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Teachers' Retirement System

RETIRED
MEMBER EDITION

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Retiree Medical Receives \$70 Million of State Surplus

The Teachers' Retirement System recently received \$70 million in state surplus funds to fund fully the Health Insurance Trust that pays for retiree medical.

The legislature's 2018-2020 budget provided full funding in the first year of the biennium and did not initially fund \$70 million for the second year, which began July 1, 2019. But the legislature said that any surplus from the first year would go to pay the remaining \$70 million.

The state did see a surplus in the fiscal year that ended June 30, 2019, so TRS received the \$70 million.

The \$70 million means single coverage in the current fiscal year is fully funded; the money cannot be used for family coverage.

Note to Readers

This is a special edition of the TRS newsletter for retirees containing primarily insurance information, and, in particular, news about retiree health insurance open enrollment.

Open enrollment information is on page 4.

Also, an important article about a rewards change for under-65 and not Medicare-eligible retirees on the Kentucky Employees' Health Plan (KEHP) is on page 5.

A regular edition will be issued in coming weeks with information about 2019 investment returns among other topics.

Copay Changes in 2020 to Make MEHP Health Care More Efficient

TRS is changing two copays beginning Jan. 1, 2020, to promote better use of retired teachers' health care dollars and protect retiree coverage.

The emergency room visit copay will increase to \$120, compared to \$50 now. At the same time, the copay for an urgent care center visit will decrease to \$25 from \$35.

The changes are based on statistics from UnitedHealthcare, the insurer for TRS MEHP coverage, that said 44% of emergency room visits by MEHP participants could have been treated more cost effectively through a virtual visit, an appointment with a primary care doctor or a trip to an urgent care center.

The changes, based on UnitedHealthcare's emergency room statistics, encourage MEHP participants to use the appropriate location for treatment rather than simply using the emergency room as a first resort for health care even when the situation doesn't warrant it.

The top emergency room diagnoses are urinary tract infections, general weakness and nausea – all of which can be treated as effectively elsewhere at a lower cost for the retiree and the MEHP. Going to the emergency room when it isn't necessary exposes patients to longer wait times and contact with more seriously ill people who could infect others in the emergency room.

If an MEHP participant is admitted for inpatient treatment, the emergency room copay is waived but the person then pays a \$200 hospital copay. Either of those copays is applied toward the \$1,200 maximum on

out-of-pocket medical expenses for a plan member each calendar year.

That \$1,200 out-of-pocket medical limit is the MEHP's safeguard to prevent medical expenses from eating into your home and other assets because of health care claims. Changing the copays in 2020 will help preserve the out-of-pocket medical expense limit at \$1,200.

Retirees have multiple alternatives to the emergency room.

In many cases, the most effective option for the retiree and the insurance plan is a virtual visit (see related article on page 3) using a mobile device or home computer.

With the exception of behavioral health visits, virtual visits have no copayment on the MEHP in 2019 or 2020.

Another option that often is more efficient than an emergency room visit is an urgent care center. Urgent care center access is strong for most retirees – 98% of urban residents have access within 5 miles, 99% of suburban residents have access within 10 miles and 31% of rural residents have access within 30 miles. For rural residents who don't have an urgent care center within driving distance, a visit to your primary care physician or a virtual visit is more cost efficient than being seen at the emergency room for a non-emergency. Educational materials on using urgent care centers, including identifying some of the nearest locations to the retiree's home, were mailed around May.

What is a Virtual Visit?

See a doctor using your mobile device or computer

TRS-covered UnitedHealthcare members now can see a doctor any time, any day from anywhere with a strong Internet connection. A live video chat with a doctor is available using a webcam-enabled mobile device or computer. Ask questions, get a diagnosis — even get medication prescribed (in states where it's permitted) and have it sent to a pharmacy.

Doctor on Demand and American Well (AmWell) have joined the UHC provider network to bring you this innovative service. (Providers listed may not be available in every area. Other providers are available in our network. Contact the customer service number on the back of your member ID card for more information.)

