

2018 KEHP Rates

(Under Age 65 and NOT Medicare-Eligible)

Reciprocity retirees with service in another state sponsored system (i.e., KRS) should contact TRS for their rates.

Plan Option Cost	+	Tobacco Usage	+	LivingWell Promise	+	Time-specific adjustments	=	Your 2018 monthly premium cost
<p>Enter the cost from Chart A (see reverse) for the coverage chosen. Proceed to tobacco usage column.</p> <p>Or</p> <p>If only the spouse is applying for this coverage, select your cost from Chart B (see reverse). Put this amount in final column on the right. This is your monthly cost.</p>		<p>If any person covered has used tobacco in the last six months and is selecting Parent Plus, Couple or Family: <u>Enter \$80</u></p> <p>Or</p> <p>If any person covered has used tobacco in the last six months and is selecting Single or Family Cross-Reference: <u>Enter \$40</u></p> <p>Or</p> <p>If you or any person covered has not used tobacco in the last six months: <u>Enter \$0</u></p>		<p>If you selected a LivingWell plan in 2017, you did not complete the LivingWell Promise and you're selecting a LivingWell plan for 2018: <u>Enter \$40</u></p> <p>Or</p> <p>Everyone else: <u>Enter \$0</u></p>		<p>Entry date and years of service determine rate:</p> <p>If you began teaching in a TRS-covered position prior to July 1, 2002, enter the amount from Chart C (see reverse) for the coverage chosen. (Also, see note below.)</p> <p>Or</p> <p>If you began teaching in a TRS-covered position on or after July 1, 2002, enter the amount from Chart D (see reverse) for the coverage chosen. (Also, see note below.)</p> <p>Or</p> <p>If you began teaching in a TRS-covered position on or after July 1, 2008, enter the amount from Chart D (see reverse) for the coverage chosen. You must have at least 15 years of service to be eligible for coverage. (Also, see note below.)</p>		<div style="border: 1px solid black; width: 80px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">\$</div>
+		+		+		=		<div style="border: 1px solid black; width: 80px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">\$</div>

Note: Charts C and D include a subsidy for TRS retirees who cover their spouse and/or dependent(s) that is provided by the Commonwealth. If this subsidy is no longer provided, this additional amount will become your responsibility as a member.

Plan Option Cost					
Chart A (Member Plan Option Cost)					
	Single	Parent Plus	Couple	Family	Family Cross-Reference
LivingWell CDHP†	49.42	126.66	296.62	348.12	80.32
LivingWell PPO†	82.38	234.82	528.36	662.26	157.56
Standard PPO	49.92	127.92	299.58	351.60	81.12
Standard CDHP	26.20	62.40	260.06	312.06	29.10

† You must agree to the LivingWell Promise *Per employee/retiree

Chart B (Spouse Plan Option Cost)		
	Single	Parent Plus
LivingWell CDHP	716.90	985.94
LivingWell PPO	736.78	1,044.52
Standard PPO	692.82	983.34
Standard CDHP	690.24	948.08

TRS does not contribute to spouse-applicant health insurance. These amounts represent full KEHP cost.

Abbreviations for Time-specific adjustment charts:

LW CDHP = LivingWell CDHP

LW PPO = LivingWell PPO

ST PPO = Standard PPO

ST CDHP = Standard CDHP

Charts C and D include a subsidy for TRS retirees who cover their spouse and/or dependent(s) that is provided by the Commonwealth. If this subsidy is no longer provided, this additional amount will become your responsibility as a member.

Information about your account regarding years of service, entry date and retirement date are available on the Pathway member self-service portal, mss.trs.ky.gov.

Time-specific adjustments						
Chart C (Employed before to July 1, 2002)						
	Years of Service	Single	Parent Plus	Couple	Family	Family Cross-Reference
LW CDHP	5-9.99	528.53	672.38	805.26	882.23	587.48
	10-14.99	397.02	492.92	581.51	632.82	436.32
	15-19.99	265.51	313.46	357.75	383.41	285.16
	20 or more	134.00	134.00	134.00	134.00	134.00
LW PPO	5-9.99	518.72	635.19	829.05	862.50	572.84
	10-14.99	390.48	468.13	597.37	619.67	426.56
	15-19.99	262.24	301.06	365.68	376.83	280.28
	20 or more	134.00	134.00	134.00	134.00	134.00
ST PPO	5-9.99	510.10	669.48	931.70	1,019.49	591.06
	10-14.99	384.73	490.99	665.80	724.33	438.71
	15-19.99	259.37	312.49	399.90	429.16	286.35
	20 or more	134.00	134.00	134.00	134.00	134.00
ST CDHP	5-9.99	525.95	692.18	925.97	1,010.93	612.38
	10-14.99	395.30	506.12	661.98	718.62	452.92
	15-19.99	264.65	320.06	397.99	426.31	293.46
	20 or more	134.00	134.00	134.00	134.00	134.00

Chart D (Employed on/after July 1, 2002)						
	Years of Service	Single	Parent Plus	Couple	Family	Family Cross-Reference
LW CDHP	5-9.99	607.44	780.06	939.52	1,031.88	678.18
	10-14.99	528.53	672.38	805.26	882.23	587.48
	15-19.99	423.32	528.81	626.26	682.70	466.55
	20-24.99	318.11	385.24	447.25	483.17	345.62
	25-25.99	186.60	205.78	223.50	233.76	194.46
	26-26.99	160.30	169.89	178.75	183.88	164.23
	27 or more	134.00	134.00	134.00	134.00	134.00
LW PPO	5-9.99	595.66	735.44	968.07	1,008.21	660.61
	10-14.99	518.72	635.19	829.05	862.50	572.84
	15-19.99	416.13	501.54	643.70	668.23	455.81
	20-24.99	313.54	367.89	458.35	473.96	338.79
	25-25.99	185.30	200.82	226.67	231.13	192.51
	26-26.99	159.65	167.41	180.33	182.56	163.25
	27 or more	134.00	134.00	134.00	134.00	134.00
ST PPO	5-9.99	585.31	776.59	1,091.24	1,196.60	682.48
	10-14.99	510.10	669.48	931.70	1,019.49	591.06
	15-19.99	409.80	526.69	718.98	783.36	469.18
	20-24.99	309.51	383.89	506.26	547.23	347.29
	25-25.99	184.15	205.39	240.36	252.06	194.94
	26-26.99	159.07	169.70	187.18	193.03	164.47
ST CDHP	27 or more	134.00	134.00	134.00	134.00	134.00
	5-9.99	604.34	803.82	1,084.37	1,186.32	708.06
	10-14.99	525.95	692.18	925.97	1,010.93	612.38
	15-19.99	421.43	543.33	714.78	777.08	484.81
	20-24.99	316.91	394.48	503.58	543.23	357.24
	25-25.99	186.26	208.42	239.59	250.92	197.78
	26-26.99	160.13	171.21	186.80	192.46	165.89
27 or more	134.00	134.00	134.00	134.00	134.00	