

Teachers' Retirement System

of the State of Kentucky



Gary L. Harbin, CPA
Executive Secretary

TRS Insurance 2017



TRS Health Benefits

Retired teachers' health insurance provided through two plans:

Kentucky Employees' Health Plan (KEHP)



**Under 65 and not Medicare-eligible
Provided through Anthem and CVS/Caremark**

Medicare Eligible Health Plan (MEHP)



**Medicare-eligible or 65 & over
A Medicare Advantage plan provided through
UnitedHealthcare (UHC) and a Part D prescription
plan provided through Express Scripts**

TRS Health Care Division

KEHP		MEHP	
Enrollees	15,400	Enrollees	33,019
Waivers	3,335	Waivers	5,352

- 8 employees averaging approximately 10 years of TRS experience
 - Ashley - over 27 years of experience
 - Nathan - three months of experience
- Present at an average of 85 meetings a year
- Average of five visitors each day
- 832 calls in October 2016, averaging 6.18 minutes
- Process about 500 applications monthly and 1,450 during open enrollment



MEHP

Medicare-eligible
or
Age 65 & Over

Medicare Eligible Health Plan



QUESTION	ANSWER
<i>Which doctors/hospitals can I see on the MEHP?</i>	You can use any doctor or hospital that accepts Medicare and agrees to bill UnitedHealthcare.
<i>Is Medicare Part B premium deducted from my monthly TRS annuity?</i>	All Medicare eligible enrollees pay the Part B premium directly to Social Security. Sign up for Medicare Easy Pay if billed quarterly.
<i>Do I need to, or should I, purchase any additional medical or prescription insurance?</i>	Medicare does not allow two Medicare Advantage or Part D plans. If you enroll in an additional (supplemental) plan, and it costs you more than the \$1,200 maximum out-of-pocket that you have on the MEHP, you are over insured. Once you reach your \$1,200 out-of-pocket on covered medical expenses, UHC pays 100 percent of covered medical expenses in a calendar year.



QUESTION	ANSWER
<i>Am I required to use mail order home delivery?</i>	No. The MEHP has two programs that can be used. Retail is designed for short-term prescriptions and mail order is designed for maintenance prescriptions.
<i>Do I have to re-enroll every year during open enrollment?</i>	No. MEHP open enrollment is only for retirees who are not currently on the MEHP and would like to enroll.



Costly Pitfalls to Avoid on the MEHP

- **Chiropractic Care:** The MEHP only covers manual manipulation of the spine to correct subluxation. Any other chiropractic services are paid for at full cost by the retiree.
- **Hospital Observation Status:** Anyone admitted to the hospital should confirm that their status is “inpatient” rather than for “observation.” Being admitted under observation means the hospital may not pay for the drugs administered during the hospital stay. If this happens to an MEHP participant, the person can file claims for these drugs with Express Scripts, but reimbursement only will be what Medicare Part D allows. That means the individual could be paying a large portion of these drug costs.
- **Preventive Vs. Diagnostic Service:** The MEHP waives the coinsurance percentage and the medical deductible for Medicare-covered preventive services. But be aware that just because something was covered as preventative in the past doesn’t mean it will be forever. For instance, for someone with a history of colon polyps and colon cancer, a colonoscopy would not be considered preventive – it would be considered diagnostic – the person would be charged the deductible and coinsurance.

Contact UnitedHealthcare at 844-518-5877 if you have any questions regarding your medical coverage through the MEHP.



Costly Pitfalls to Avoid on the MEHP

- **Cataract Surgery Lenses and Frames:** The MEHP only covers the Medicare-approved lenses and frames for cataract surgery. Choosing lenses and frames not covered by Medicare means you must pay the upcharge. If in doubt, make sure the provider calls UnitedHealthcare for prior approval of lenses and frames.
- **Skilled Nursing Facility:** The MEHP will not pay for custodial care, such as feeding or bathing, when a plan participant is in a skilled nursing facility. Custodial care is not a Medicare-covered expense and, therefore, is not covered by the MEHP. The TRS MEHP is a medical and drug plan only, so TRS does not supply any form of long-term care with the MEHP. Participants must use any long-term care insurance that has been purchased or pay themselves.