Here are answers to some common questions.

How much does it cost?

A virtual medical doctor visit with Doctor on Demand or AmWell, with the exception of behavioral health visits, 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.



With whom will I be speaking?

A list of participating virtual doctor visit providers can be found by logging in online at www.uhcvirtualvisits.com.

Can I use it for any medical situation?

Virtual visits may be best for situations like a cold, flu, skin rash or eye issue. You will be advised by the virtual provider if an in-person visit is appropriate. Virtual Visits are not appropriate for serious or emergency medical situations. (Do not use this service for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.)

Get started

On your mobile device:

Download the Doctor on Demand app or download the AmWell app.

On your computer:

1. Go to www.uhcvirtualvisits.com.
2. Click the choose a provider tab.



Retiree Open Enrollment

MEHP

Over 65 & Medicare-Eligible Retirees

Open enrollment to participate in the Teachers' Retirement System's (TRS) Medicare Eligible Health Plan (MEHP) during 2020 is Oct. 15-Dec. 7.

For those already in the TRS MEHP, no action is needed to continue coverage for 2020. As a reminder, spouses cannot enroll during open enrollment.

Retirees who need to enroll during open enrollment can get an MEHP enrollment form at <https://trs.ky.gov/retired-members/age-65-over/> beginning Oct. 15.

The 2020 MEHP monthly premium is \$224 per person, down from this year's \$226. TRS pays all or a portion of the premium for retirees based on a retiree's entry date into TRS and years of service at retirement. Spouses of TRS retirees pay the full premium. The 2020 standard Medicare Part B monthly premium, which is paid by retirees and spouses to Social Security, is unknown at this time. But, for reference, the 2019 Part B standard monthly premium is \$135.50.

Remember: if you are enrolled in the TRS MEHP you cannot enroll in another Medicare Advantage plan or another Medicare Part D prescription drug plan without it terminating your TRS MEHP coverage. If you have other coverage through a spouse or other retirement – even if you have not used that coverage – and that plan changes to a Medicare Advantage plan and/or a Medicare Part D prescription drug plan, that will terminate your TRS MEHP coverage. Check to make sure whether any other plan you have is changing for 2020.

KEHP

Under-65 Retirees Who Aren't Medicare-Eligible

Open Enrollment for the Kentucky Employees' Health Plan (KEHP) will be Oct. 14-30 for coverage that will be effective Jan. 1, 2020.

Those under 65 and not eligible for Medicare will receive detailed information from the KEHP. Watch for that mailing, and read all the information before making any decisions about 2020.



KEHP

StayWell Replaces Go365 in 2020

Spend 'Bucks' by Nov. 30

The Kentucky Employees' Health Plan (KEHP) will switch its well-being program to StayWell in 2020, replacing Go365. As a result, any Go365 points or bucks must be redeemed by Nov. 30. Any Go365 points not used by then will be lost. Also, members will not have access to their Go365 accounts after Dec. 31.

Information about StayWell will be available at the KEHP Benefit Fairs for members who have any questions. The benefit fair schedule will be mailed in open enrollment packets. Also, watch for emails from the state Department of Employee Insurance, Go365 and StayWell about this KEHP change.



MEHP

Get Quick, Easy Access to Your UnitedHealthcare Information

You can access your health plan information no matter where you are through the new UnitedHealthcare mobile app. If you've already registered online with the UnitedHealthcare website (www.uhcretiree.com/trs), use that same login to access the app on your mobile device. Search for UnitedHealthcare in the App Store or Google Play to download the app.

Features include:

Provider Search — Find a doctor or clinic nearby

HealthSafe ID — Securely log in and update personal settings

Plan Benefits — View common copays or coinsurance

UHC ID Card — Access and share your member ID card while on the go

What to Know About the Non-Single Subsidy for 2020

Under-65 retirees who are not Medicare eligible and will continue on the Kentucky Employees' Health Plan (KEHP) in 2020 are reminded that the non-single subsidy for next year will be one-third of the dependent premium and members will have to pay two-thirds of that cost.

