



KEHP - Kentucky Employees' Health Plan

(For Under Age 65 & Not Medicare-Eligible)

2018 Retiree Open Enrollment

Oct. 9-20, 2017

ENROLLMENT IS MANDATORY

OPEN ENROLLMENT FACTS

- Open enrollment is mandatory.
 - TRS open enrollment dates are Oct. 9–20 for coverage effective Jan. 1, 2018.
 - You must enroll in a health plan or waive coverage at khris.ky.gov.
 - Anthem and CVS/Caremark remain the medical and prescription vendors.
 - Available plans remain LivingWell CDHP, LivingWell PPO, Standard PPO and Standard CDHP.
 - If you already are waiving TRS health insurance coverage in 2017, you do not need to do anything during open enrollment to waive for 2018.
 - If you experience a qualifying event prior to Jan. 1, complete the appropriate 2017 forms that can be found at <https://trs.ky.gov/retired-members/under-age-65/>.
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- ◆ Please review the enclosed information before making your decision about 2018 coverage. When calculating your monthly premium, please use the enclosed TRS Rate Chart rather than the Benefits Selection Guide. Some information in the guide (which is not enclosed) does not pertain to retirees. NOTE: Retirees are not eligible for flexible spending accounts. You must be an active employee to be eligible for a flexible spending account.
 - ◆ If you do not enroll during Open Enrollment, you automatically will be placed in the Standard PPO with the same current coverage level (Single, Parent Plus, Couple, Family or Family Cross-Reference) for 2018. You will be responsible for the monthly premium.
 - ◆ Everyone enrolling in KEHP will have access to the LivingWell plans regardless of whether they completed the LivingWell Promise in 2017. However, members who completed the LivingWell Promise in 2017 will receive a monthly premium discount of \$40.
 - ◆ If electing one of the LivingWell plans, be sure to complete the LivingWell Promise by completing either a Go365 Health Assessment or a biometric screening between Jan. 1 and July 1, 2018, in order to receive a monthly premium discount in 2019. NOTE: Family Cross-Reference plans require both you and your spouse to complete the LivingWell Promise in order to receive the discounted insurance premium.
 - ◆ Health Reimbursement Arrangements (HRAs) are available only on CDHPs. If electing a CDHP for 2018, any remaining funds available on your HRA from 2017 automatically will roll to 2018. NOTE: When you turn 65, these funds do not transfer to a Medicare plan.
 - ◆ TRS 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. You can enroll online at khris.ky.gov or you may access the link at <https://trs.ky.gov>. You also may enroll at any of the 14 benefit fairs (schedule with locations enclosed).

WHO CANNOT ENROLL ONLINE?

- ◆ Anyone electing a Family Cross-Reference plan must complete a paper application. You must be legally married 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 TRS.
- ◆ If you are covering a disabled dependent, you also must complete a paper application.

ADDITIONAL INFORMATION

- ◆ All Open Enrollment information can be found at <https://trs.ky.gov/retired-members/under-age-65/>. Note: If you do not have internet access, you can enroll online at your local library, at a benefit fair or by visiting the TRS office. Call TRS at 800-618-1687 to request an enrollment application if you cannot enroll online. All applications must be received at TRS by Oct. 20, 2017. Applications received after Oct. 20 will not be valid, and it will be your responsibility to file a grievance with the Department of Employee Insurance (DEI) to change your 2018 coverage.
- ◆ TRS will deduct insurance premiums from your monthly annuity unless the cost exceeds the amount you receive. In this case, TRS will withhold your net annuity (if any) and bank draft the remaining balance owed from your bank account on file with TRS.

REEMPLOYMENT

- ◆ If you are retired and return to work in an agency that participates in the KEHP where you are eligible for health insurance, you must terminate your coverage through TRS, regardless of whether you're in the KEHP or the Medicare Eligible Health Plan (MEHP). If you return to work somewhere that does not participate in the KEHP but does offer you health insurance, you must terminate TRS coverage unless that new coverage is not as good as TRS coverage. You may be asked to certify this information.

RECIPROCITY RETIREES

- ◆ Reciprocity retirees must contact TRS for rates. You only can enroll in coverage with one retirement system and must waive coverage in the other. **Please be sure the coverage you are enrolling in is one from the retirement system through which you wish to be covered.**

TURNING 65 IN 2018

OR ALREADY COVERING A MEDICARE-ELIGIBLE DEPENDENT

- ◆ If you are enrolled in coverage through TRS and are turning 65 in 2018, you will receive a Turning 65 packet several months before your birth month. You still need to enroll in the KEHP to be covered until you become Medicare eligible, unless your birthdate is in January or you were born on Feb. 1. If you were born in January or on Feb. 1, you will be Medicare eligible and you need to enroll in TRS's MEHP.
- ◆ If you already are covering a Medicare-eligible spouse or dependent child in the TRS MEHP, please do not include them on your KEHP online enrollment application.

IF YOU ARE ELIGIBLE FOR MEDICARE

- ◆ Members and dependents eligible for Medicare are not eligible to enroll in the KEHP and must switch to the MEHP to continue coverage in 2018. Contact TRS immediately if you or any of your covered dependents are eligible for Medicare. MEHP applications can be found at <https://trs.ky.gov/retired-members/age-65-over/>.
- ◆ If you are eligible for Medicare and are covered on the KEHP, your coverage isn't complete without enrolling in Medicare. If you or any of your covered dependents are eligible for Medicare Part B and you do not elect Part B when you are first eligible, you will be responsible for the medical portion that Medicare Part B would have paid on your medical claims and any late enrollment penalties assessed by Social Security.

Please contact TRS if you have any questions at 800-618-1687.