Contact UnitedHealthcare at 844-518-5877 if you have any questions regarding your medical coverage through the MEHP.



Earn rewards from UnitedHealthcare for completing health care activities

 Register on www.uhcretiree.com/trs or call 888-219-4602

 Select the “My Health and Wellness” tab

 Select the “Rewards” tab

 Click on “Access Rewards”

 Find: “My 2017 Available Rewards”
“My Completed Rewards”

Introducing Virtual Doctor Visits

Talk to a doctor whenever, wherever.

Experience a live video chat, using a webcam-enabled computer, tablet or smartphone.

- **How much does it cost?**

A virtual doctor visit with Doctor on Demand or AmWell has a \$0 copay.

- **How quickly can I talk to someone and how long does a visit last?**

Once a request for a visit has been submitted, the average wait time is about five to 10 minutes. A typical visit lasts 10 minutes.

- **To whom will I be talking?**

You can find a list of participating virtual doctor visit providers by logging in online at www.uhcretiree.com/trs.

- **Can I use it for any medical situation?**

Virtual visits may be best for situations like a cold, flu, skin rash or eye issue. Virtual visits are not appropriate for serious or emergency medical situations.

Get started with your **TELEMEDICINE** visit

ON YOUR COMPUTER



1. Go to www.uhcretiree.com/trs
2. Sign in with your user name and password.
3. Click on the Virtual Visits toolbox to view your virtual provider group choices, access their websites and set up an appointment.

ON YOUR TABLET OR SMARTPHONE



Download the Doctor
on Demand app

Or, download the
AmWell app



Know Your Rx Coalition *Pharm-Assist* Offering

Ways the coalition pharmacists help TRS retirees:

- Coalition made over 4,500 outbound calls this fall to retirees who would experience formulary changes in 2017. They expect to make another 3,400 in first part of 2017.
- Approximately 200 enrollees turn 65 each month and will get a call or an email from the coalition. They will:
 - Answer questions about MEHP coverage
 - Can identify lower-cost prescription alternatives
 - Assist with home delivery setup
 - Give personalized help

Monday-Friday 8 a.m. - 6 p.m. ET

Know Your Rx Coalition

855-218-5979

Clinical Director

Lucy Wells

Dedicated Clinical Pharmacists

**Travis Albrecht
Marissa Boelhauf
Lea Goggin
Amy Griesser
Charla Katz
Matt McMahan
April Prather
Allison Russell**

KEHP



Under 65
&
Not Medicare-eligible

Kentucky Employees' Health Plan



Most Frequently Asked Questions

Under Age 65 Only

<i>QUESTION</i>	<i>ANSWER</i>
<i>Do I have to use a CVS pharmacy for prescriptions?</i>	You do not have to use a CVS/Caremark retail pharmacy. Just make sure your pharmacy of choice is participating in the network, so your benefits will be greater.
<i>Do I have to re-enroll every fall open enrollment?</i>	You will need to review your open enrollment materials each plan year to determine whether open enrollment is mandatory. This is always addressed in the open enrollment cover letter.



Most Frequently Asked Questions

Under Age 65 Only

<i>QUESTION</i>	<i>ANSWER</i>
<i>Do retirees pay in advance for insurance?</i>	Each month's insurance premiums will be deducted from the annuity check that is received at the end of that month.
<i>Why do I pay more for insurance now that I'm retired?</i>	All retired teachers under 65 also pay Shared Responsibility. Shared Responsibility is equivalent to the Medicare Part B premium that is currently paid by retirees age 65 and over. This is a long-term funding solution for retiree health care.