While the 2018 General Assembly allowed the TRS Board of Trustees to grant the non-single subsidy, no funding was provided.

Faced with the unfunded cost of the subsidy and knowing some retirees count on the subsidy, the TRS board instructed staff last year to meet with education stakeholder groups about the situation. Those meetings led to the board's decision to reduce the non-single subsidy over two years. In 2019, the subsidy is two-thirds of the dependent premium. In 2020, it will be one-third.

You should be receiving, or already may have received, 2020 enrollment materials to determine the cost of dependent coverage on the KEHP.

By way of background, the non-single

subsidy generally has been provided since 2005, to help pay the cost of coverage for those under-65 TRS retirees in the KEHP who want to cover dependents through a family, parent plus or couple plan. For most of that period, the state covered the cost of the subsidy, which is about \$10 million a year and benefits about 7% of all TRS retirees.

Without funding in the state budget, any subsidy approved by the trustees has to come from the TRS fund that is used for claims of the over-65 Medicare Eligible Health Plan (MEHP) – something that wasn't intended for these funds when the Shared Responsibility funding plan was passed in 2010. The recent funding of \$70 million from the state's 2019 surplus is for the cost of single coverage.

Using the TRS fund for the subsidy for the dependents of under-65 retirees can be managed in the short term; however, it's unsustainable in the long term.

(Retirees 65 and over receive no subsidy for dependent health care, and the retirement system for other state employees eliminated this subsidy in 2013.)

Notify TRS of Any Changes to Your Bank's Routing Numbers

Retirees and other recipients must notify TRS of any changes to their bank's routing number so annuity payments will continue to be deposited without delays.

Many times when banks are purchased, or other changes are made, the routing numbers change. When this happens, the retiree or other recipient must submit a new automatic deposit form (even if the account number remains the same). The form for service retirees is available on the TRS website at <https://trs.ky.gov/wp-content/uploads/2017/02/BC-EFT-Direct-Deposit-02.2017.pdf>. (The form for disability retirees is available upon request.)

Most banks notify you of the change, and sometimes the bank notifies TRS of a change. When TRS is notified, TRS sends the recipient a letter with the form as a courtesy. However, the retiree needs to submit a new direct deposit form, even if the bank notified TRS of the change.



For any questions, call 800-618-1687.

A diagram of a check with labels for Routing Number, Account Number, and Check Number. The check is light blue with a white background. The routing number is 1:999888777, the account number is 1:00123456789, and the check number is 1:123. The labels are in red, green, and blue respectively, with lines pointing to the corresponding numbers on the check.

YOUR NAME 123
678 Main Street
Anywhere, MI 12345
DATE _____

PAY TO THE ORDER OF _____ \$ _____
_____ DOLLARS

1:999888777 1:00123456789 1:123

Routing Number Account Number Check Number

Teachers' Retirement System
of the State of Kentucky
479 Versailles Road
Frankfort, Kentucky 40601-3800



New Contact Information?

Keeping your contact information current ensures that you receive important communications from the Teachers' Retirement System, such as annual statements, newsletters, trustee election ballots, payment stubs, tax forms and retiree health insurance updates.

Even if you change your address with the school district where you work (or worked), the school district doesn't report that change to TRS. So, TRS needs to be notified of the change independently by members and retirees.

Besides your physical address, please keep email addresses and telephone numbers up to date.

TRS offers multiple ways to update your personal information, including through Pathway's online account access. Also, members and retirees may mail or fax a signed letter to TRS with your name and TRS ID and the new information.

Finally, a downloadable form also is available from the website.

The fax is 502-848-8599, and the mailing address is: 479 Versailles Rd. Frankfort, KY 40601.



<https://trs.ky.gov>



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