

2019 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 2019 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 2018 and you did not complete the LivingWell Promise: <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: 100%; height: 40px; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between; align-items: center;"> \$ + \$ + \$ + \$ = \$ </div>

Note: Charts C and D include a reduced subsidy for TRS retirees who cover their spouse and/or dependent(s). This reduction protects the long-term availability of retiree health coverage in light of funds available.

Revised September 17, 2018

Plan Option Cost								
Chart A (Member Plan Option Cost)						Chart B (Spouse Plan Option Cost)		
	Single	Parent Plus	Couple	Family	Family Cross-Reference		Single	Parent Plus
LivingWell CDHP†	49.42	126.66	304.62	358.12	80.32*	LivingWell CDHP	716.90	985.94
LivingWell PPO†	82.38	234.82	528.36	662.26	157.56*	LivingWell PPO	736.78	1,044.52
LivingWell Basic CDHP†	26.20	62.40	260.06	312.06	29.10*	LivingWell Basic CDHP	690.24	948.08
LivingWell Limited HDHP†	23.58	56.16	234.06	280.86	26.20*	LivingWell Limited HDHP	614.98	872.52

† You must agree to the LivingWell Promise

*Per employee/retiree

Time-Specific Adjustments													
Chart C (Employed before July 1, 2002)							Chart D (Employed on/after July 1, 2002)						
	Years of Service	Single	Parent Plus	Couple	Family	Family Cross-Reference		Years of Service	Single	Parent Plus	Couple	Family	Family Cross-Reference
LW CDHP	5-9.99	528.91	688.74	836.39	921.90	594.41	LW CDHP	5-9.99	607.59	786.60	951.97	1,047.75	680.95
	10-14.99	397.77	525.63	643.75	712.16	450.17		10-14.99	528.91	688.74	836.39	921.90	594.41
	15-19.99	266.64	362.54	451.12	502.42	305.94		15-19.99	424.00	558.26	682.28	754.11	479.02
	20 or more	135.50	199.43	258.48	292.68	161.70		20-24.99	319.09	427.77	528.17	586.32	363.63
LW PPO	5-9.99	519.10	647.42	862.82	899.99	578.14	25-25.99	187.95	264.67	335.53	376.57	219.39	
	10-14.99	391.23	492.58	664.89	694.63	437.15	26-26.99	161.73	232.05	297.01	334.63	190.55	
	15-19.99	263.37	337.74	466.98	489.28	296.18	27 or more	135.50	199.43	258.48	292.68	161.70	
	20 or more	135.50	182.90	269.05	283.92	155.19	LW PPO	5-9.99	595.81	740.33	981.57	1,023.20	662.73
LW Basic	5-9.99	526.33	710.74	970.50	1,064.90	622.07	10-14.99	519.10	647.42	862.82	899.99	578.14	
	10-14.99	396.05	543.23	751.04	826.56	472.30	15-19.99	416.81	523.55	704.48	735.70	465.35	
	15-19.99	265.78	375.74	531.58	588.22	322.53	20-24.99	314.52	399.68	546.14	571.42	352.57	
	20 or more	135.50	208.23	312.12	349.88	172.76	25-25.99	186.65	244.83	348.21	366.06	211.58	
LW Limited	5-9.99	471.85	652.97	889.79	975.69	566.13	26-26.99	161.08	213.87	308.64	324.99	183.39	
	10-14.99	359.73	497.02	686.47	755.19	427.54	27 or more	135.50	182.90	269.05	283.92	155.19	
	15-19.99	247.62	341.07	483.16	534.70	288.97	LW Basic	5-9.99	604.49	811.24	1,102.18	1,207.91	711.94
	20 or more	135.50	185.12	279.84	314.20	150.39	10-14.99	526.33	710.74	970.50	1,064.90	622.07	
							15-19.99	422.11	576.74	794.93	874.23	502.26	
							20-24.99	317.89	442.73	619.36	683.56	382.44	
							25-25.99	187.61	275.23	399.90	445.21	232.66	
							26-26.99	161.56	241.73	356.01	397.55	202.72	
							27 or more	135.50	208.23	312.12	349.88	172.76	
							LW Limited	5-9.99	539.11	746.54	1,011.78	1,107.99	649.27
							10-14.99	471.85	652.97	889.79	975.69	566.13	
							15-19.99	382.16	528.21	727.14	799.29	455.26	
							20-24.99	292.47	403.45	564.48	622.89	344.40	
							25-25.99	180.35	247.50	361.16	402.39	205.82	
							26-26.99	157.93	216.31	320.51	358.30	178.11	
							27 or more	135.50	185.12	279.84	314.20	150.39	

Abbreviations for Time-specific adjustment charts:

LW CDHP = LivingWell CDHP

LW PPO = LivingWell PPO

LW Basic = LivingWell Basic CDHP

LW Limited = LivingWell Limited High Deductible Health Plan

Charts C and D include a reduced subsidy for TRS retirees who cover their spouse and/or dependent(s). This reduction protects the long-term availability of retiree health coverage in light of funds available.

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.

DISCLAIMER/NOTE: Some amounts on this chart are estimated because the TRS contribution for members requires approval by the Board of Trustees, which meets next on Sept. 17. Also, the Shared Responsibility amount is estimated at \$135.50, but could change when the federal government announces the Medicare Part B Premium, which is expected in November. An updated rate chart will be available on the TRS website when these numbers are finalized.