 1, 2015.
- Failure to fulfill the LivingWell Promise results in ineligibility to participate in the LivingWell Promise or choose a LivingWell plan option for the next plan year (2016).
- Go to livingwell.ky.gov to link to the health assessment and to find locations for the Vitality Check.
- *NOTE: Present your Humana Vitality ID card at your Vitality Check.*

How to Shop: Website, Phone, Call Center

Under Age 65 Only

www.compassmartshopper.com

Transparency Mobile Website for
iPhone & Android users

Call Center

1-855-869-2133

Monday- Thursday 8am – 8pm/

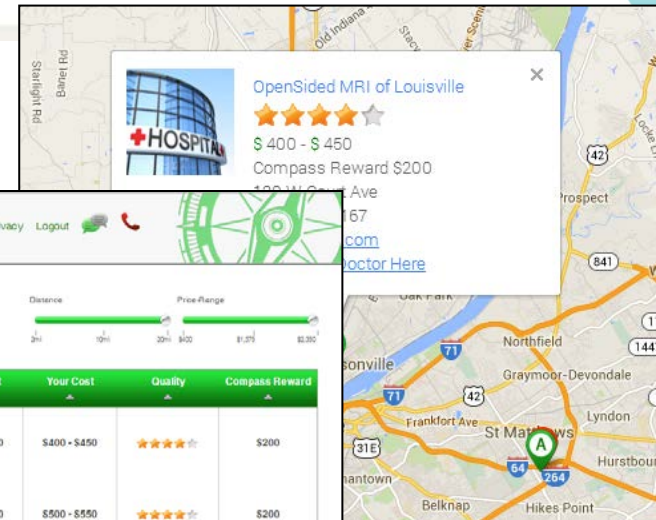
Friday 8am – 5pm

PROCEDURES:

- Mammograms
- Bone Density
- Colonoscopies
- MRI and CT Scans
- Surgeries



Take Compass with you.
Never be lost again.



COMPASS HEALTHCARE ADVISERS				
FAQs Privacy Logout				
<div>Distance: 20% Price Range: \$1,300 - \$2,300</div>				
Map View	List View			
Name	Total Cost	Your Cost	Quality	Compass Reward
OpenSided MRI of Louisville 120 W Court Ave www.osmri.com	\$400 - \$450	\$400 - \$450	★★★★☆	\$200
High Field Open MRI 3027 Dixie Hwy www.highfieldopenmri.com	\$500 - \$550	\$500 - \$550	★★★★☆	\$200
Diagnostic Medical Imaging Associates 1108 Dupont Cir	\$600 - \$650	\$600 - \$650	★★★★☆	\$200
DXP Imaging 5128 Dixie Hwy www.dxpimaging.net	\$650 - \$750	\$650 - \$750	★★★★☆	\$100

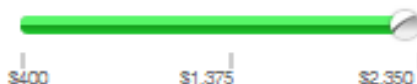
Easy to Use - Provides Choice Rewards - Cost-Effective Decisions



Distance



Price-Range



Map View

List View

Name	Total Cost	Your Cost	Quality	Compass Reward
OpenSide dMRI of Louisville 120 W Court Ave www.osmri.com	\$400 - \$450	\$400 - \$450	★★★★★	\$200
High Field Open MRI 5227 Dixie Hwy www.highfieldandopenmri.com	\$500 - \$550	\$500 - \$550	★★★★★	\$200
Diagnostic Medical Imaging Associates 1108 Dupont Cir	\$600 - \$650	\$600 - \$650	★★★☆☆	\$200
DXP Imaging 5129 Dixie Hwy www.dxpimaging.net	\$650 - \$750	\$650 - \$750	★★★★★	\$100



Under Age 65 only



Humana *Vitality*



**SET
GOALS**

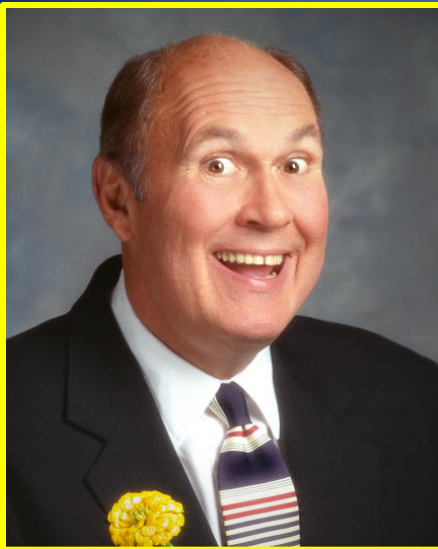


**EARN
VITALITY
POINTS**



**GET
REWARDED**

Reminder: Your Vitality Points and Vitality Bucks will expire when your HumanaVitality membership terminates at the end of your KEHP membership; make sure to redeem your HumanaVitality bucks before you reach age 65 and/or your plan ends!



Let's Have a Big "Shout-Out" to KTRS Retirees LIVING LONGER!

<i>As of Dec. 31st</i>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>
Age 100 years old or more	38	46	56	62	50	54
Age 95-99 years old	278	279	276	233	220	196
Age 90-94 years old	710	708	705	707	743	758
Age 80-89 years old	3,890	4,074	4,239	4,295	4,522	4,684
TOTAL RETIREES	4,916	5,107	5,276	5,297	5,337	5,692



Our Members Come First!

*As always, you may contact
KTRS if you have any
questions or concerns.*

**Monday through Friday,
8:00 AM - 5:00 PM EST.**

1.800.618.1687

502.848.8500

www.ktrs.ky.gov

Protecting & Preserving Teachers' Retirement Benefits