



**Kentucky Employees' Health Plan**  
(For Under Age 65 & Not Medicare-Eligible)  
**2021 Retiree Open Enrollment – Non-Mandatory**  
**Oct. 12-28, 2020**

**Non-Single Subsidy**

- Beginning in 2021, no non-single subsidy will be provided if you have a parent plus, couple or family plan. By statute, TRS can contribute no more than the cost of single coverage based upon your date of hire and years of service.
  - This protects the long-term availability of single retiree health coverage. To calculate your monthly premium, use the enclosed TRS Rate Chart. Reciprocity retirees must contact TRS for rates.
  - Additional information regarding alternative options for non-single coverage is enclosed.

**General Information**

- 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. This also applies to any TRS annuities that are suspended due to non-compliance.
- Health Reimbursement Arrangements (HRAs) are available only on Consumer Driven Health Plans (CDHPs). If electing a CDHP for 2021, any remaining funds available on your HRA from 2020 automatically will roll to 2021. NOTE: When you turn 65, these funds do not transfer to a Medicare plan.

**Reemployment**

- Retirees and their spouses who are active in the workforce must drop health insurance coverage through TRS if they are eligible for health insurance through their job. If insurance is available through the employer, TRS insurance must be waived regardless of whether the person is in the Kentucky Employees' Health Plan (KEHP) or the Medicare Eligible Health Plan (MEHP).

**Reciprocity Retirees**

- If you have service credit in more than one Kentucky state retirement system, you only can enroll in coverage with one system and you must waive coverage in any other. Be sure the coverage you are enrolling in is one from the retirement system through which you wish to be covered.

**Turning 65 in 2021 or Already Covering a Medicare-Eligible Dependent**

- If you are enrolled in coverage through TRS and are turning 65 in 2021, 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 eligible for Medicare, 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 eligible for Medicare and you do not need to enroll in the KEHP, but you will need to enroll in the MEHP.
- If you already are covering a Medicare-eligible spouse or dependent child in the TRS MEHP, do not include them on your KEHP enrollment.

**If You Are Eligible for Medicare**

- Members and dependents eligible for Medicare are not eligible to enroll in the KEHP. 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/>.

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