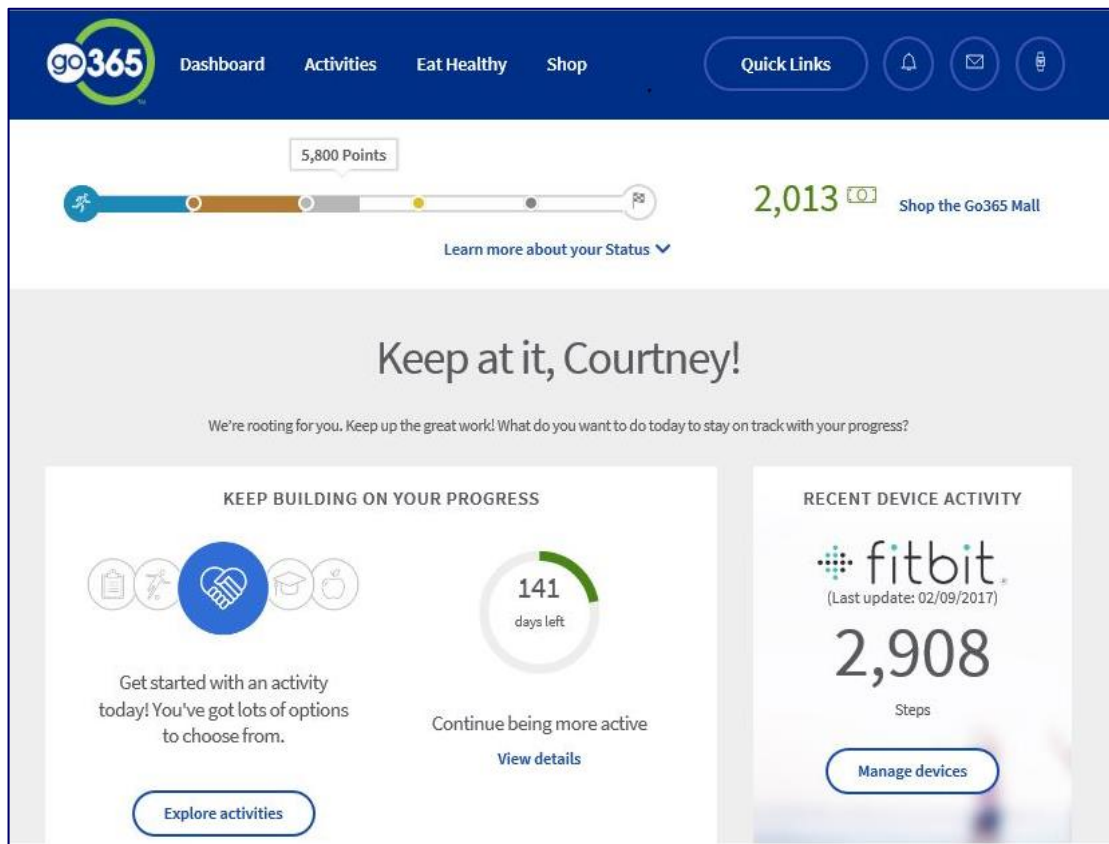
Kentucky Employees' Health Plan

Available Benefits

Vitals SmartShopper	<p>Earn cash when you shop for healthcare. Lower your out-of-pocket costs and earn cash rewards for choosing a lower-cost, quality provider.</p> <ul style="list-style-type: none"> • 855-869-2133 • www.vitalssmartshopper.com 
LiveHealth Online Medical and Psychological Visits	<p>Free access to a doctor or licensed psychologist/therapist when you need it.</p> <ul style="list-style-type: none"> • No copay or deductible • Immediate access to a healthcare provider • www.livehealthonline.com 
Preventive Therapy Drug Medication	<p>Available if you have the LivingWell or Standard CDHP. Bypass the deductible and only pay for the coinsurance amount for certain preventive drugs.</p> <ul style="list-style-type: none"> • 866-601-6934 • kehpn.ky.gov
Diabetes	<ul style="list-style-type: none"> • Free diabetic supplies for all four health plans and reduced prescription costs for all four health plans. • Free 16-week Diabetes Prevention Program available to members who are pre-diabetic. • 844-402-KEHP • livingwell.ky.gov

On Jan. 1, 2017, Go365 replaced HumanaVitality.

Go365 is still the same wellness and rewards program as before.



Ready. Set. 

Visit livingwell.ky.gov for all your wellness benefits and to sign in to Go365 use your HumanaVitality username and password.

Questions?
Call 855-478-1623

2 Ways to Complete LivingWell Promise

Under Age 65 Only



Complete the online health assessment

- The health assessment includes a series of questions about you and your health habits. After completion, you will know your Go365 age and will be provided specific steps you can take to improve your health.

