

2021 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 2021 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 did not complete the LivingWell Promise in 2020: <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.</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.</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.</p>		<p>Your 2021 monthly premium cost</p>
<div style="border: 1px solid black; width: 100%; height: 30px; display: flex; align-items: center; justify-content: center;">\$</div>	+	<div style="border: 1px solid black; width: 100%; height: 30px; display: flex; align-items: center; justify-content: center;">\$</div>	+	<div style="border: 1px solid black; width: 100%; height: 30px; display: flex; align-items: center; justify-content: center;">\$</div>	+	<div style="border: 1px solid black; width: 100%; height: 30px; display: flex; align-items: center; justify-content: center;">\$</div>	=	<div style="border: 1px solid black; width: 100%; height: 30px; display: flex; align-items: center; justify-content: center;">\$</div>

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†	52.42	134.38	323.18	379.92	85.20*	LivingWell CDHP	740.26	1,019.78
LivingWell PPO†	87.40	249.12	560.54	702.58	167.14*	LivingWell PPO	761.76	1,083.44
LivingWell Basic CDHP†	27.78	66.20	275.90	331.06	30.88*	LivingWell Basic CDHP	712.08	978.78
LivingWell Limited HDHP†	25.00	59.58	248.32	297.96	27.78*	LivingWell Limited HDHP	634.48	900.76

† 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	547.01	744.57	927.07	1,032.75	627.97	LW CDHP	5-9.99	626.71	824.27	1,006.77	1,112.45	707.67
	10-14.99	414.17	611.73	794.23	899.91	495.13		10-14.99	547.01	744.57	927.07	1,032.75	627.97
	15-19.99	281.34	478.90	661.40	767.08	362.30		15-19.99	440.74	638.30	820.80	926.48	521.70
	20 or more	148.50	346.06	528.56	634.24	229.46		20-24.99	334.47	532.03	714.53	820.21	415.43
LW PPO	5-9.99	536.90	693.49	959.73	1,005.67	607.87	25-25.99	201.63	399.19	581.69	687.37	282.59	
	10-14.99	407.43	560.65	826.89	872.83	475.03	26-26.99	175.07	372.63	555.13	660.81	256.03	
	15-19.99	277.97	427.82	694.06	740.00	342.20	27 or more	148.50	346.06	528.56	634.24	229.46	
	20 or more	148.50	294.98	561.22	607.16	209.36	LW PPO	5-9.99	614.57	773.19	1,039.43	1,085.37	687.57
5-9.99	544.35	771.75	1,092.83	1,209.51	662.17	10-14.99		536.90	693.49	959.73	1,005.67	607.87	
10-14.99	412.40	638.91	959.99	1,076.67	529.33	15-19.99		433.33	587.22	853.46	899.40	501.60	
15-19.99	280.45	506.08	827.16	943.84	396.50	20-24.99		329.76	480.95	747.19	793.13	395.33	
20 or more	148.50	373.24	694.32	811.00	263.66	25-25.99	200.29	348.11	614.35	660.29	262.49		
LW Basic	5-9.99	488.24	700.35	993.07	1,099.23	593.01	26-26.99	174.40	321.55	587.79	633.73	235.93	
	10-14.99	374.99	567.51	860.23	966.39	460.17	27 or more	148.50	294.98	561.22	607.16	209.36	
	15-19.99	261.75	434.68	727.40	833.56	327.34	LW Basic	5-9.99	623.52	851.45	1,172.53	1,289.21	741.87
	20 or more	148.50	301.84	594.56	700.72	194.50		10-14.99	544.35	771.75	1,092.83	1,209.51	662.17
5-9.99	556.18	780.05	1,072.77	1,178.93	672.71	15-19.99		438.79	665.48	986.56	1,103.24	555.90	
10-14.99	488.24	700.35	993.07	1,099.23	593.01	20-24.99		333.23	559.21	880.29	996.97	449.63	
15-19.99	397.64	594.08	886.80	992.96	486.74	25-25.99	201.28	426.37	747.45	864.13	316.79		
20-24.99	307.05	487.81	780.53	886.69	380.47	26-26.99	174.89	399.81	720.89	837.57	290.23		
25-25.99	193.80	354.97	647.69	753.85	247.63	27 or more	148.50	373.24	694.32	811.00	263.66		
26-26.99	171.15	328.41	621.13	727.29	221.07	LW Limited	5-9.99	556.18	780.05	1,072.77	1,178.93	672.71	
27 or more	148.50	301.84	594.56	700.72	194.50		10-14.99	488.24	700.35	993.07	1,099.23	593.01	
5-9.99	556.18	780.05	1,072.77	1,178.93	672.71		15-19.99	397.64	594.08	886.80	992.96	486.74	
10-14.99	488.24	700.35	993.07	1,099.23	593.01		20-24.99	307.05	487.81	780.53	886.69	380.47	
15-19.99	397.64	594.08	886.80	992.96	486.74	25-25.99	193.80	354.97	647.69	753.85	247.63		
20-24.99	307.05	487.81	780.53	886.69	380.47	26-26.99	171.15	328.41	621.13	727.29	221.07		
25-25.99	193.80	354.97	647.69	753.85	247.63	27 or more	148.50	301.84	594.56	700.72	194.50		
26-26.99	171.15	328.41	621.13	727.29	221.07								
27 or more	148.50	301.84	594.56	700.72	194.50								

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

The commonwealth provides a service credit contribution based on your service in TRS. If the contribution were to be no longer provided, this additional amount could become your responsibility.

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.