OR

Complete a biometric screening

- A biometric screening consists of lab work to test your cholesterol and blood glucose; a blood pressure check; and measurements of your 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 LivingWell Promise each year by July 1.
- Only members who completed their LivingWell Promise in 2016 will be eligible for discounted insurance premiums in 2017. You will still have access to all plans in 2017.
- Go to livingwell.ky.gov to link to the health assessment and to find locations for the Biometric Screening.
- NOTE: Present your HumanaVitality/Go365 ID card at your Biometric Screening.

ENROLLED IN A CDHP PLAN?

HRA HELPS REDUCE YOUR COSTS

WageWorks Healthcare Reimbursement Arrangement (HRA) Card pre-funded with:

\$500 annually for single coverage

\$1,000 annually for couple, parent plus,
or family coverage

Pay for eligible healthcare expenses like:

Deductibles

Coinsurance and Copayments

Pharmacy expenses

If you are on a CDHP plan and you do not have a WageWorks card, call 877-430-5519 or visit wageworks.com.



Transitioning to Medicare?

Don't forget you may have unspent bucks left with Go365. You will need to spend all your bucks in the Go365 Mall before your Kentucky Employees' Health Plan terminates.

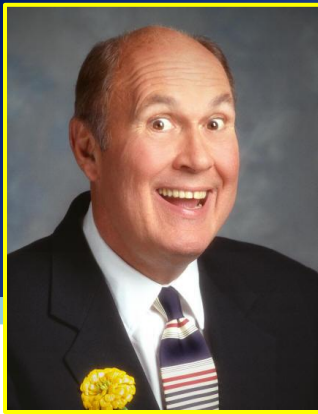


MALL

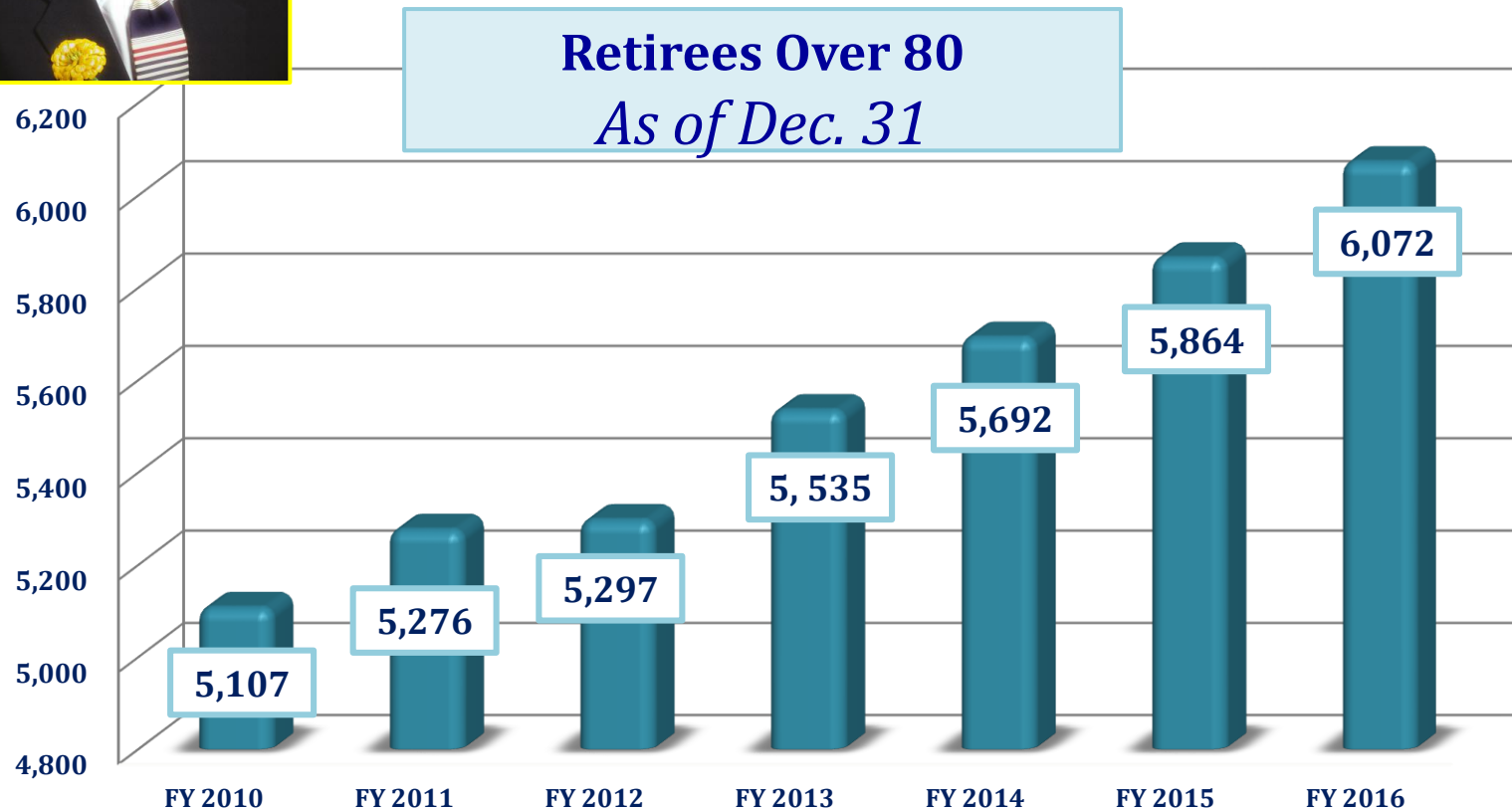


ALSO.....

If you have a Consumer Driven Health Plan (CDHP) you will want to use any remaining HRA funds before moving to the MEHP.



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



Age 100 years old or more

48

Age 95-99 years old

211

Age 90-94 years old

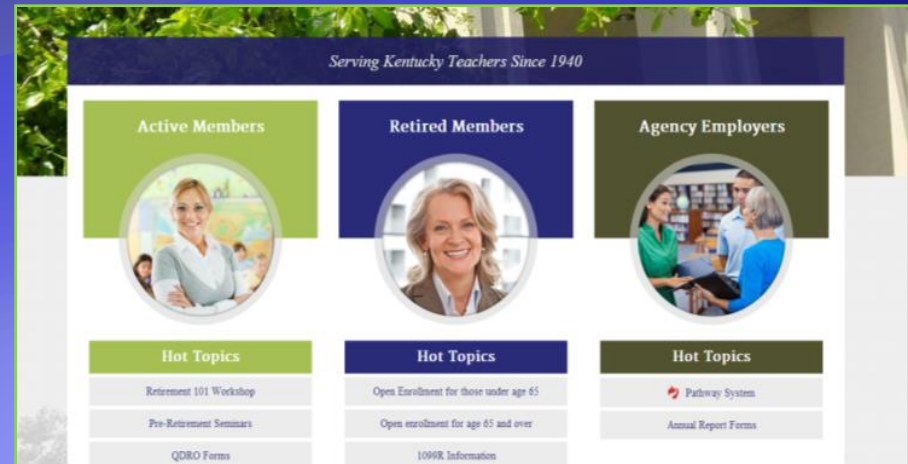
780

Age 80-89 years old

5,033

TRS Keeping In Touch

Special mailings and newsletters



Online



Information Center

TRS News & Information

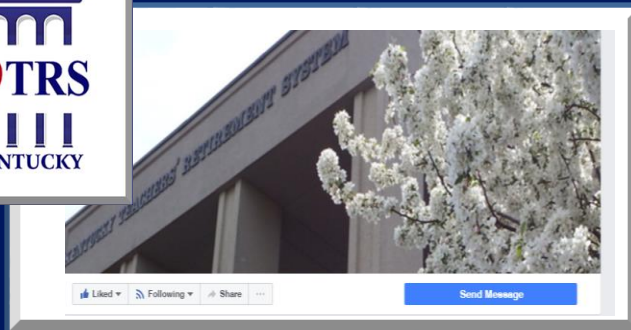


www.trs.ky.gov



<https://mss.trs.ky.gov/>

TRS



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[@KyTeachersRS](https://twitter.com/KyTeachersRS)



Our Members Come First!

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

Monday through Friday,

8 a.m. – 5 p.m. ET

800-618-1687

502-848-8500

TRS.ky.gov